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PERFORMANCE EXCELLENCE IN DAIRY SUPPLY CHAIN THROUGH BLOCKCHAIN TECHNOLOGY: CATCHING THE PACE

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Abstract

The concept of coupling coordination degree (CCD) came from physics that refers to the phenomena of two or more systems and the variety of interactions among them which affect each other. In a similar context, this study reveals the coupling coordination mechanism of four important Indian sectoral indices namely banking, automobile, foreign institutional investor (FII) and domestic institutional investors (DII) to understand their interactions on economy. Using the Indian sectoral indices of the industries from the financial year 2010 to 2019 as a research sample, the CCD of above-mentioned sectoral indices is measured. The results show that, in recent years, coupling between the automobile and the banking industry is at a high level due to increasing foreign direct investments, foreign institutional investments, firm's performances and repo rate. This suggests policy makers should attract more foreign investments for the development of the economy. The coupling coordination between the domestic institutional investment and the automobile sector has been very strong for the past three years that may help the policy makers propose more effective policies.

Keywords: Blockchain Technology, Dairy Supply Chain. Supply chain performance

EXPLORING CRUCIAL HINDRANCES ASSOCIATED WITH PROCUREMENT OF USED PRODUCTS IN A CIRCULAR SUPPLY CHAIN

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Abstract

The payments and settlement systems in India saw significant transformation since the early decade of the 21st Century. Prior to that, in the early 1980s the payments and settlement systems were mainly paper based, cumbersome and involved a lengthy process for final execution and closure of a financial transaction. With an objective to transform the payment and settlements in India, the RBI constituted a committee under the leadership of Dr. Ranga Rajan for the development of technology based innovative payments and settlement systems in India that are efficient and effective in terms of time and cost. Since then, the journey has been significant with development of different innovative technology based solutions resulting in the development of robust technology based innovative payment and settlements in India. IBRDT, IFTAS and CCIL played a key role in developing and promoting necessary infrastructure to foster necessary technology based payments and settlement systems in India. During 1990s to 2000s the technological innovations has been significant in the process of payments and settlement systems in India.

However, until the early 21st Century, though significant improvements were seen in terms of technology based payments and settlements in India, gap has been identified in managing all kinds of payments and settlement infrastructure under a single unifying institutional leadership. National Payments Corporation India (NPCI) has been authorised to act as an umbrella organization or as a unifying institutional mechanism with the backup of the Reserve Bank of India (RBI) and Indian Banks Association (IBA). The NPCI was promoted with the passage of Payments and Settlement Systems (PSS) Act, 2007.

The role of NPCI in transforming the payments and settlement ecosystem in India has been phenomenal especially in transforming the Retail Payments and Settlement systems. NPCI played a key role in the development of innovative indigenous technology-based platforms to promote effective and efficient processes of payment and settlement systems in India that are effective and efficient in terms of both time and the cost.

Therefore the present case study focuses on the historical development and transformation of the payments and settlement ecosystem in India with specific focus on the role, functions, achievements and impact of the National Payments Corporation of India (NPCI) and concludes on the challenges facing by NPCI with a future objective to expand into the international markets.

The present case study provides scope to understand about the historical development of payments and settlement ecosystem in India, different policy initiatives taken by the RBI to promote and foster technology-based payment and settlement systems, the origin and scope of National Payments Corporation of India (NCPI), its functions and achievements, and challenges and its future scope.

Keywords: Circular economy, circular supply chain, rubber material, interval-valued intuitionistic fuzzy sets, best and worst method, sustainability

DIGITAL FINANCIAL INCLUSION: AN EXPERIMENTAL STUDY AMONG GENERATION X FISHER FOLKS IN COASTAL KARNATAKA

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Abstract

Businesses have faced considerable problems due to corporate globalization and new global trade opportunities in recent decades. New management paradigms emerged worldwide where managers had to contend with price pressure, product quality, variability, and availability, all while operating in highly competitive marketplaces. As a result, precise optimization of logistic activities is required to promote business consolidation, but it is also required to save resources and improve the overall supply chain operations. Furthermore, the measurement and control of Key Performance Indicators(KPIs) and Information Systems (IS) play a critical role in integrating the entire supply chain activities and providing a competitive advantage to increase efficiency and client satisfaction. It is also feasible to monitor logistic operations using integrated information systems in real-time, which gives agility, flexibility, and reliability to the firm's operational functions. The main Objective of this study is to identify operational difficulties, functional metrics, existing planning tools, existing information systems, decision support applications and practices and to understand the importance of metrics and KPIs of Supply chain & logistics in fulfilling the ultimate objectives of the business. The research was done in 3 stages: the first being the literature review - investigating the gaps identified within the research area of interest; the next stage was investigating the Management Information system, i.e., SAP(ERP system), learning and analyzing the challenges faced, and the final stage entailed structured questionnaires and interviews with the logistics department at Laurus Labs Ltd. The core activities designed during the internship concerned the regular operations of a logistics team and the development of Key Performance Indicators (KPI). Moreover, these desirably would be incorporated within the SAP (ERP system), implemented in Laurus Labs. Some improvements can be achieved concerning parameterisations, measurements, and monitoring reportable. These can be considered SAP customisation for the group's practices in India.

Keywords: Logistics, Planning, Optimisation, Key Performance Indicators (KPIs)

ROLE OF DIGITAL HUMAN RESOURCE MANAGEMENT IN ENHANCING ORGANIZATIONAL PERFORMANCE

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Abstract

The purpose of this study is to provide a bibliometric analysis of Industry 4.0 (I4.0) research in supply chain (SC) and to provide an understanding of contemporary research trends in this area. I4.0 has the ability to influence the way goods are being manufactured, sold, and provided service. Even though I4.0 originated in 2011 in Germany, Supply Chain Management (SCM) have only recently started to address I4.0. I4.0 will change the way how SCs are being designed and operated leading to digitalization of SC. Therefore, it is important to understand the research progress and to identify the current research trends of I4.0 in this field. A bibliometric study with focus on Industry 4.0 technologies impact in the context of SC can provide these insights. This study uses the Scopus database and a total of 132 articles were reviewed. The study includes only research articles from year 2016 to 2022 (till March). This study presents a visual representation of the bibliographic data by using the R and VOSviewer software. Using VOSviewer, research clusters are identified which help in identification of key research topics and patterns. The findings provided the overview of the most relevant journals, most productive scholars, top academic institutions, top countries contributing to I4.0 research in the context of SC. The most frequently used keywords are circular economy, sustainability, blockchain, Internet of Things (IoT), digitalization, performance apart from Industry 4.0 and supply chain management. The results show that the most recent research contributions are related to supply chain performance, sustainability, digitalization and most frequently used Industry 4.0 technology is IoT. The novelty of this study is that it identifies the current research trends and themes of I4.0 in SCM. This research benefits the researchers by identifying the potential research areas of I4.0 implementation in SC and providing directions to explore further in this field.

Keywords: Digital HR, e-HR, HRIS, Organizational Performance

IMPACT OF COVID-19 ON DIGITALIZATION IN EDUCATION SECTOR

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Abstract

From an information efficiency perspective, stock price synchronicity may reflect the degree of integration of company-specific information with market stock prices. The higher the integration of company-specific information, the lower the stock price synchronicity. As environmental, social and governance factors become more important, corporate ESG information is gaining more attention from market participants. So far, we have investigated the relationship between CSR and stock price synchronicity, which is one of the most important information specific to a company. Against this backdrop, the present study tests the association between ESG score and stock price synchronicity on the sample of BSE-100 index constituents from the period 2011 to 2021. The results of the study verified significant negative impact of ESG on stock price synchronicity which is in line with information efficiency view inferring that the investors in the Indian market give importance to ESG information in their investment decision making. The findings also reveal the significance of impact of environmental score and Social score, but not the governance score on stock price synchronicity.

Keywords: Pandemic, Distance learning, ICT tools, Education sector

ANTECEDENTS OF ONLINE ADOPTION PROCESS FOR INDIAN SUPER MARKETS: A CASE OF UNIVERSITY STUDENTS IN JAIPUR CITY

Dr. Smita Sharma ¹, Dr. Roopashree Rao ², Utkarsh Pandey ³

Abstract

Sustainability is a key concern in a variety of businesses, and it is advancing at a rapid pace thanks to many scientific advances. With the surge in demand for electric cars focusing on CO2 emission reduction, sustainability is becoming increasingly significant in the automobile sector. Resource conservation is more important than ever before, especially in today's globe. The automobile sector must deal with sustainable development and problems in terms of turnover and future growth drivers. Many industry associations have developed "green practices" to determine the level of implementation and social certifications from Tier 1 suppliers. They discovered that environmental certificates are more common than social certifications among suppliers. Traditional manufacturers achieve the supply chain's purpose, but the introduction of electric vehicles (EVs) marks a significant shift in the car industry. It brings together tailored battery supply, technological innovation, powertrain switching, and strategy modifications, among other things. Although it is still in its nascent stage, a Bibliometric analysis is conducted that illustrates the publishing chronology using important keywords and a suitable timeline.

Keywords: Online Shopping, Perceived Risk, User Friendliness, Adoption Process

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A STUDY ON IMPACT OF DIGITAL TRADING AMONG THE YOUTHS OF LUCKNOW POST COVID-19 PERIOD

Kaustov Chakraborty 1, Animesh Singh 2, Rahul Kumar Singh 3

Abstract

Digital transformation is occurring more rapidly in comparison to earlier times, especially during COVID 19, and it has increased the demand for digital platforms. The new generation is adapting to digital technology and increasing their learning curve. The rising interest in digital transformation is filled by the synergies between technological developments and the search for new determinants of digital technology, which is speeded up by the covid-19. COVID-19 has forced people to use digital tools, whether it is in health care, education, IT or any other sector. Society and industries have adapted themselves to information technology and are learning about the advancements in this field for the betterment of society. The main objective of this paper is to review and do bibliometric analysis related to digital transformation to understand development trends. Data was collected through the Scopus database, which provides an authenticated and reliable source of data. Earlier searches included a total of approximately 2000 research papers, from which only articles and business management papers were selected. A total of 952 papers have been taken for review and analysis purposes from the period 2001 to 2021. The key words included for further extraction are digitalization, industry 4.0, digitization, and digitalisation. The result shows the research trend related to digital transformation is increasing over the time period and it includes different types of industries (SMEs, education, manufacturing, healthcare, etc.). SMEs, education, manufacturing, healthcare, etc.).

Keywords: Post covid-19, digitalization, online trading, trading apps, youths

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A STUDY ON IMPACT OF DIGITAL TRADING AMONG THE YOUTHS OF LUCKNOW POST COVID-19 PERIOD

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Abstract

The research on sustainability has gained momentum in the last decade. The bigger agenda of sustainability is that the earth's resources available cannot be misused and depleted, as these resources being limited would once get exhausted. Initiatives have been taken by individuals, firms and governments of various countries to adopt sustainability in various sectors and the hospitality industry is no exception. The main objective of the study is to provide the current research trend on sustainability in the hospitality industry using bibliometric analysis. This study considered data from Scopus database from the year 2000 to 2022 (till March 2022). The keywords used to retrieve articles were "sustainability", "sustainable", "green", "Eco", "hospitality", "hotel" and "restaurants". Initial search resulted in 874 papers. However, we removed conference papers, review papers and books and restricted them to only journal articles which yielded 547 papers. The bibliographic information about these papers were saved in CSV file and bibtex file for further analysis. The bibliometric analysis was conducted using R and VOSviewer softwares. Apart from descriptive of the papers, co citation and co word analysis were done. Using VOSviewer, research clusters are identified which help in identification of key research topics and patterns. The findings provided an overview of the most relevant journals, most productive scholars, top academic institutions, and top countries contributing to sustainability research in context to the hospitality industry. The result indicated the use of sustainability as a marketing strategy and as a corporate social responsibility initiative. In the long run, adopting sustainability in the hospitality industry will provide financial stability but also would lead to competitive advantage by targeting the customers which seek environmentally friendly services. Society has been adopting ways to ensure environmental protection, firms can use sustainability as a marketing strategy to attract customers.

Keywords: Post covid-19, digitalization, online trading, trading apps, youths

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ARTIFICIAL INTELLIGENCE-DRIVEN INNOVATION: A KEY TO ENHANCE THE PRODUCTIVITY OF EMPLOYEES

Ashima Joshi 1, Jolly Masih 2

Abstract

Data mining is increasingly being accepted as a viable means of analyzing massive data sets. With commercial and scientific datasets approaching the terabyte and even petabyte range, it is no longer possible to manually find useful information in this management data. As the semi-automated techniques of data mining are applied in various domains, it is becoming clear that methods from statistics, optimization, etc.. that comprise data mining are no longer sufficient to address this problem of management data overload. Often, the data is noisy and has a high level of uncertainty. It could also be dynamic, with the patterns in the data evolving in space and time. To address these aspects of management data analysis, we need to incorporate data mining techniques to complement the existing approaches.

Keywords: Artificial intelligence, Efficiency, Efficacy, Employees, Innovation, Organizations, Potential, Workforce

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THE FUTURE POWER & ENERGY DYNAMICS IN THE ESG FOCUSED INDIA WITH GLOBAL PERSPECTIVE

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Abstract

Coal, Gas, hydro, Nuclear are the conventional sources of energy whereas wind, tidal, Solar, geothermal etc are the non-conventional sources of energy which are still in the development stage of generation. Looking at the scarcity of conventional energy resources and its impact on emission/climate change, use of nuclear energy and renewable sources of energy are studied in this research paper. The world's power and energy dynamics have changed over a period. 20 years back most of the electricity generation was through fossil fuels. However, over a period the importance is given to Environment and climate change. This resulted in a huge focus on renewable energy resources. There are limitations with respect to renewable energy because of its availability round the clock and throughout the year. Whereas nuclear energy can be made available throughout the year, and it is a reliable power source. Furthermore, the carbon emission from nuclear energy is very low which is comparable to renewable energy. In the era of environmental sustainability and governance the combination of Nuclear and Renewables energy can take us to the most sustainable and cost-efficient energy solutions. This paper focuses on the future energy which will drive us. The research will be backed by sufficient data to prove which form of energy resource will be a long-term solution to the world's energy requirement. It may help the government and decision makers in government to draft the future policy.

Keywords: Climate Change; Renewable Energy sources, Base load power plant, Nuclear energy, Solar power, Wind power

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ROLE OF ALIN DRUG DISCOVERY AND DRUG DEVELOPMENT

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Abstract

Given that AI can assist rational drug design, assist in decision making, determine the right therapy for a patient, including personalised medicines, and manage clinical data generated and use it for future drug development, AI can be expected to play a role in the development of pharmaceutical products from the bench to the bedside. Eularis' E-VAI platform is an analytical and decision-making Al platform that uses machine learning algorithms and an intuitive user interface to create analytical roadmaps based on competitors, key stakeholders, and current market share to predict key drivers in pharmaceutical sales, allowing marketing executives to better allocate resources. Gaining market share reversed economic outlook and allowed them to plan ahead of time where to invest. The huge chemical space, which contains about 1060 compounds, encourages the discovery of numerous medicinal molecules. The lack of advanced technology, on the other hand, hinders drug development, making it a time-consuming and costly endeavour that can be addressed by applying Al. Al can distinguish hit and lead compounds, allowing for faster validation of the therapeutic target and structure design optimization. The goal of drug development is to find a therapeutically beneficial chemical for curing and treating disease. Identification of candidates, synthesis, characterisation, validation, optimization, screening, and tests for therapeutic efficacy are all part of this process. Once a molecule has been proven to be useful in these studies, it will begin the drug development cess prior to clinical trials. To create a medicine that is safe, effective, and meets all regulatory standards, the new drug development process must go through numerous stages. One of the main points of our study is that the process is long, complicated, and costly enough that multiple biological targets must be explored for any new treatment that is eventually approved for clinical use, and new research techniques may be required to investigate each one. Pharmacological discovery is a multidimensional process that include identifying a drug molecule that is therapeutically useful in the treatment and management of a disease. Typically, researchers discover novel medications by developing new perspectives on a disease process that allow researchers to construct a medicine to counteract or stop the disease's symptoms. The identification of drug candidates, synthesis, characterisation, screening, and assays for therapeutic efficacy are all part of the drug development process. Following clinical trials, if a molecule achieves favourable results in these studies, it will begin the process of drug development. Due to hefty R&D and clinical trial costs, drug discovery and development is a costly process. A single new medicine molecule takes almost 12-15 years to develop from the moment it is discovered to the time it is accessible on the market for treating patients. Each effective medicine is expected to cost between \$900 million and \$2 billion in research and development.

Keywords: Artificial intelligence, Machine learning, Target selection, In Silico, Image screening, and Clinical Trial

THE GREEN SUPPLY CHAIN MANAGEMENT PRACTICES THEIR USE AND IMPACT ON PERFORMANCE: AN INSIGHT FROM THE INDIAN REAL ESTATE SECTOR

Dr. Pawan Koul ¹, Ranjit Roy Ghatak ², Kunal Sinha ³

Abstract

This paper aims to understand the various green supply chain drivers as well as investigate more prevalent drivers in the real estate sector. Based on the review of literature, 26 variables were identified. A structured questionnaire was responded by 150 respondents who were working in reputed real estate companies which comprise owners, contractors, consultants, architects, and project management companies in Delhi (NCR). The relative importance index method was used to find the more prevalent drivers used in the real estate sector in India. Multiple regression analysis was used to understand the degree of association between the variables. Independent sample T-test was used to test the difference between the means of 13 impact variables as independent variables and 2 groups of dependent variables. A real-time case study analysis was used to understand the cost-benefit analysis of the implementation of green supply chain drivers in LEED Gold certified mall project in India.

Keywords: GSCM; PPMOF, BEM; Recycling, Green Transportation

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ENHANCING EFFICIENCIES IN FOOD SUPPLY CHAIN USING DIGITALIZATION AND POKA YOKE APPROACH

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Abstract

Food loss and wastage is an important concern in the supply chain. The loss in the supply chain is amounting to \$ 1 trillion, which is alarming and going to increase with the increase in population. The losses in the supply chain results into the reduction in the quality and quantity reduction as per the requirement of the population. One third of the world food lost in the supply chain. The study proposes the operations based on the Poka Yoke, A Japanese operation to built processes efficiency to zero defects and corrective actions prior to the contingent situation. The technology is the solution to the efficiency and effectiveness. The Integrated Information System, Artificial Intelligence and Block Chain to improvise the food supply chain. Food loss reduction will create environmental sustainability and value creation. The end user satisfaction across the world will be highest. The study is based on framework build on the basis of theory of Poka Yoke.

Keywords: Food Supply Chain, Food Loss, Poka- Yoke, Customer Value

BRAND DIFFERENTIATION IN FMCG SECTOR DURING COVID-19 AMONG LOCAL, REGIONAL & NATIONAL BRANDS

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Abstract

The Indian business ecosystem in the last 18 to 24 months has been volatile to say the least. India, whose GDP growth rate was 4.2% in FY20 saw a drastic dip to -7.3% in the FY21. One of the primary reasons of this decline has been the pandemic and the ensuing national lockdown. Traditionally, it was commonly known that FMCG is a low involvement category due to which brand switching has always been high and consumer loyalty has always been low. But the COVID-19 pandemic gave us an unique opportunity to observe the category at the peak of flux and volatility and understand what it takes to not just survive but thrive in this category as a brand. Certain national FMCG brands like Amul, Dabur etc. with high brand equity withered the storm post the initial lockdown while some regional & local brands thrived by using innovative and consumer oriented strategies. Amul launched 33 new products since the lockdown, ITC too launched 60+ new products under brands like Ashirwad, Sunfeast, Fiama and Savlon etc. Dabur on the other hand, piloted an unique campaign 'Dabur Immunity Vans' aiming to deliver its range of Ayurvedic medicines and products closer to consumer households. Consumer preferences changed drastically due to unavailability of various products caused by supply chain volatilities and a change in purchasing power of consumers due to job losses and business closures. The primary observation of change in consumer preference has been that consumers had been staying away from discretionary spending and prioritized the basic product category purchases like staples, pulses, vegetables, personal care items etc. On the shopping and retail side, the e-commerce sector had experienced a phenomenal surge due to massive awareness campaigns of social distancing. Thus, E-commerce saw a 17% growth in order volume in the quarter of June 2020, compared to the pre-lockdown period. According to a cloud based e-commerce solution provider, Unicommerce, categories like electronics and home appliances, fashion and accessories, FMCG, health and pharma did particularly well, with an average growth of 133% in sales. On the grocery side, consumers were buying only from trusted brands due to the hygiene factor with basket sizes increasing and shopping frequencies reducing to avoid unnecessary frequent trips outside the house. Another key area of focus for the consumer had been fitness and physical wellbeing. The need to keep immunity high to stave off the coronavirus had led consumers to focus on health and hygiene and to consume more healthy, organic, fresh & natural foods. Additionally, a trend was observed that consumers started buying, consuming and adopting local products all over the country. Now the question arose, was the new consumer behavior a temporary offset or would it be more permanent? Would National brands be able to maintain their dominance or were the local minnows here to stay?"

Keywords: Brand differentiation, Brand switching, Retail, Pandemic

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FACE MASK DETECTION USING DEEP LEARNING

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Abstract

COVID-19 pandemic has rapidly affected our day-to-day life disrupting the world trade and movements. Wearing a protective face mask has become a new normal. In the near future, many public service providers will ask the customers to wear masks correctly to avail of their services. Therefore, face mask detection has become a crucial task to help global society. This paper presents a simplified approach to achieve this purpose using some basic Machine Learning packages like TensorFlow, Keras. OpenCV and Scikit-Learn. The proposed method detects the face from the image correctly and then identifies if it has a mask on it or not. As a surveillance task performer, it can also detect a face along with a mask in motion. The method attains accuracy up to 95.77% and 94.58% respectively on two different datasets. We explore optimized values of parameters using the Sequential Convolutional Neural Network model to detect the presence of masks correctly without causing over-fitting.

Keywords: Python, OpenCV, TensorFlow, Keras

ARTIFICIAL INTELLIGENCE IN DIFFERENT DISCIPLINES OF BUSINESS MANAGEMENT: A SYSTEMATIC LITERATURE REVIEW

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Abstract

The world is undergoing a new kind of revolution, in terms of technology. Every new day brings a fresh beginning for the audience of this world to experience some new kind of automation and react to it. Artificial intelligence (AI), if was to be defined is a diverse subject of computer science incorporated with technology that has the major motive to build and generate systems that are automated and can execute tasks that would generally demand human intellect and orders to follow. Voice recognition software, algorithms generated by computers, and natural processing languages such as spell check and object recognition programs such as CNN are some of the AI applications. The notion of business management is to administer or precisely supervise the synchronization and organizing company activities." It would be the right thing to say that artificial intelligence and ML are becoming omnipresent in our day-to-day lives. This new technology hence propounds huge prospective to resolve daily business-related problems. Within this ongoing process of making technology available and useful in every field possible, there surges the scope of future business management plans and performance enhancements. This paper is a short review of Artificial Intelligence being a tool and necessity in business management and its varieties. The goal and purpose of this research are to conduct a systematic literature analysis assessing the integration of AI and the business management approach.

Keywords: Algorithm, Artificial Intelligence, Automated, Business Management, Machine Learning, Marketing, Software, Technology

DRIVER DROWSINESS (AN AI SOLUTION)

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Abstract

Driver Drowsiness is the major causes of road accidents. An estimated number of 12 lakhs crashes, 8,000 lost lives, 500,000 injuries annually relate to drowsy-driving. From the statistical reports, it can be proven that a large number of fatalities is caused by driver drowsiness. Artificial Intelligence is one of the fastest growing fields in the IT Sector. Artificial Intelligence is the study on how we can train the computer to do stuff humans are doing currently. The main focus of artificial intelligence is to improve the behavior of the computer and make it more effective and intelligent. In this project we are going to develop a face recognition AI model using Machine Learning and Deep Learning. In order to achieve the above task, we are going to use the algorithm which works by taking image as input from the camera then detecting the face in the image and creating a region of interest (ROI) then detect the eyes from the ROI and feed it to the classifier, the classifier will categorize whether the eyes are open or closed then calculate the score to check the drowsiness of the driver and beep the alarm if the limit exceeds. The main objective of developing this project is to reduce the accidents that happen on the road due to drowsiness. The major benefit of the project is that it warns the driver of drowsiness and the risk of a microsleep; compliance with driver warnings helps to avoid crashes caused by fatigue.

Keywords: Artificial Intelligence, Deep Learning, Machine Learning

MANAGING ORGANIZATIONAL COMMITMENT: TRANSFORMATIONAL CHANGE THROUGH ENGAGEMENT

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Abstract

Employees expect transformation to take charge and lead the way in an ever-changing work environment and when confronted with randomised change in today's business environment. To survive and succeed in today's turbulent environment, all organisations must embrace the concept of change, particularly post-covid-19. This necessitates an examination of the role of the HR system's commitment to its relational assignment for change, which is an urgent need. This cross-sectional study explains the effectiveness and efficiency needed for organisational development through commitment. The primary data was gathered through a semi-structured interview, which elicited prompt responses from respondents identified from IT companies in the Delhi-NCR region. The AVE test was used to understand the co-relationship of commitment variables towards each dimension contributing to growth, innovation, and change in organizational development for the IT industry. This study found an inter- and intra- relationship between variables such as engagement, performance, and the level of commitment within an individual to accomplish professional tasks in order to improve work performance required to engage creatively. Capacity building and team composition skills drive productivity through innovation, while quick problem solving responses and improved work quality contribute to higher customer satisfaction and better decision making. When these three major factors- productivity, quality of work, and quick problem solving ability- are positively impacted, it leads to change and development in the organisation.

Keywords: Commitment, Engagement, Change, IT Industry, Productivity, Human Resource

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BUSINESS BEYOND INDUSTRY 4.0 – INDIAN MANUFACTURING SECTOR – A VALUE CHAIN PERSPECTIVE.

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Abstract

India is in the cusp of the 5th Generation Industrial Revolution where we are looking at personalization of products that satisfy consumer wants and preferences. The structure of the Indian economy has seen a decline in the agricultural sector engaging around forty – two percent of the Indian population, and around fifty – five percent of arable land is under agriculture, just contributing around sixteen percent of the Country's Gross Domestic Product. Manufacturing Industries contributed around twenty –nine percent, albeit with a gradual shift towards the private sector. The predominant sector that contributes to of the Indian GDP is the services sector, and is presently pegged around fifty – five percent, the World average being sixty three percent with a predominance. 1 Foreign Direct Investments have grown by 9.3 % in the financial year 2021 to 81.3 Billion USD, and nearly sixty percent of the FDIs were from Singapore, United States and Mauritius. Overseas investments were mainly in software and hardware industries and in digital ventures rather than manufacturing and Greenfield projects. 2, 3

The investments in the digital platforms have changed the basic methods in business leading to new innovative forms of interactions among the various parties, enabling new analytics, and an innovative strategic framework changing lifestyles. New trends like chatbots and metaverse gives a futuristic blend of virtual reality (VR), augmented reality (AR) and artificial intelligence (AI), culminating in a new 3D immersive experience where users blur the physical with the digital4. Thus, the concepts once again have made way to another paradigm shift making life easy and challenging at the same time.

Fifth generation industries, however, needs to take the step in leveraging the collaboration between increasingly powerful and accurate machinery and the unique creative potential of the human being. It shall be imperative to have more effective processes, greener solutions for the protection of the environment. Personalization and creativity, implicit decision making and the designing of COBOTS – collaborative robots – for simple and intuitive interaction with humans, and personalized products demanded by consumers.

This research work attempts to make a comprehensive study in determining how Industry 5.0 will unfold itself in the Indian perspective. Sustainability, customer-centricity and flexibility are the key features of Industry 5.0. It projects the Industry 4.0 pillars of automation and efficiency with an additional binge of customization and personalization. Industry 5.0, therefore, holistically reengineers manufacturing processes, thereby attempting to realignment of business processes and practices with a pronounced bias for the customer experiences and a redefinition of the sustainable value chain. This conceptual work based on review of secondary literature makes an attempt to map the sustainable value chain model in the Indian perspective for the private manufacturing sector under the aegis of IR5.0, thereby ensuring sustained returns on investment in the days to come. In essence, a study of the futuristic measures those need to be introduced to make businesses customer – centric and aligned to a win – win situation for the producer and consumer alike.

Keywords: Industry 4.0, Industry 5.0, Customer Experiences, COBOTS, Value Chain, Sustainability

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ADVENT OF DIGITALIZATION IN THE ECOTOURISM PROJECTS: AN INDIAN PERSPECTIVE

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Abstract

Technologies such as robotics, artificial intelligence and machine learning have dramatically accelerated development across industries. Mostly these frontier technologies have been voiced in developed economies. The emerging economies are still at the nascent stage of digital interventions. Ecotourism has witnessed a shift in the preferences of the tourism stakeholders. The digital platforms have enabled easy access of information about the hidden treasures of nature. Present study explores the role of digital medium in supporting the ecotourism development at velas village on the konkan coast of Maharashtra, India. This paper empirically examines the role of digital platforms in supporting the ecotourism process at the village. The "source of information about the village and the turtle conservation process", "effectiveness of social media platforms" in guiding the tourists and "sharing of experiences" post the visit were the three parameters that were identified and examined in the present research. To assess the preferences of the tourists for the effectiveness of digital platform, a Confirmatory factor analysis (CFA) technique was used to verify the factor structure of the set of observed variables. SPSS (version 22) was utilized for the analysis of the data. Interestingly the findings suggested that platforms like Facebook, Twitter, Travel Blog, Planeta.com, Trip adviser and The International ecotourism society were found to be very useful towards enhancing tourists' experiences.

Keywords: Social media, Ecotourism, Digital, Technology, Turtle, Conservation

AN ANALYTICAL STUDY OF THE INCREASED SYSTEMIC RISK (SRISK) IN THE FINANCIAL SYSTEM DURING COVID 19 IN INDIA

Subhash Karmakar ¹, Gautam Bandyopadhyay ¹, Jayanta Nath Mukhopadhyay ²

Abstract

This paper studies differential impact of COVID 19 on Systemic Risk during different phases of Lockdown. We use SRISK as a measure of systemic risk. We study three categories of Financial Institutions viz., Public Sector Banks (PSBs), Private Sector Banks and Non-Banking Financial Companies (NBFCs). After analyzing mainly using the Friedman Test we find significant differences in the SRISK in these categories. The PSBs are foremost in risk contribution compared to Private Banks and NBFCs. The conclusion may be drawn that the second quarter (Q2) March 2020-June 2020 (lockdown phase) had the most significant increase in Systemic Risk. Contrary to popular belief, one interesting feature observed is, that the median of SRISK in case of NBFCs is very low in all the quarters except Q2. This speaks highly of well managed NBFCs

Keywords: Systemic Risk, Lockdown, SRISK, COVID 19, NBFC

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A STUDY THE ROLE OF EMERGING TECHNOLOGIES IN HIGHER EDUCATION IN RURAL INDIA

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Abstract

In today's changing world, emerging technologies have a very important and crucial role to play, not only in the sectors concerning manufacturing but also in fields such as education and welfare. The new technologies are changing the face of the game in almost all fields. The rural scenario and its adaptiveness to emerging technologies are a little far-fetched, however, there is no denying that these technologies are the future of every aspect of a rural setup. While there is a high level of acceptability of the role technology can play in education; the questions around what technology to use and when; or, how to overcome the issues of accessibility and under-representation especially in the rural parts of the country continue to take up our mind space. As far as education is concerned, the use of traditional methods of teaching is proving to be exhaustive and monotonous. Institutions are seeking change not only in the urban areas but also in the rural areas. There is many a time a lack of exposure to basic technologies in the rural areas. However, the adaptiveness of the rural youth to emerging technologies is tremendous. Rural areas are the backbone of the Indian society and as such, they are constantly driven by their urban counterpart. The objective of the study is to study the challenges and opportunities of emertech in higher education and to recognize and identify the gap in rural and urban higher education with the help of emertech. The study is based on primary and secondary research with qualitative and quantitative methods of research. Simple tabular analysis has been done to analyze the data based on objectives in the year 2020. Due to a lack of attention to a few rural schools' education, not all rural schools are getting a quality education. Some of them are suffering from proper guidelines, the right direction in learning, and choosing the study and subject materials. Rural school education systems must have proper guidelines, direction, quality teaching, subject materials, and others. Maintaining experts and quality teaching in every rural school are very difficult. We are proposing advanced technologies and tools which help in fixing the rural education problems. Advanced technologies and tools like i) Virtualization technologies (desktop virtualization and storage virtualization) ii) cloud computing technologies (laaS and DSaaS) and iii) Moodle (quiz tool and forum tool etc.) are discussed along with overview models, implementation flow, and its benefits. As India is moving from traditional methods in almost all fields to process automation, education is one such field that is a vital cog in the wheel. There is always a flip side to a coin and hence, the promotion and implementation of Emer Tech in rural education are still very far away. There is a gap in awareness, training and willingness that needs to be filled. Personalization of the learning journey as well as bringing Virtual Reality experiences into classrooms are game-changing solutions in education. It will require bold steps at the policy level as well as creating technology accessibility centers at educational institutions to make technology available to the last mile. Whether technology is used for ensuring personalized learning thus shifting the focus from time-bound advancement to skill/knowledgebased advancement, or for assessments to loop into learning as well as improve teaching practices, all institutions must be made technology ready for it to remove any form of the digital divide. The scalability of such tech programs will only be achieved through low-cost and open source solutions

as well as policy changes. A lot of groundwork is required to implement the said technologies and also to impart education through them.

Keywords: Education Technology, e-learning, hardware technology, educational apps, audio visual, emerging technology, rural India

E-COMMERCE APP

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Abstract

This research paper is based on interactive e commerce app for buying basics materials. In today's era, various E-Commerce Applications have made our work so easy as we don't require to go to market and purchase products form different shops. Just search desired item, compare it and purchase it at a discount rate with all security measures. Ecommerce or electronic commerce actually means the use of an electronic medium for commercial transactions, but it is commonly used to refer to selling products and services over the internet to consumers or other businesses. According to another definition, ecommerce refers to the sharing of business information, maintenance of business relationships and conducting business transactions with the help of computers that are connected to a telecommunication network, and without the use of paper documents. Such applications can contain same types of items like app for purchasing bags or can contains different items like amazon, Flipkart. Such application is easy to develop using Flutter. Flutter is an Open-Source UI SDK developed by google. It allows the development of iOS/Android apps and uses Dart as the programming language. Its constructive toolkit provides all features required for cross-platform application development.

Keywords: E-Commerce, M-Commerce, Smartphones

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HARNESSING WEB 3.0 TO PUMP UP BRANDS IN HOSPITALITY INDUSTRY

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Abstract

Web 3.0 is the next generation of the internet and some of its features, like Metaverse, Artificial Intelligence, and the use of blockchain technology, can help brands increase brand awareness and customer loyalty. Since it is still in the development phase and we will see its advancements in the upcoming years, we have conducted a qualitative study on harnessing web 3.0 to pump up brands in the hospitality industry by investigating experts' views regarding the topic. A method was used to recruit experts in the fields of web development, blockchain development, cryptocurrency, cyber security, and the hospitality industry for this study to know what they knew about the Web 3.0 technology and how it can be helpful in the area they are working. Eleven semi-structured events were held. The collected data was then analyzed to identify all the important themes mentioned by the experts. Based on the expert interviews, the following themes were identified: Theme 1: Web 3.0 Features, Theme 2: How Can Web 3.0 Benefit the Hospitality Industry? Theme 3: Limitations and Future Prospects of Web 3.0. Our research findings indicate the difference between web 1.0, web 2.0, and web 3.0 and the top features of web 3.0 that will help brands. Most of the experts acknowledged the importance of Metaverse, AI, and the use of NFTs by brands and how they will help the brands in data privacy and safeguarding the customer's information using web 3.0. An open discussion was initiated with the experts, and the discussion resulted in the experts favoring the use of web 3.0 in the hospitality industry to pump brand image and customer loyalty.

Keywords: Metaverse, Artificial intelligence, cyber security, blockchain, data privacy

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ROLE OF DESIGN THINKING IN ENTERPRISE RESOURCE PLANNING FOR PROMOTION OF HIGHER EDUCATION

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Abstract

A higher education Enterprise Resource Planning (ERP) system is used to integrate all activities and to increase the efficiency, productivity in the working of higher educational institutions. This system is utilized by management for the decision making and to understand the overall performance of the institution. The important characteristics of the ERP like extensibility, identical data definitions, variability, central repository with a unique data set, reality, organization context helps institution to increase the institutional performance. This journal paper consists of different tools, technical and non-technical, which are required to be understood before implementation of ERP system. The technical requirements: technology, use interface, user experience, system quality, information quality, system security, IT infrastructure of ERP system are relating the overall execution and development of the ERP. The non-technical requirement: management support, service quality, identification different functionalities of departments, training & education defines the overall performance of the ERP system. This paper also gives clear idea about the challenges faced by the stakeholders while using the ERP system. These challenges are to be resolved by applying the design thinking process. This paper includes a combination of the development of ERP system and design thinking process model literature review in practice to overcome unmet requirements of ERP users. The design thinking process consists of six phases: Understand, Observe, Point View, Ideate, Prototype, Test and during each phase we can collect the data and understand the requirements of users. According to requirements of user, the design team and technical together brainstorm to find out the best solution for the stakeholder. This understanding and requirement help in implementation of ERP system to make it more efficient and effective. It ultimately increases utilization of ERP system, overcomes the challenges faced by the stakeholders. The major finding of this research paper is -the design thinking process and phases improves the quality of the system, increases system utilization & user satisfaction, covers all unmet requirements to resolve problems related to user experience.

Keywords: Higher education, ERP system, challenges in ERP, characteristics of ERP, design thinking, phases of design thinking, user satisfaction, technical and non-technical components

DIGITALIZATION OF HEALTHCARE: THE ROLE OF SOCIAL MEDIA

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Abstract

The application of social media in healthcare has become an increasing trend in today's digitalized healthcare environment. The role of social media in healthcare, especially after COVID-19, needs to be understand from the patient's perspective. In this context, the present study made an attempt to study the benefits of social media to the outpatients. The study was based on descriptive design. An empirical study conducted using online survey method in Tabuk region of Saudi Arabia. The data was collected with structured questionnaire. The study uses a purposive sampling technique and finally 292 valid samples were collected from the respondents i.e., patients who visited three leading hospitals in Tabuk region. With the help of SPSS 23, One Sample t-test, an independent t-test and ANOVA tests were conducted for data analysis. The study has identified six benefits to the outpatient such as easy to get details about the hospital services and facilities; useful to get the details of the doctors; helps in sharing experiences pictures, videos and comments with others; reviews help in selecting hospital/doctor; useful to build relationship with hospital and provides the health education. The study found no significance difference between the gender, marital status, age and occupation of the patients and the benefits social media, but it revealed a significance difference between the education of the patients and their perceptions regarding the benefits of social media.

Keywords: Digitalization, Healthcare, Social media, in-patients

ARTIFICIAL INTELLIGENCE IN DIFFERENT DISCIPLINES OF BUSINESS MANAGEMENT: A SYSTEMATIC LITERATURE REVIEW

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Abstract

The world is undergoing a new kind of revolution, in terms of technology. Every new day brings a fresh beginning for the audience of this world to experience some new kind of automation and react to it. Artificial intelligence (AI), if was to be defined is a diverse subject of computer science incorporated with technology that has the major motive to build and generate systems that are automated and can execute tasks that would generally demand human intellect and orders to follow. Voice recognition software, algorithms generated by computers, and natural processing languages such as spell check and object recognition programs such as CNN are some of the AI applications. The notion of business management is to administer or precisely supervise the synchronization and organizing company activities." It would be the right thing to say that artificial intelligence and ML are becoming omnipresent in our day-to-day lives. This new technology hence propounds huge prospective

to resolve daily business-related problems. Within this ongoing process of making technology available and useful in every field possible, there surges the scope of future business management plans and performance enhancements. This paper is a short review of Artificial Intelligence being a tool and necessity in business management and its varieties. The goal and purpose of this research are to conduct a systematic literature analysis assessing the integration of AI and the business management approach.

Keywords: Algorithm, Artificial Intelligence, Automated Business Management, Machine Learning, Marketing, Software, Technology

MEDIATING EFFECT OF DIGITALIZATION ON THE INTERNATIONALIZATION OF SMES IN THE INDIAN TEXTILE SECTOR

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Abstract

The internet and digital boom has changed the way people do business all over the world. Electronic Businesses (hereafter abbreviated as EBSs) are experiencing growing growth in the global economy, thanks to the rapid development of computer knowledge. The rapid growth of digital entrepreneurship, especially in information and communication technology (hereafter abbreviated as ICT), is undoubtedly one of the most important drivers of internationalization today (Clacher and Hagendorff, 2012). Traditional business experiences have been encouraged by digital entrepreneurship, which has also provided new forms of doing business in the form of EBSs (Schwens and Kabst, 2009). As EBSs grow in popularity, the issue of how they can resolve foreign entry barriers and reduce market uncertainty arises (Zekos, 2005). The pace at which SMEs internationalize has recently gained the most interest in international digital entrepreneurship (Edmans, 2011). Innovativeness, risk-taking, proactiveness, and aggressiveness are examples of international entrepreneurial orientation that indicate a specific cognition can play a significant role in internationalization and its pace (Santos and Ruffin, 2010). However, few studies on various aspects of internationalization in the electronic markets space have been performed to date, and considering the importance of foreign entry modes, only a few studies have explored what modes EBSs use internationally. The aim of this paper is to look into the influence of entrepreneurs' international experience, innovation capacity, and business capability on the pace at which EBSs internationalize. The current work is classified as an empirical study with a descriptive-correlative research methodology. The current study is considered as an empirical research and the research methodology is descriptive-correlative type. The information was gathered from SMEs (Small and Medium-Sized Enterprises) in India whose operations are partly internet-based and have been active in international business processes. The textile manufacturing and export cluster had a total of 130 SMEs listed as internet-based businesses. The study used Structure Equation Modeling (SEM) with SmartPLS software to evaluate the research hypotheses, and the collected data was subjected to correlational analysis and path analysis. The aim of this paper is to look into the influence of entrepreneurial orientation. innovation capacity, and marketing capability and the mediating effect of digitalization on the pace at which EBSs internationalize. According to Kempster and Cope (2010), the growing contribution of EBSs to international business proceeds suggests an increasing expertise accretion to digital entrepreneurship. Businesses are turning away from an industrial economy, in which Indian SMEs have competed for the past century, and toward a modern, "knowledgeintensive economy." ICT highways make up the EBSs in this section, as one of the most visible waves visualizing this "modern paradigm" Marlow et al (2010). The aim of this paper is to look into the influence of entrepreneurs' international experience, innovation capacity, and business capability on the pace at which EBSs internationalize. According to Kempster and Cope (2010), the growing contribution of EBSs to international business proceeds suggests an increasing expertise accretion to digital entrepreneurship. Businesses are turning away from an industrial economy, in which Indian SMEs have competed for the past century, and toward a modern, "knowledge-intensive economy."

This study found that that entrepreneurial orientation, company innovation capability, and marketing capability all help EBSs break into new markets. Digitalization has mediating effect on the internationalization of SMEs. The study fills the gap on the factors driving the internationalization of Indian digital entrepreneurs. Finally, this study offers suggestions for potential research into the effects of EBSs' rapid penetration into international markets.

Keywords: Entrepreneurial Orientation, Business innovation capability, Marketing capability, Digitalization, Internationalization of SMEs

IMPACT OF DIGITALIZATION ON EMERGING MARKET ECONOMIES- AN EMPIRICAL STUDY

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Abstract

First industrial revolution, representing replacement of manual by mechanical processes of production occurred in the 18th century. United kingdom followed by such other countries of Europe as France, Germany, Italy Spain Portugal were among the leading lights of the first industrial revolution. This revolution enabled above mentioned countries to colonize large number of third world countries of Asia Africa and Latin America. Even such countries as USA, Canada Australia and New Zealand also came under some control of the leading industrial countries of Europe. Due to colonial rule India missed this revolution by several decades. Second industrial revolution represented substitution of mechanical by automatic processes of production. Both these revolutions pushed primary sectors of the global economy into the background and pushed the secondary sectors into the center stage. But several late starters like USA, Canada, Australia and New Zealand and some countries under foreign rule and the countries which regained independence after the colonial rule after the second world war like India were relatively quick to ride on the bandwagon of the process of automation of production processes in selected industries like textiles and other primary sector based manufacturing industries. In the wake of attainment of independence by India in 1947 several Asian African Carribean and Latin American countries also became independent. Thus the second industrial revolution was much more widely spread over space than the first industrial revolution due to the end of colonialism.

Third industrial revolution has been loaded on the revolutionary changes in the information technology which ash come to be known as IT and knowledge revolution. This has been followed by a rapid process of global process of liberalization, privatization and globalization which has by now enveloped most countries of the world in its whole. Consequently the world has become a highly integrated and closely related village. As a result both information, knowledge and technology percolate quickly from the innovators and inventors of new and more advanced technologies. This has also resulted in convergence of different technologies into single products for example, telecommunications, telecasting, cloud computing, data analytics etc. similarly computers and laptops also encompass several technologies in one product. These radical changes have paved the way for fourth industrial revolution which ahs come to be known as digital revolution known as digitalization.

Keywords: Export Led policy, Digital India, Atmanirbhar Bharat

ANTECEDENTS CAPABLE OF ATTRACTING GENERATION Y IN THE INFORMATION TECHNOLOGY INDUSTRY IN INDIA: AN EMPIRICAL STUDY GENDER WISE

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Abstract

In the present business scenario, first attracting and then retaining the highly skilled and talented employees is perhaps one of the key to have competitive edge. The strategies of the human resources department should be in synchronisation with the global skilled labour requirements and upcoming demand in the market. One such strategy is Employer Branding which acts as a natural model for employee attraction and retention. The purpose of this research is to identify the antecedents which are capable of alluring the prospective employees in the Information Technology industry of India. As more and more women workforce is entering the Information Technology industry, the employers should keep in mind the preferences of the females at the workplace. The difference in opinion has been studied gender wise. The relative worth of the antecedents is expected to differ which is the alternate hypothesis. A comprehensive and systematic literature review was done to identify the antecedents and further examined by corporate professionals and academicians. A primary survey was conducted on 351 prospective employees with a questionnaire along with Focus Group Discussion. After Factor analysis, the factors of identified were - Culture, Growth and Development, Monetary benefits, Choices, Organization features and Welfare benefits. The results showed that most factors don't vary according to the gender barring a few which are significant for the females. The importance of this research work is that it is one of the initial researches for identifying the factors of employer branding with the help of which the changing preferences of the employees in I.T. industry in the context of Asian countries can be known. The uniqueness of the research work is it presents an original scale in employer branding for the I.T. sector along with the proposed model. The findings of equal compensation and other perks will be useful for decision makers and compensation planners.

Keywords: Employer, Branding, Antecedents, Information Technology, Gender

A CRITICAL ANALYSIS OF THE DIGITALIZATION IN HUMAN RESOURCE MANAGEMENT FUNCTION-A CASE STUDY

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Abstract

In the modern era of technology, every Organization needs to embrace the path of digitalization for growth and sustenance of business. Hence digitalization of Human Resources management is a must. It is necessary to achieve - the effectiveness of Employee life-Cycle Management, to Win Over the Competition and war of Talent, to attract the best in class digitalization of organizations, talent Acquisition, Selection, Recruiting, On boarding, Engagement, Learning and Development, Retention, so on and so forth. Digitalization would provide edge to the organization for the growth, retention of talent and thus resulting in sustaining and growth of business. This Paper discusses the case of the Information technology organization from India adopting the digitalization of their Human Resource employee life cycle. The Process includes- Need Identification, Goals to achieve, Tools and technology requirements, getting in to collaborative approach, prioritization and simplification, user experience and above all alignment with the Organization culture, mission, vision and values. Scope is restricted to the case of the Information technology organizations Human resource- Employee life cycle processes.. The scope doesn't include the workforce planning, workforce management and business related functions on the productivity efficiency aspects. The Result shows the current state of digitalization of the Human resource Life cycle. There is a definite need for further Improvements and planning for the next phase. Expected outcomes advocates the fact that the Digitalization of Human Resource function have multi fold aspects. The dynamics are more than internal planning, it is external context of the competition and uncertainties, like Pandemic which would change the complete course of the digitalization journey. Also the fact that- to make Digitalization of Human Resource successful overall thought of all dynamics needs to be considered while panning especially future proofing aspect with consideration of uncertainty.

Keywords: Digitalization, Human Resource Management, employee Life Cycle, Modern Organizations

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ROLE OF DESIGN THINKING IN ENTERPRISE RESOURCE PLANNING FOR PROMOTION OF HIGHER EDUCATION

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Abstract

A higher education Enterprise Resource Planning (ERP) system is used to integrate all activities and to increase the efficiency, productivity in the working of higher educational institutions. This system is utilized by management for the decision making and to understand the overall performance of the institution. The important characteristics of the ERP like extensibility, identical data definitions, variability, central repository with a unique data set, reality, organization context helps institution to increase the institutional performance. This journal paper consists of different tools, technical and non-technical, which are required to be understood before implementation of ERP system. The technical requirements: technology, use interface, user experience, system quality, information quality, system security, IT infrastructure of ERP system are relating the overall execution and development of the ERP. The non-technical requirement: management support, service quality, identification different functionalities of departments, training & education defines the overall performance of the ERP system. This paper also gives clear idea about the challenges faced by the stakeholders while using the ERP system. These challenges are to be resolved by applying the design thinking process. This paper includes a combination of the development of ERP system and design thinking process model literature review in practice to overcome unmet requirements of ERP users. The design thinking process consists of six phases: Understand, Observe, Point View, Ideate, Prototype, Test and during each phase we can collect the data and understand the requirements of users. According to requirements of user, the design team and technical together brainstorm to find out the best solution for the stakeholder. This understanding and requirement help in implementation of ERP system to make it more efficient and effective. It ultimately increases utilization of ERP system, overcomes the challenges faced by the stakeholders. The major finding of this research paper is -the design thinking process and phases improves the quality of the system, increases system utilization & user satisfaction, covers all unmet requirements to resolve problems related to user experience.

Keywords: Higher education, ERP system, challenges in ERP, characteristics of ERP, design thinking, phases of design thinking; user satisfaction, technical and non-technical components

DEVELOPMENT OF FIBRE REINFORCED CONCRETE USING WASTE CEMENT BAGS

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Abstract

Fiber Reinforced Concrete (FRC) is a composite material mixture of cement matrix with an ordered or random distribution of fiber which can be steel, nylon, polythene, Polypropylene (PP) etc. The addition of fibres improves the properties of concrete, viz., flexural strength, impact strength and shrinkage properties. Various papers have been already presented on the use of fibres in concrete and a considerable amount of research has been directed towards studying the various properties of concrete as well as reinforced concrete due to the addition of PP fibres. Hence, an attempt has been made in the present investigations to study the influence of addition of PP fibers- Shredded fibres from used cement bags at a proportion of 0.5% and 1% by weight of the concrete. The properties studied include compressive strength and cracking behaviour under different curing condition. The studies were conducted on a M20 mix and tests have been carried out as per recommended ASTM standards. The results are compared and conclusions were made. The findings in this paper suggested that PP fibres deriving from these cement bags are a feasible fiber option for fiberreinforced concrete productions. A notable increase in the compressive strength with controllable cracking behaviour is seen. The usefulness of fibre reinforced concrete (FRC) in various civil engineering application is indisputable. Fibre reinforced concrete has so far been successfully used in slab on grade, architectural panels, precast structure, offshore structure and many other applications.

Keywords: Polypropylene fiber, FRC, compressive strength, curing conditions

AUTOMATION TECHNIQUE: TRANSFORMING ROAD MANAGEMENT IN INDIA

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Abstract

Every year, the number of vehicles on the road rises dramatically, and the number of accidents rises in proportion. A robust road infrastructure is critical in any culture because it is the basic demand in any society. Poor road conditions are causing slow traffic and an increase in accident rates mostly in developing countries. Potholes, deep ridges, missing pitches, incorrect speed breakers, poorly designed manhole covers, and slabs all contribute to the likelihood of major accidents, effectively turning roads into obstacle courses. It would be beneficial if the driver could receive notification that he is approaching the obstacle, allowing him to slow down accordingly. The focus of this research is to address the issues related to poor conditions of road which cause a slew of issues. The study findings offer a solution towards pothole detection systems that have been developed and introduce as a worthwhile solution to recognise humps, potholes on road surfaces. There are many models for pothole detection that uses the accelerometer (without using images and videos) with machine learning techniques, but a smaller number of pothole detection models can be found which uses only machine learning techniques to detect potholes. The paper highlights the key components are Accelerometer (using images and videos), Automation techniques and Machine Learning. The use of automation technique to detect and classify road damage is very useful in road management. The addition of weightage for the automation was done using a machine learning technique for classification and a convex hull for image processing. It will provide up-to-date signals to drivers in order to avoid vehicle damages (which affect the lifespan of the vehicle) or accidents by providing him with earlier warnings which will reduce the loss of human life, goods, and property by providing a convenient and comfortable route of transit for people as well as serving as a recreational avenue. The results of the extensive analysis revealed that the proposed strategy is efficient in terms of implementation and performance.

Keywords: Potholes, road accidents, detection system, machine learning, automation techniques

AN OVERVIEW OF THE AI INDUSTRY ACROSS NATIONS: USING ANALYTICS TO FORECAST INDUSTRY'S FATE

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Abstract

The impact of Artificial Intelligence is well known around the world these days. From refrigerators to cars, it has application in every field. Most common of which includes Robotics, Healthcare, Business, Media, Transportation, etc. Even in fields where its applications are not obvious, Al can in the very least increase the efficiency of the workflow, reducing the amount of manpower needed by handling the grunt work.AI not only helps organisations make better decisions but also improves fundamental business processes by enhancing the speed and accuracy of strategic decision-making. The paper attempts to go through the various aspects of operationalizing AI in a plethora of industries around the world and also suggests some innovative ways which common businesses can incorporate to make more profits and better their growth. The paper also shows how to use linear regression to forecast the future of AI market capital based on data accumulated over the years which will aid us in gaining a better grasp of how this technology will assist the planet; while also looking at the disruptive effects AI leaves on the economy, replacing human capital and taking away their jobs, thus, leading them into a vicious circle of poverty and unemployment. Finally, AI is a field of infinite potential with a lot of uncharted territories. The paper provides an overview of the entire Al sector, its future and its applications in many technological and non-technological fields, as well as strategie for how emerging businesses might benefit from operationalizing AI and boost their total productivity, which in the long run would not serve for better gains.

Keywords: Artificial Intelligence, operationalizing, regression, technology, forecasting

INDIAN MANAGEMENT STUDENTS' PREFERENCES FOR GLOBAL CAREERS OVER DOMESTIC CAREERS

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Abstract

Career is a collection of all the activities that an individual performs in his/her entire life to earn money for living a smooth life. Broadly, career is a combination of all the job positions held, titles and designations acquired, duties and responsibilities performed, tasks and activities accomplished by a person during his/her entire lifespan by maintaining a balance between work and family roles. Presently, the process of choosing a career has become more crucial for individuals worldwide as a consequence of day to day technology upgradation, increasing level of competition and availability of a vast variety of domestic and international career opportunities for youth. Globalisation and liberalization have reduced several barriers and restrictions in the cross-border movement of people. Consequently, the individuals have become more mobile form their native lands to other nations in search of better career and life opportunities. By taking into account such situation, this empirical investigation attempts to examine the present status of worldwide international student mobility and Indian students' international mobility as well for the development of their career path. It also aims at exploring Indian management students' preferences for global careers than domestic careers. Additionally, this paper also throws light upon their opinion about availability of equal opportunities for men and women in global careers. This research paper is based upon both quantitative/primary data and qualitative/secondary data as well. For achieving the objectives of the current research endeavour, the primary data was collected by administering a well-designed questionnaire whereas secondary data was obtained from previously published reports and research studies in the domain. The outcomes of the study reflect that global careers are more preferable than domestic careers by management students of India and as per their opinion, men and women have equal opportunities in abroad. The findings also indicate that presently the number of students moving across border for their career development is increasing.

Keywords: Career, Global Careers, Domestic Careers, International Student Mobility, Globalization

IMPACT OF INBOUND SUPPLY SIDE RISK MANAGEMENT ON FIRM PERFORMANCE: A CASE ON INDIAN ELECTRONICS INDUSTRIES

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Abstract

The purpose of this study is to examine the impact of inbound supply side risk management on firm performance mainly focusing on the Indian Electronics Industries. Motivation: The business environment in any industry is very dynamic and demanding due to shorter product life cycles, globalized market service and network complexity. This is a concern that impacts all manufacturing and service industries. Semiconductor chips are the backbone of electronic industries. India is becoming a global manufacturing hub. Increasing demand in domestic and international markets is opening a new world of opportunities for the Indian electronics Industry. But due to the effect of COVID pandemic, the electronics industry has strained in meeting demand due to the logistics slowdown, unavailability of the raw materials and workforce thereby disrupting the global supply chain of major electronic brands. In addition to above, factors such as cryptocurrency mining along with the geo-political issues have further deteriorated global chip shortage, disrupting the production across the global array of products such as automobiles, laptops and mobile phones to name a few. The motivation of the study is to put forth the unforeseen supply vulnerabilities and disruptions that have forced the industries to effectively manage and assess the inbound supply side risks.Methodology: This study aims to identify inbound supply risks faced by Indian electronics industries through an extensive systematic literature review, using questionnaire data collected from industry experts are analyzed with the help of a risk assessment technique using one of the MCDM techniques to improve the overall efficiency of the industry. Results: This study has identified various inbound supply side risks such as product, logistics, manufacturing, environmental, supplier performance, customer dynamic risks etc. from the systematic literature review. Along with these risk factors, a few more such as global chip shortage, logistics slowdown and unavailability of the workforce across the globe due to the pandemic were identified. Practical Implications: This study highlights the significance of effective SCRM practices in an electronics industry that assists the decision makers in framing mitigation strategies.

Keywords: Supply risk, Electronics industries, Supply risk management, Firm performance

IMPACT OF BLOCKCHAIN ON QUICK COMMERCE

Amisha Gupta ¹, Bhavneet Kaur ¹, Muskaan Gupta ¹, Aashish Dhawan ¹

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Abstract

The supply chain disruption due to COVID-19 and lockdowns induced the emergence of q-commerce websites (like Zepto, Blinkit, etc). This has seen a massive change in the consumer behavior and a shift from the traditional e-commerce websites. Organizations are thriving to deliver consumer goods within 10 minutes or less, all of which requires a lot of back-end work. A blockchain is a distributed database, or ledger that stores transactions, values and assets without the need for any intermediaries. Q-commerce and fast delivery services would be highly benefitted if they harnessed the power and possibilities of blockchain amalgamation in their operations. To study the same, we conducted a qualitative study on the impact of blockchain on q-commerce. The various areas we delved upon were: customer data, supply chain and dark rooms management, and q-commerce related quality issues. Given the lack of research and exploratory nature of our study, the methodology we followed was exploratory research method wherein an in-depth interview of blockchain experts and academicians was conducted and their opinions were studied thoroughly to condense the findings systematically. Based on that, the following themes were formed: Impact of blockchain on i) accessibility and traceability of consumer data ii) inventory and supply chain management iii) customer privacy issues iv) q-commerce adoption and v) operational efficiency of qcommerce organisations. The experts acknowledged the positive impact of blockchain across various segments of q-commerce and encouraged the use of the same by business owners. 10 findings according to the same was established as a conclusion of the study.

Keywords: blockchain, q-commerce, consumer data, privacy, supply chain

TOWARDS A FRAMEWORK FOR CITIZENS' ADOPTION OF AN ELECTRONIC GOVERNMENT SYSTEM

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Abstract

A digital economy is the integration of computing, communications and information technologies for the purpose of innovation, coordination, and learning. The structural shift in the world economy, from mechanization to digitization is characterized by information, intangibles and services as essentials. Use of computers and emergence of ICTs in the last few years have proven revolutionary in nature as far as knowledge creation, distribution, dissemination and sharing of information is concerned. Studies show that effective deployment of ICTs can serve as the foundation for survival and development of the nation and as the 'engine' for sustainable development. The strong economic performance of the US economy in 1990s marked the beginning of a new prosperous economy, claimed to be reshaped by the strong forces of globalization and computerization which fundamentally changed the way things were done in industrial era. India has advanced from being an agrarian based society to a knowledge based society with ICTs playing a pivotal role. Over the last decade India launched a number of e-government initiatives for economic development and to bridge the digital divide between the haves and have- nots. The initiative is a game changer and requires support from all stakeholders- citizens, employees, government and individuals. However, the success and acceptance of such initiative is contingent upon its key stakeholder-citizens' willingness to adopt an electronic government system. From the many national challenges such as low IT penetration, shortage of electricity supply, low teledensity, digital illiteracy and others, India scores low on attitude toward technology which poses as the biggest impediment in the transformation of the country, particularly in rural India. The study integrates the constructs from Unified Theory of Acceptance and Use of Technology (UTAUT) Model and Web Trust Model, to propose a comprehensive model for assessing the critical factors related to prediction of behavioral intensions for adoption of an electronic government system in India with special reference to the State of Uttar Pradesh.

Keywords: Digital economy, Unified Theory of Acceptance and Use of Technology (UTAUT) Model, Web Trust Model, e-government initiatives in India

DIGITAL WORLD OF CLOUD COMPUTING - CHALLENGES AND RISKS

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Abstract

Today's world is a new digital world where most of the things have moved online. As the digital world is enhancing, advancing, and evolving every day, various new and unique innovations and developments are rolling out in the IT industry. These innovations and developments are helping humans overcome existing problems, improve processes and enhance the user experience by providing specific and personalized solutions to users. User needs are the main reason behind all this digital change and innovation. One such important innovation which has changed the digital world's face is known as cloud computing. Cloud computing is an internet-based service, which enables ondemand network access to share a collection of all configurable computational resources (such as servers, repositories, networks, applications, resources). As the amount of data is increasing day by day, the security of users' data has become a major and crucial concern to provide protected communication between users and the cloud service provider. As technological advancements are going to grow more and more in the future, therefore, seeing the situation cloud computing companies also need to come up with some strong techniques to preserve clients' data integrity.

Keywords: On-Demand Network Access, Data Integrity, Cloud Computing, Digital World, Configurable Computational Resources

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HIGH SPEED RAIL IN INDIA: PERCEPTIVITY OF HIGHER EDUCATION INSTITUTE STUDENTS IN NORTH INDIA

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Abstract

India has undergone rapid economic growth in recent years, and along with this growth has come a sharp rise in implementation of High Speed Rail projects in India. Many perceptions have arisen as a result of the existence of Indian High-Speed Rail. Since students make up a large portion of the citizenry that will use this mode of transportation when it becomes operational, their perspectives must be considered. In order to understand students' willingness to take India's High Speed Rail (HSR) .The study aims to investigate the perception of High Education Institute students of northern India towards the adoption of High Speed Rail in India. A questionnaire was developed followed by a conceptual framework to investigate attitudes and perception of the students towards HSR in India and how they are perceiving the development and adoption of the HSR. Safety, Cost, Travel Time and Trust are the variables of this study. The study gathered research data from a number of universities in the northern India region, yielding a total of 522 responses. The findings are discussed in the context of travel perceptions and attitudes, as well as the implications for future HSR policy development, particularly in terms of balancing rising fares with the utility of journey time. When individuals travel on proposed HSR routes, there was also indications of a more favorable influence and more comfort. The willingness to pay for saved travel time was linked to a number of journey factors, but the value of time also played a crucial role. Students are little concerned about choosing safety, while (62.1%) agree on traveling with HSR. Almost (60%) respondents have trust in HSR, therefore, trust has a significant influence on Student Perception. On the perspective of Travel time, (61.5%) students showed positive influence. While (22.8%) respondents are still undecided for this and (8.3%) still find Conventional Rails better. Cost is an important point in terms of traveling. There was a little negative impact on Student Perception as (41.2%) respondents are not fully willing to pay for the high price of HSR. Since students make up a large portion of the citizenry that will use this mode of transportation when it becomes operational, their perspectives must be considered. The corporation can learn more about the public and regard it as one of the approaches to strategy by considering what their perceptions are. After performing the analysis of Cronbach alpha the generated value of the analysis was 0.833415583 which is more than 0.7 that signifies the data and the study is reliable.

Keywords: High Speed Rail, HSR Projects, Indian HSR, Indian Railways, Student's Perception

A STUDY ON HOW BUSINESSES MAKE USE OF INSTAGRAM AS A MARKETING TOOL WITH THE HELP OF INFLUENCERS

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Abstract

Due to Digitalization, social media has gained a lot of users and people are way more educated as media users. Social media has become an important marketing way to create awareness among marketers and consumers. Social media such Facebook, YouTube, WhatsApp, Snapchat and Instagram are the popular ones. Instagram being one among them has been used by most of the consumers by the year 2021 and it is also expected to grow in the future. Though social media are launched for people to network, these are mostly used as a marketing tool where most of the businesses take place. Marketers on the other hand have to be updated about where most of the consumers' eyes are into so that they sustain in the market. Instagram has become a place where consumers get influenced by celebrities and media influencers. These celebrities and influencers include, Cristiano Ronaldo, Lionel Messi, Kylie Jenner, Kim Kardashian, Kendal Jenner and many more. These influencers help marketers in making their product or service visible to the customers. Influencers and celebrities recommend or prefer the product or services to consumers and customers trust these influencers blindly and make purchases. In these ways marketers are making use of the influencers and celebrities to sell or market their product or service. Businesses are carried out in Instagram in such a way that both marketers and consumers need not worry about buying and selling of their products or services. Instagram has launched many featured and surprisingly these featured are loved by its users where most of the features are used for marketing purposes. Though there are few methods or ways by which there are marketing failures, marketers are trying their best to withstand in the market among their competitors. These marketers have to make use of all the features and tools available on Instagram to make their product or service sound unique in the market. This study is about, how the marketers are using Instagram as a marketing tool.

Keywords: Instagram marketing, influencers, celebrities, marketing tools, Instagram features

SUPPLY CHAIN MANAGEMENT FOR A CIRCULAR ECONOMY: APPLICATION & CHALLENGES

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Abstract

Economic growth & environmental degradation generally have a positive correlation. The striking pace at which pollution and waste levels continue to rise warrants for immediate action. Industries are considered as the major contributor to this phenomenon. To deal with this situation, some industries around the world have either initiated or are planning to initiate the concept of circular economy (CE) in their supply chains. Circular economy is increasingly being recognized as not only a better & viable option to the commonly used linear economic model, but also the only option, given the havoc already created in the environment. The amalgamation of the philosophy of circular economy into supply chain management leads to a new & promising outlook in the area of supply chain sustainability. This has resulted in emphasis on Circular Supply Chain Management (CSCM). In fact, for achieving a circular economy, supply chains are the key because they form the solid base on which economies are built. This is done by designing such models of production that continuously cycle materials of all types back into supply chains, significantly diminishing dependence on raw materials. This also keep businesses insulated from fluctuating cost & supply of raw materials and other related risks leading to competitive advantage. This results in organisations not only making their contribution in keeping the planet safe, but also increasing their economic gains. This topic was taken up because CSCM is relatively a new emerging area in research as well as in practice, therefore, this is the most appropriate time to examine it so as to bring out the right approach for it along with the essential techniques to adopt circular supply model effectively The paper through an extensive review of literature, will present a comprehensive understanding of the concept of CSCM, its application & the major challenges encountered in its successful implementation. For reviewing the literature, the Systematic Literature Review (SLR) approach will be adopted wherein both coauthors will work together during the literature survey to arrive at a common understanding. This conceptual article will provide a detailed discussion of how supply chain processes can support the successful implementation of CE. It will identify specific ways in which core SCM processes can support the transition from traditional linear approaches to production and operations to a more circular approach. The major barriers it will bring out relate to huge investment in such a system, cooperation of all stakeholders, lack of comprehensive understanding of the concept, absence of preferential tax policies for supporting circular models, lack of management commitment, etc. This work will be practically useful in formulating strategies to redesign Circular Supply Chains by overcoming the challenges in implementing them. This paper will result in a conceptual framework and research agenda for researchers and practitioners working to design or modify supply chain processes to support the implementation of CE.

Keywords: Circular Economy, Circular Supply Chain Management, Supply Chain Management, Circular Supply Chain, Sustainability, Challenges

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SOCIAL MEDIA ENABLED CUSTOMER RELATIONSHIP MARKETING THROUGH DIGITAL INITIATIVES

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Abstract

Around 3 billion active users spend time every day discovering; sharing; and discussing their interests on social media platforms where consumers stumble upon brands of which they become loyal customers. Until now social media was used to stimulate sale of companies. It was used as a tool to address the promotion. But now this tool is being used as a platform for public to raise issues and opinions related to brand image; equity and loyalty. It is a way of interaction between groups or individuals to exchange ideas, images, videos and many more over the internet and in virtual communities. Companies are surrounding public by promoting branding techniques through mobile devices and interactive social networking sites such as Twitter, MySpace and Facebook, Orkut. Customer engagement and brand exposure are part of CRM. Most of these Social media based CRM interactions aid to stimulate interest in brand and initiate discussions about customer interests; comforts or social issues. Thus these companies are using these platform to transform the behavior of customers by using it as a powerful tool of building relationship. They use this techniques by supplementing customers through connecting and seeking new opportunities and assistance related to their need and demand. Social media CRM are also used to network efficiently. In this paper we will cover each facet of social media customer relationship management with its direct effects on brand equity, customer engagement and brand loyalty. This paper will also explain how these social media Based CRM will influence the customers, companies and society in a broad way.

Keywords: Social Media based CRM, Brand Equity, Customer Engagement, Brand Loyalty

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AN ANALYSIS OF IMPACT OF DIGITALIZATION ON INDIAN ECONOMY

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Abstract

Integration of digital technology in business processes throughout the world is increasing with each passing day, leaving a significant impact on the economic variables like Gross Domestic Product, GDP per capital, employment, labor productivity etc. Indian economy is also strengthening its roots in digitalization through increased internet penetration, rapid technology adoption, use of ecommerce, extensive use of technical gadgets like smart phones, tablet etc. Currently, India's digital economy generates about \$ 200 billion of economic value which is likely to be increased by \$800 billion to \$ 1 trillion by 2025. The digital economy is not only about moving business transactions from face to face to online but it is about transforming the many facets of business interactions & transactions and enabling innovations also. In this paper an effort has been made to assess the impact of digitalization on Indian economy. Descriptive research design is followed in this study. The research methodology is based on secondary data analysis and data for the study has been collected from reliable government sources, research papers from reputed research journals and websites. It has been observed that India's digital transformation could offer tremendous attractive opportunists for global & local businesses, startups, MSMEs etc. Further, digitalization could help in achieving comprehensive and phenomenal growth in various high performing sectors particularly Agriculture, MSME, Manufacturing and Service Sectors. Lastly, various policy measures have been suggested to strengthen the digital infrastructure of India.

Keywords: Digital Economy, MSMEs, Digital technology, GDP

THE RISE IN DIGITAL ECONOMY: INTRODUCTION TO DIGITAL CURRENCY RUPEE

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Abstract

Hon'ble Prime Minister Narendra Modi initiated broader step towards 'Digital era' in the year 2015 Ministry of Electronics and Information Technology, introduced "Digital India Initiatives". Digital India campaigns highlighted the importance of electronic services provided to the citizens which will benefit country and take a step towards modernisation. Since 75 lakhs people invest in cryptocurrency in India. In the Union Budget 2022 presented by Finance Minister Nirmala Sitaraman stated introduction of Digital Currency - Rupee by Central Bank Digital Currency (CBDC). Digital Currency Rupee to be Introduced in 2023 in a centralised mechanism. It would be the digital currency or virtual assets equivalent to physical cash. Reserve Bank of India, banks and financial Institutions only will be permissioned to access transaction unlike that in other blockchain cryptocurrencies where it is a decentralised finance. This study aims to understand the effective uses of block chain technology and financial inclusion for the development of the country. Relevant data were collected through questionnaire and interviews by which hypotheses was drawn to test the financial inclusion with the introduction of digital rupee. Our findings include that the initiation of digital currency in India will be favourable in financial admittance. Thus, this study will help the block chain user to induce more in a system which is more reliable and transparent made by our country. User will be benefitted from the ease of transaction and digital payment and network will be at apex in the development of the nation. It will result in easy liquidity of asset, reduce global transactional cost and minimal intermediary payment. Country will gain for cash management system and facilitate better access in settlement of transaction which is backed by Government of India. All Epayment will be supported by this digital rupee and effective implementation of digital currency will increase global market value of the country in the long-term development. This era of digitalisation in India will escalate in the modernisation of the economy.

Keywords: financial inclusion, block chain, virtual asset, digital currency, nation development, cryptocurrency, decentralised finance

AMALGAMATION OF TECHNOLOGY ADOPTION MODEL (TAM) AND CONJOINT ANALYSIS TO UNDERSTAND CONSUMERS' PERCEPTION OF WEARABLE HEALTH-TECH DEVICES

Uma Maheswari B ¹, Sujatha R ¹, Bharathkumar R ², Kavitha D ¹

Abstract

Purpose of the research Wearable health-tech devices, also known as "smart devices", are designed to collect health data which could be analysed to provide insights on the health status of the users. Wearable devices in healthcare range from simple fitness trackers to sophisticated devices such as wearable defibrillators and thumb-nailed sensors. They are increasingly used in preventive healthcare to identify symptoms in advance. This study was conducted in two parts. The first part ascertains the factors influencing the attitude and intention towards the usage of wearable healthtech devices. The second part identifies the consumers' preferences relating to the features of a wearable health-tech device. Methodology A comprehensive literature review identified variables such as perceived benefits, technology characteristics, individual characteristics, health interests, and perceived risk as the independent variables, and attitude and intention to adopt health-tech devices as dependent variables. For the first part of the study, the well-established technology adoption model (TAM) is used. For the second part of the study, the advanced market research technique of conjoint analysis is performed to identify the consumer preference for the product attributes. One of the most prominent wearable health-tech devices, the smart watch, is considered for this purpose. The different health attributes such as tracking of distance, sleep, steps, calories burned, heart rate, oxygen saturation and breathing were considered. In addition to this, product features included display type, battery life, charging time, water resistance, compatible device, operating range, charging type, number of buttons, and sports mode. The population for the study is those who use health-tech devices residing in the southern states of India. Data was collected from 259 respondents belonging to all age groups. The study used a structured questionnaire to collect the responses. A pilot test was conducted with a sample size of 30 to test the reliability of the questionnaire. The modified questionnaire was used for the final data collection. Results Structural equation modelling was used to validate the research model. The results indicated that perceived benefits, technology characteristics, and individual characteristics emerged as important factors positively influencing attitude, and attitude in turn positively influencing intention to adopt smart health-tech devices. The output of conjoint analysis showed that tracking heart rate, steps, and breathing were considered the most important attributes. The study showed that the optimal combination with a utility score of 11.893 was a device having an amoLED display, tracking distance, steps, heart rate, oxygen, breathing, battery life of 10 days, charging time of 3 hours, compatible device IOS, an operating range of 15 meters, type C charging with two buttons, and sports mode. Practical implications This study provides implications for wearable health-tech manufacturing companies. They need to ensure that the product design is not too complicated and, at the same time, adds value to the consumers. It is important to provide more information about the devices and communicate the same through the right channels to consumers. The output of the conjoint analysis gives us very specific details regarding the attributes that could prove immensely beneficial in designing the product. Future Scope This study could be further extended to other health-tech devices and also focus on privacy, risk and barriers in adoption of such devices.

Keywords: Wearable health-tech devices, technology adoption model, conjoint analysis, consumer perception, smart watches

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COST EFFECTIVE TECHNOLOGY IN SUBSTRUCTUREUSING MASONRY ARCHES FOR DIFFERENT LOADING CONDITIONS AND ABUTMENTS

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Abstract

Masonry units and mortar together comprises of Masonry. A characteristic of masonry units and mortar and also the bonding strength between them controls the properties and behaviour of Masonry. Masonry arches are not new concept; it has been widely used for the construction of bridges. In the present study, investigation of the suitability of natural building stones to be used as masonry unit by studying the geological and Engineering properties of the stones, and compressive strength of stone masonry has been carried out and the Feasibility of providing some economical alternatives such as arch in foundation to the conventional foundation of stone masonryhas been studied. The test results shows that, when masonry prisms were examined for bonding strength against shear force, the failure occurred at the interface of stones and mortar. And vertical splitting cracks on all four faces of the stone masonry prisms subjected to compression were the cause of failure. Also it is clear that, as the size of end supports increases, the arch shows the higher strength against the load

Keywords: Masonry Arches, Partially uniformly distributed load, uniformly distributed load, Load Carrying Capacity, Compressive Strength, Shear Bond Strength

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DO NOT IDIOTISE ENTREPRENEURS - A STUDY ON INNOVATION STIFLING

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Abstract

Digital transformation and innovation are, without a doubt, two of the most important driving forces in fostering entrepreneurship. Despite the fact that India's entrepreneurial ecosystem is the world's third largest after the United States and China, the growth of entrepreneurial start-ups is minor or negligible. The advancement of digitalization in entrepreneurship enabled capacity-building and venture capital based on entrepreneurs' risk-taking ability. This increased emphasis on capacitybuilding welcomed domain experts such as chartered accountants, human resource professionals, supply chain specialists, project managers, and so on. Because of this conquest, entrepreneurs' attention has turned away from efficiency, service engineering, productivity, and, most importantly, innovation. The emphasis has shifted aside from the combination of innovation and income and toward only profit. As a result of the increasing invasion of these domain expert proprietors, the essence of entrepreneurship innovation has gradually been suppressed. The research is based on the scoping technique. This method is used to comprehensively synthesize evidence from entrepreneurs' experiences and observations detailing their transition from innovation to micromanagement. The methodology aided in the identification of specific information and knowledge relating to the diversion of entrepreneurial vision. The current study highlights entrepreneurs' reliance on ostensibly supporting mechanisms for an entrepreneurial venture, gradually giving away the innovative sense of ownership and, as a result, adopting micromanagement. This study observed entrepreneurs gradually surrendering and entrepreneurial ventures transforming into business entities, eventually losing the game of innovation. The study concludes by demonstrating the gradual intensification of the entrepreneur's micromanagement, which focuses on the secondary aspects of the entrepreneurial venture. In other words, there has been a shift from innovation to micromanagement, which has had an impact on the primary vision of entrepreneurial ventures.

Keywords: Innovation, Entrepreneurship, Micromanagement, Service engineering, Venture Capital, Capacity Building, Digitalization

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BANI WORLD: DOES TECHNOLOGY ACT AS AN ENABLER TO QUALITY MANAGEMENT OPERATIONS

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Abstract

Purpose of research VUCA world is shattered and is now replaced by BANI (Brittle, Anxious, Nonlinear and Incomprehensible). The advent of pandemic, leapfrogged digital technology in meeting day to day requirements of the masses. However, as our dependence on technology became profound, quality related issues began to resurface. This led to seeking answers to the research question; In a BANI world, does technology acts as an enabler to quality management operations? Motivation The motivation for undertaking this research stems from that quality management operations have their base on the data quality. With technological advancements, voluminous amount of data is generated and processed. Further, in BANI, due to volatility and dynamism, exponential data generation is witnessed. Hence, the motivation to explore whether technology is an enabler for quality management operations. Methodology The research focuses on business units, dealing in the application of data centric technologies in achieving their business objectives while operating under BANI environment. In order to sustain and demonstrate resilience, their quality management practices are studied from research objectives of technology being an enabler to quality management operations. Main results First, the research demonstrates the necessity of enabling technology and applying it in operational processes for performing day to day tasks. Secondly, quality management operations are a combination of data and defined processes. The research demonstrates the need for data quality generation through technology. Hence technology does act as an enabler to quality management operations

Keywords: Data, Exponential, Management, Quality, Technology

IMPACT OF CSR ON ACCOUNTING MEASURES OF FINANCIAL PERFORMANCE- AN EMPIRICAL STUDY OF PUBLICLY TRADED COMPANIES IN INDIA

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Abstract

The purpose of this study is to investigate the impact of corporate social responsibility (CSR) on financial performance (FP) in Publicly Traded Companies in India. The Sampled data includes 400 firms detailed in CMIE Prowess IQ repository and the relevant data was drawn for a period of 5 years from 2015 till 2020. Structural Equation Modelling was administered to study the impact of CSR on the chosen Accounting Measures- identified from extant Literature - of financial performance. Key findings are: 1) CSR has positive impact on chosen Accounting Measures 2) The positive impact of CSR on Accounting Measures hold true across Primary, secondary and tertiary sectors. To the best of our understanding this is the first of its kind study based on Indian context which has a wide coverage of firms across primary, secondary and tertiary sector. Similar studies have been conducted in developed nations but an emerging economy like India has a very different socioeconomic ecosystem hence should be studied separately. This study has crucial implications for practitioners, policy makers, society, customers, investors and others as it throws light on the impact of CSR investment on Financial performance of firms.

Keywords: Corporate Social Responsibility, Financial Performance, Publicly Traded Companies, Primary sector, Secondary and Tertiary Sector

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EMPIRICAL STUDY OF PERCEPTIONS AND ATTITUDES TOWARDS APPLICATIONS OF ARTIFICIAL INTELLIGENCE AMONG HEALTHCARE PROFESSIONALS IN CORPORATE ALLOPATHIC HOSPITALS

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Abstract

India is a hub for medical tourism with cost effective treatment for patients from all corners of the world. Healthcare is growing rapidly with the advancement of technologies like providing better quality treatment. Advance technologies like the internet of things (IOT), Artificial intelligence (AI), Robotics, and many more have led to the automation of smart healthcare 4.0. Al being one such advanced technology playing a predominant role in changing hospital-centric care to virtual dispersed care. Al is assisting healthcare professionals without replacing human intervention. The purpose of this paper is to explore how healthcare professionals perceive applications of AI in selected Bengaluru hospitals. This paper sheds light on the benefits of AI in gaining competitive advantage among hospitals over their competitors. This research also reveals various avenues of AI, which are essential for the sustainable growth of healthcare professionals. The research will be carried out in selected corporate allopathic hospitals in Bengaluru city. This paper is empirical in nature, and the data required is collected from a structured questionnaire by administering it to 100 respondents, which includes 20 doctors, 30 technicians, 45 patients, and 5 administrators. A nonprobability random sampling technique is used to identify respondents. Regression analysis may be carried out to analyse relationships between attitude and demographic factors among healthcare professionals towards acceptance of applications of AI. Awareness of AI benefits healthcare professionals for productivity and efficient operations in healthcare. Al supports operational management of healthcare in attaining a competitive advantage among competitors. The research will be carried out to test the reliability of the implications of AI in hospitals. Applying artificial intelligence in different areas, from administration to serving quality care, can enhance the competitive advantage of hospitals. Sustainable growth of hospitals can be attained by implementing cost-effective AI. AI builds the credibility of the hospitals in the market to attract more patients whose treatment is cost-effective, low-time, and has a fast recovery rate. The resulting reliable data will guide the sustainable development of the hospital to plan for the future with an innovative strategy.

Keywords: Artificial intelligence, hospital, healthcare

INFLUENCE OF LEADERSHIP STYLE ON EMPLOYEE PERFORMANCE. A STUDY OF SELECT IT COMPANIES IN BENGALURU

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Abstract

Human Resources is the set of people who make up the workforce of an organization ,industry or economy in the present scenario the biggest challenge faced by HR department are recruiting the right talent and retain them till retirement on an endeavour to management. The HR organizations efficiently adopts various strategies ,device policies to mange the human resource for sustainable development including IT companies in-spite of that the organizations fails to retain their employees .To attract and retain the talent till retirement style of leadership plays a very significant role and leader has to motivate the employees to increase their performance for the betterment of organization .In the present scenario leaders are adopting different styles and this styles are becoming unique in managing the HR .Researcher made on attempt to understand the style of leadership that influence in promoting the employee performance for sustained growth of organization. The study is empirical in nature the data required for the study is collected from 100 respondents from middle level employees of select IT companies Bangaluru. Stratified random sampling is used to draw the sample from the population both Primary and secondary data are used in the study and a well structured questionnaire administered on 100 respondents to collect the primary data from IT employees and secondary data is collected by reviewing the journals and articles. The study findings revealed that there is no perfect leadership style to increase employee performance, but according to this study the following leadership styles have the potential to increase employee performance: Transactional leadership style and Transformational leadership style. In present day Modern leaders are often transactional they reward their employees based on their results. Leadership that is transformational is always improving and transforming the company's conventions. While employees may have a basic set of tasks and goals that they complete every week or month, the leader constantly pushes them outside of their comfort zones, therefore the two styles should be adopted together instead of each on its own.

Keywords: Leadership style, Employee performance, Transactional and Transformational leadership style, Leadership style and employee performance

ATTITUDE AND PERCEPTION OF HR PROFESSIONALS TOWARDS HR ANALYTICS

Noor Afza ¹, Pushpalatha S Patil ²

Abstract

Modern organization has seen remarkable changes due to the advent of technologies like Artificial Intelligence, Machine Learning, Robotics, IoT, Analytics in the various functional areas of management. In this regard, Analytics is becoming the buzz world in the global businesses. Every business is trying to reap the benefits with the help of analytics. Globally Analytics is recognised as one of the efficient tools for managing business. It is also important for the organizations to explore the attitude and perception of employees towards the analytics to take the complete advantage. Today, every area of business prioritizes their operations based on data through the help of Analytics. Human Resource managers are no exceptions, it has become imperative for them to use analytics in the various functional areas of HR. Adoptability of HR professional to the data driven technologies is mandatory for their sustainable growth and development. In this regard, this paper attempts to analyse the attitude and perception of HR professionals towards HR Analytics. This paper is empirical in nature. Random stratified sampling will be used to collect primary data from 100 respondents in select service sector through structured questionnaires. The study aims at exploring the attitude of HR professional towards HR Analytics, whether HR professional believes the HR Analytics as a boon or bane and to highlight the HR metrics adopted in their respective organization. The study intends to reveal the relationship between the demographic factors and attitude of HR professional towards the awareness and acceptability of HR Analytics. This paper sheds light on deep rootedness of HR Analytics in day today practice of HR professional.

Keywords: HR Analytics, HR Metrics, Attitude, Perception

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EFFECT OF DIGITALIZATION ON MENTAL HEALTH OF HIGHER EDUCATIONAL SECTORS EMPLOYEES IN INDIA DURING COVID-19

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Abstract

Society must renew itself in the face of crisis, even if it is inconvenient. The present Covid-19 epidemic is abruptly and radically changing how people work, live, and interact on a worldwide scale. This research focused on academic institutions to highlight how they are witnessing significant alterations as a result of the requirement to digitalize training and certification procedures in record speed with academicians who lack intrinsic technical talents for virtual learning. In a realm of technology upheaval, revolutionary technology advances, and fast change, the higher education must endeavour to overcome this circumstance in order to remain competitive and deliver the highest education. To achieve these objectives, this article describes some of the constraints and problems that universities confront, as well as the technical resources and approaches that they have employed in the current context to reform higher education in preparation for the Covid-19 upheaval. The debate and conclusion bring together key points that may be used to the digitization of educational in the near future. Economic difficulties, illiteracy, and dread have all increased as a result of the COVID 19 emergency, while preventative variables such as connectedness, professional and scholastic involvement, physical activity, daily routine, and access to health care have all decreased considerably. As a result, there has been a large and unprecedented deterioration in community mental health. Unemployed individuals and those suffering financial instability had lower mental safety of the general demographic across nations, a tendency that preceded the outbreak but appears to have exacerbated under certain circumstances. OECD nations have acted by stepping up plan to advance mental health support and enacting policies to preserve employment and incomes, decreasing mental discomfort for individuals. However, the magnitude of mental suffering that's because the outbreak needs more integrated, literally the entire mental health treatment if the outbreak is not to leave lifelong damage.

Keywords: Covid-19, digitalization, higher education, mental health

ADOPTION OF OPEN BANKING SYSTEM AND NEW AGE TECHNOLOGY - BANKING SECTOR

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Abstract

Applications of new age technology in everyday activities has gained more importance in era of Industry 5.0. Applications of AI, ML and RPA is visible in all the sectors. Based on the literature there is major research that is been carried on applications of AI, ML etc. in the area of Finance. Application of these technologies had made the sector to function faster and smoother. Wide applications are been implemented in financial lending and borrowings especially in Financial Institutions. Financial institutions play an important role in capital markets in enhancing the country's economy. Out of the capital markets instruments the major contribution is evident from the Banks. Banking and Financial institution operate across key business areas including Retail Banking & Wealth Management, Commercial Banking, Global Banking & Markets and Global Private Banking. The study analyses how and to what extent the new age technologies can be adopted in Indian Banking System. At present the most widely used applications in banks include internet banking, Mobile Banking, UPI, Wallets etc.,. But adoption of these technologies has its own concerns towards the trust, customer retainment and ease of use. The aim of this study is to enhance the importance of upgrading from emerging technology to the new age technology models and its theories to find how these help in building the trust, customer retainment and ease of operations. This research will give better understanding of how these new age technologies help in attaining the above factors. In order to address the above points, the technology of open banking system and Block Chain has been proposed as a framework. This solution is been proposed based on the research and other studies focusing on challenges faced based on internet banking and another fintech applications. The proposed solution is completely integrated with advanced technology.

Keywords: Financial Services, Emerging Technology, FinTech, Open Banking, Block chain Technology

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FUNDS THE WEALTH CREATOR FOR EVERY INDIAN.

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Abstract

Digitalization is the real backbone for entire world economy today. The advent of digitalization in Banking & Financial industry dates back two decades, since the introduction of SWIFT technology, ATMs and henceforth POS machines, Debit/Credit cards, UPI, Online & App based banking. Financial industry has benefitted the most from digitalization as digitalization has helped Banks & Mutual Funds to reach every pincode of the city and bottom of the pyramid of demography of income tax brackets.

Mutual Funds are one of the biggest beneficiary along with other financial products. Mutual Funds are now part of almost every middle class Indian household due to digitalization, which earlier thought to be a product of High Networth Individuals and niche segment of the society. Since 2015, after our Hon'ble Prime Minister focussed on digitalization, SEBI Chief Mr. U.K. Sinha in June 2015 made it a vision to create paperless and digital drive in Mutual Fund industry. Giving wings to this vision were two major events which were Demonetisation in November 2016 & outbreak of COVID-19 since March 2020.

Demonetisation facilitated savings and utilisation of idle money lying at Indian household for investments in Mutual Funds, hence supported growth in market share of Mutual Fund industry through contribution in GDP growth by 13% from earlier 5%. Covid situation actually proved to be a boon for the Indian Mutual Fund industry. Earlier the digital & online transactions were approx 10% of Mutual Fund sales, which post Covid has jumped significantly as all the Companies/Institutions were forced to create online applications and digital framework has been initiated as a part of process for Mutual Fund transactions. This has resulted in real time information, lower TAT & cost savings to a great extent. Further, study on the impact of digitalization will help in analysing the benefits & roadmap for future digital economy.

Keywords: Digitalization, Mutual Funds, Demonetization, Covid, Transactions

DIGITALIZATION IN HUMAN RESOURCE MANAGEMENT

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Abstract

Human resource management (HRM) is always changing. Dave Ulrich (1997) taught us in the late 1990s not only to be administratively competent, but also to aim to be strategically positioned. Administrative chores were identified and bundled, and often outsourced to low-wage countries as a result, freeing up time for strategic, value-adding HR operations. With a claim to eye level with line management, the HR generalist became the "HR Business Partner." All of this took a great deal of time and work. The fear of a growing talent scarcity grew in the early twenty-first century, and the post-pandemic talent crisis has been raised to the next level. Employer branding, employee experience, talent management, active sourcing, talent communities, and finally applicant experience had to be taken care of all at once. Furthermore, the Y&Z generation appeared to be striving for new themes: Work-Life Harmony a flexible and innovative working environment, Work from home, in the end, has little in common with the kind of human resource or personal management taught ten or twenty years earlier and written about in published textbooks. We have seen an almost overwhelming trend toward modernization and professionalization in order to increase our competitiveness in both the corporate and labor markets. What about right now? We're going to talk about digitization today. We're talking about a new kind of HR and workplace, one that's more flexible, speedier, less technocratic, and less bureaucratic. It's changing to become more employee-centric. The goal of this study is to discover new approaches to understand how digital HR is affecting the workplace and what HR needs to do to adapt to this new trend. In addition, we'll look at the top strategic technological trends for the future of work in 2021 and beyond. Total Experience, for example, is a trend that focuses on blending multi-experience, customer experience, staff experience, and user experience concepts to alter business outcomes. Behaviors on the Internet focuses on gathering and evaluating data from a variety of sources in order to develop behavior-altering tactics; Organizations can process, analyze, and distribute data without exposing the underlying data and/or techniques thanks to privacy-enhancing computation. Anywhere Operations that look at a business operating model that allows customers to access them wherever they are, workers to work from anywhere, and business services to be delivered via digital technology.; Cybersecurity Mesh that allows anyone or anything to safely access and use any digital asset, regardless of location, while maintaining the required level of security; The necessity for customers to have cloud computing services closer to the physical site where data and business activities occur is explored in Distributed Cloud. Intelligent Composable Business focuses on improving a company's ability to quickly adapt and fundamentally reconfigure itself in response to changing circumstances. Finally, Hyper-automation deals with the deployment of modern technologies employing artificial intelligence and machine learning to augment work. AI Engineering focuses on the governance and life cycle management of a wide range of operationalized AI projects.

Keywords: Digitalization, human resource, artificial intelligence

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A STUDY ON CUSTOMERS' PERCEPTION OF DIGITALIZATION IN THE INDIAN BANKING SECTOR

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Abstract

Digitalization is the latest buzzword in every sector of the Indian as well as the global economy. The term 'digital banking' refers to the process of transforming the traditional methods of banking into modern methods with the aid of Information Technology. The aim of this study is to discuss the current state of digital banking and analyze the customers' perception on digitalization in the banking sector in India. The emergence of digital banking in India has led to a revolution in the way banking processes and transactions take place in the present context. Today, the main aim of banks is to stay relevant and gain a competitive edge by providing fast, secure, accurate and quality banking services. The investment done by banks to adopt digitalization in their businesses has led to significant cost cutting in their operations and has introduced new channels of revenue generation. The Covid-19 pandemic enhanced the importance of the concept of digitalization in the Indian banking sector. The number of users availing digital banking services rose significantly during the Covid-19 pandemic and has been on rise ever since. However, this rise in digitalization in the banking sector cannot be said to be limitless as all the customers do not intend to bank digitally and even those who want to bank online may not wish to do the same for every banking service. A structured questionnaire was used to conduct a primary survey on customers' perception and level of satisfaction on the adoption of digital banking services in India. Furthermore, data published on several sources was studied to gain deeper insights into the research topic. The findings of this study point out that the perceived usefulness, ease of use and self efficacy have a significant impact on the overall perception and level of satisfaction of the customers. In addition to this, the study also revealed that the efficiency, reliability, security and quality of digital banking services play a vital role in influencing the customers' perception on the same. Also, the findings highlight the importance of multi-channel strategy that needs to be adopted by the banking institutions, including hybrid solutions, to meet the needs of different types of customers, mainly where complex banking transactions like investments and mortgages are involved, so that the customers' perception of digitalization in the Indian banking sector is in positive light.

Keywords: Customers' perception, digitalisation, digital banking service, customers' satisfaction

DRIVER SLEEPINESS RECOGNITION

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Abstract

Road accident continues to be a major cause of death and hinderance in country's development. Not only it takes life of more than 1.32 million people annually worldwide [1], but it gives a major blow to any country's economy. Despite taking various measures by different countries, it still remains as a very serious problem. There are many reasons for accidents and over speeding and alcohol can easily be detected using speed cameras and breathalyzer respectively. But detecting if driver is sleepy or not is not so easy. Many methods had been proposed to reduce accidents due to lack of sleep like behavioral based (eye blink rate), car based (steering wheel pattern) and psychological based measurements (Electrocardiography). Although they provide accuracy, but they are not so cheap and attaching sensors to body is not so convenient. Hence a sleepiness detection system which is not only practically feasible and provide good accuracy but is cheap and easy to use is required. In this paper, a non-intrusive method is proposed which uses eye aspect ratio and machine learning algorithms to detect and alert the driver if he/she is getting sleepy. Our approach will use Picture processing and Machine learning as its two most important stages. The picture processing state's job is to identify the subject's face and then take out the picture of subject's eyes. This step employs the Haar face detection method, which takes collected picture frames as input. As output this step produces the detected eyes. For classification purpose of eyes whether they are properly opened or not, we used Support Vector Machine algorithm. If classification results that eyelid are getting closed or eyes are not open properly, the model will consider driver as sleepy and after 3 seconds an alarm will start so that driver will get alerted before an accident happen.

Keywords: sleepiness detection, machine learning, eye aspect ratio, support vector machine

WILL MOBILE BANKING PERSISTS POST-COVID? AN EMPIRICAL STUDY ON INDIAN M-BANKING USERS

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Abstract

Government of India has paved the way for massive digitization drive through its flagship program Digital India to cover social services, transfers & transactions, and formal banking under its ambit. India's banking system is witnessing considerable transformative changes; to keep up with global competitors, they are actively investing in digital technologies.

Indian banks are pacing up to match global best practices, they have also made remarkable progress in last decade. Addressing competition effectively makes it necessary for Indian banks to keep track of technological advancements. Technological developments are helping the banks in providing improved banking services to the users in innovative forms as ATMs, internet banking and mobile banking to make the industry more competitive. Mobile banking has emerged as an extension of online banking to provide even more convenience and accessibility to consumers.

Emergence of COVID-19 forced humans to reduce the interactions with each other and find alternative ways for all activities. Adoption of m-banking was also become imperative in the present pandemic. For banking companies' mere one time use or limited use of m-banking is not sufficient. Rather it will help banking companies and make them successful if users continue to use m-banking even after the pandemic. The significant benefit of mobile banking is that the users are free from spatial and temporal limitations; they can perform transactions anytime and from anywhere (Salimon et al., 2017). According to a survey by Statista (2021) the number of mobile banking payments in India were tremendously increased and reached approximately to 6.2 billion in fiscal year 2019. Success of any innovative service or technology relies upon its continuous usage instead of first-time use (Bhattacherjee, 2001a). The importance of continuance intention of user is apparent from the fact that attaining a new user may be five times costlier than retaining the existing user as it involves the expenses in searching for a new user, then setting new accounts and introducing the new user to innovative technological service (Kim et al., 2009).

The objective of this study is to empirically evaluate the continuance intentions of mobile banking usage in India with the application of Expectation Confirmation Model. PLS-SEM was conducted on a sample of 382 valid responses to understand the continuance intentions of mobile banking users. It was evident from results that perceived usefulness partially mediates the relationship between expectation confirmation and user satisfaction. Further, user satisfaction partially mediates the relationship between perceived usefulness and continuance intention.

Bankers can increase continuance intentions by enhancing the experience of the users with mobile banking services meets their expectations, then the services will be perceived useful to the user and this feel of usefulness leads to satisfaction and in turn increase the continuance intentions.

Keywords: Continuance intentions, Expectation Confirmation Model, Perceived Usefulness, Expectations Confirmation, PLS SEM

DIGITALIZATION: A NEW AGE OF BUSINESS INNOVATIONS A& DECISION MAKING" SUSTAINABLE DEVELOPMENT AND TECHNOLOGY

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Abstract

Use of technology is closely linked to the sustainable development. Implementation of technology leads to positive results as well as many prevailing problems in environmental sector. For example, there are many natural resources which are being consumed in this technological process, they will be no longer available for upcoming generations. Cheap and long-term energy storage, public electric transport, accessible solar power, plastic recycling, carbon capture and storage. These are various remarkable example of technological innovations. Services which consume less energy, waste reduced from operations, chemicals and water, technology makes it happen and also the new products which are being developed. It all increased operation efficiency and the environmental sustainability. Technology had a goal that sustainable products should be created and risks of environment and ecology should also be reduced drastically. The main purpose of the research paper is to find out and elaborate the environmental technologies which aim to protect and save guard the environment. On the contrary, we will also discuss some problem caused by technology. Climate change, waste management, environmental degradation, food scarcity and some other global challenges are environmental and social problems. After various kind of big negative impacts on the climate change, still we have the hope from any studies that technology can be used as an alternative to save the planet. Talking about the technology we will further discuss about green technology which helps in conservation of water, reduces waste and also consumes less energy in comparison to conventional technology. Green technology also reduces emissions. They give us a better hope for sustainable future like waste water electricity generator, waste sourced biofuel/pyrolysis, electric automobiles, molten salt storage, smart meters, green architecture, new nuclear material, bio-mimicry, carbon capture and artificial photosynthesis. For many businesses executive technological sustainable development is the growing idea as well as recognition. As a business they focus on sustaining, protecting and enhancing the human as well as natural resources which will be required and needed in future for upcoming generations.

Keywords: Technology, Sustainable Development, Business, Negative impacts, Positive Impacts, Green Technology, Natural Resources

INFLUENCE OF SOCIAL MEDIA MARKETING EFFORTS ON BRAND EQUITY AND PURCHASE INTENTION OF INDIAN SKIN CARE BRANDS

Sujatha R ¹, Tejasvini R ¹, Kavitha D ¹, Uma Maheswari B ²

Abstract

Purpose of the Research Competitive market environment is mandating businesses and brands to find new interactive ways to engage with their customers and grab their attention. Both traditional and digital marketing strategies are supplemented by social media marketing efforts. The social media platform is less expensive than other marketing channels, allowing businesses to conduct integrated marketing communications with minimal effort. The cosmetics market is highly competitive, with new brands entering the market and aggressively marketing their products. This study aims to examine the relationship between social media marketing efforts, brand equity, and customer attitude towards the brand and the relationship between customer attitudes and purchase intention of selected cosmetics brands. Methodology An extensive literature review was done to identify the constructs and sub-constructs. The sub-constructs identified for social media marketing efforts are customization, popularity of the brand, and word of mouth. Brand equity has brand loyalty, brand image, and brand awareness as sub-constructs. Based on the constructs, a research model was formulated and five hypotheses were used to examine the relationship between the constructs. The population for this study were female respondents who were using skin care brands such as Deyga, Vilvah, and Lakshmi Krishna Naturals from the southern states of India. These brands are Indian-based start-ups that have niche store locations and are marketed through social media and word of mouth. A structured questionnaire was developed to elicit the responses. The set of questions under each construct was measured using a five-point Likert scale. Data was collected from 260 respondents. SmartPLS software was used to perform the analysis. Results A structural equation model (SEM) was used to validate the research model. The SEM model showed that all the path coefficients were statistically significant with t-values greater than 1.96. The model indicated that social media marketing efforts have a positive impact on brand equity and customer's attitude towards the brand. Brand equity also positively influenced customers' attitudes towards the brand and their purchase intention. And the customer's attitude also has a positive effect on the customer's intention to buy the products. Practical implications The findings generated from this study have implications for both customers and manufacturers of skin care brands. The study suggested that companies should utilise social media to strengthen customer connections and persuade customers to pay a higher price for their goods. For skincare brands, brand equity influences purchase intention, and brands should continue to invest in improving their brand equity. A company's brand equity is seen as a competitive advantage, and social media marketing is greatly influencing brand awareness. Marketers must imprint good brand knowledge in prospective consumers in order for a brand's marketing strategy to be successful in the long run. Social media marketing efforts are a great way to communicate with the customers and build their intention to purchase the products. Future Scope Three Indian skin care brands were taken for study. The study can be extended to global skin care brands like Neutrogena and Olay to understand the factors influencing purchase intention. This study evaluated only social media marketing effects. Future studies can investigate consumers' demands and consumer behaviour along with social media marketing efforts.

Keywords: Social media marketing, purchase intention, brand equity, brand loyalty, skin care

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ANALYSIS OF MANAGEMENT OF ENTERPRISE RISKS AND RELATED INFORMATION SECURITY IN VIEW OF ISO 27001:2013

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Abstract

International Organization for Standardization (ISO) and IEC- International Electrotechnical Commission formally released the updates to ISO/IEC 27001 and 27002. The last time these standards were updated was in 2005. Even though ISO/IEC 27001:2005 generally talked about monitoring the ISMS implementation, it did not clearly specify importance of having a formal documented plan or justification for monitoring specific processes and controls. The revised version of ISO/IEC 27001:2013 has set the stage for significant structural changes in the standard's individual sections with the introduction of alterations as well the number of new information security controls. Even though the text and requirements from the previous version of the standard are still there, they have been adapted to fit new and growing topics. This paper presents study and comparison of the previous and new standards and tries to identify alignment of information security with enterprise risk management using the new version of the standard. This would enable organizations in improving corporate governance and information security risk management with Enterprise Risk Management activities.

Keywords: ISMS, ISO27001:2005, ISO27001:2013, corporate governance, enterprise risk, Strategic risk Management

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DIGITIZATION OF MARKETING, & EMERGENCE OF NEW MARKETING TECHNOLOGY

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Abstract

Purpose The new technologies has continuously influenced the marketing and helped in development of new marketing tools, which makes marketing more efficient and effective. The purpose of this paper is to showcase the impact of new technology on marketing, discuss the emerging technology, discuss the different technology eras impact on marketing, the evolution of various tools, and the impact of emerging technology in marketing. We are on a cusp of a new technology revolution i.e. Web 3.0, the paper will discuss the various facets of Web 3.0 and detailed discussion on Metaversa - What is Metaverse, how the emergence of Metaverse will impact customer behavior, explore the building blocks of "Metaverse", Case Study of Metaverse adoption by few major brands and its impact on Marketing. Finally, the paper discusses the various technology transformation model used in marketing, Design/methodology/approach The study showcases the impact of various technologies on marketing through a literature review of various IT systems, Technology, and marketing technology conference/research papers. The paper look at Marketing from the Technology perspective and how technology transformation has happened in marketing over the last 40 year. We will further discuss the various marketing Technology transformation model put forth by various researchers Findings The paper identifies various era's in marketing technology evolution and reveals the potential of the upcoming era. Web 3.0 and Metaverse are gaining popularity among the big global brands. A big breakthrough is expected in Metaverse and it will happen in 2-3 years, many regional and local brands, will start penetrating the Metaverse. Practical Implication: A deeper understanding of Technology, marketing tools and new generation technology like Metaverse will help marketers design new marketing tools, processes, and campaigns that can be applied to increase the marketing effectiveness and set up a structural process for marketing activities

Keywords: Information technology, Marketing Technology, Metaverse, Eras in digital marketing, digital transformation, Web 3.0

AN EXPLORATORY STUDY OF THE SUSTAINABLE DEVELOPMENT CHALLENGES IN WORKERS OF UNORGANIZED SECTOR IN INDIA DURING THE PANDEMIC COVID-19 PERIOD

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Abstract

Purpose – The United Nations Sustainable Development Summit on 25 September 2015 adopted the global agenda, "Transforming Our World: the 2030 Agenda for Sustainable Development". The main objective of this summit was to support the member states to attain sustainable development goals. All SDGs focused on the four pillars of Decent Work Agenda, particularly Goal 8 focuses on inclusive and sustainable economic growth with the objective of full and productive employment and decent work for all. The Agenda is the fundamental reference for the member states in next 15 years. This creates a pave way of development of world of work with the objective of environmental, social and economic sustainability with decent work as a means to the end. This Agenda focuses on eradication of poverty in all its forms and dimensions and makes a pledge that no single individual will be left behind. The 2016 International Labor Conference addressed the re-evaluation of ILO's role on decent work for sustainable development and the impact of the 2008 Declaration on Social Justice for Fair Globalization. Today India's workforce mainly composes with the workers of unorganized sector. Due to the current lack of suitable and appropriate institutional mechanism for this sector especially, in the midst of the pandemic, the workers are failed to adhere benefits under various acts, social security, and various available institutional schemes at their locality. Therefore, the curve of the unorganized workforce in our country always remains flat. This paper looks at the available literature on unorganized sectors and tries to reflect how we have failed to provide assistance to the workers belongs to this unorganized sector. The policies of Government of India should be in cognizance with slogans like "Sabka Saath Sabka Vikas" will find the roots of encouragement. Most fundamental needs should be addressed properly, like every other citizens of India such as roti, cloth, clean drinking water, medication, sanitation, and education.

Design/methodology/approach – The paper presents a narrative literature review with analysis of the selected academic and policy literature.

Social implications – The paper identifies some of the social implications of Sustainable Development ChallengesduringCOVID-19 for the unorganized sector.

Keywords: Labour Class; Unorganized Sectors, Sustainable Development Goal, Decent Work Agenda, COVID-19

DIGITALIZATION IN MARKETING MANAGEMENT – ROLE OF DIGITALIZATION IN CORPORATE COMMUNICATIONS OF MARKETING MANAGEMENT IN MUTUAL FUND AWARENESS AMONG INDIANS.

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Abstract

Corporate communication is the backbone of any business today. The financial sector is the main beneficiary of that, and the corporate communication efforts of the mutual fund industry have led to a positive change in the perception of mutual funds among investors in the mutual fund industry. In the early days of Mutual Funds, Mutual Funds were seen as a risky investment and the preference of investors was on other fixed income generating options like Fixed Deposits, National Savings Scheme etc. The Corporate Communication Department of the Association of Mutual Funds of India and SBI Mutual Funds, played an important role in sensitizing the investors. Having established itself as a great investment option for investors, the next challenge was to establish itself as the preferred financial investment of investors. The role of "SBI Fund Guru" campaign in educating investors about the practical knowledge of Mutual Funds has been instrumental in establishing itself as a preferred choice of investors. It is the result of many successful corporate communication campaigns that in 2017. After the "Mutual Fund Sahi Hai" campaign started in the year 2001, Mutual Funds have been established today as the preferred investment option of the investors. All mutual fund industry awareness campaigns have been designed by the corporate communication departments of the following mutual fund industry regulators and participants.

- 1 Securities and Exchange Board of India
- 2 Association of Mutual Funds of India
- 3 State Bank Of India Mutual Fund
- 4 Other Mutual Fund Companies

Investor awareness programs are prominent amongst the efforts made by the Corporate Communication Departments of these institutions under which all awareness campaigns are being managed. Various methods have been adopted to create this awareness. Traditionally, print media campaigns, radio, television, digital podcasts, popups on digital platforms, etc. have been used by mutual fund companies to create awareness about mutual fund products. During Covid the mutual fund industry focused on corporate communication to drive it through cricket icons like MS Dhoni, Sachin, Kohli etc under campaign name 'Mutual Fund Sahi Hai'. During Kaun Banega Crorepati season 13, Amitabh Bachchan suggested all the winners to invest a part of the prize money in mutual funds, this was one of the many initiatives of the mutual fund industry to create awareness and promote their products. Further, study on the impact of digitalization in marketing will help in analysing awareness, impact of product positioning & future growth aspects.

Keywords: Digitalization, Corporate Communication, Marketing, Mutual Fund

ROLE OF TECHNOLOGY FOR THE DEVELOPMENT OF SUSTAINABILITY IN APPAREL MANUFACTURING

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Abstract

The recent developments in technology or automation (Industry 5.0) has been identified as a major contributor to the era of digitalisation. Amongst various operational procedures, Apparel manufacturing is one of the fascinating example for the involvement of Men, Material, Machinery, Methods and Money. Today's business climate for clothing manufacturers requires low inventory and quick response systems that turn out a wide variety of products to meet customers demand and sustainable in the industry. It is especially in the apparel industry that the managers are trying to develop their current systems to adopt new production techniques in order to adapt rapid changes in fashion business. The above approach is focusing on the time taken by every operations and the bottlenecks in the production line, which is said to be the slowing down operation. The bottlenecks and the throughput of the production process are analysed to maximize the efficiency and to reduce the negative effects that bottlenecks can place on the operation. The analysis of hourly output in terms of Inventory Pile-up and in terms of time i.e. Standard Allowed Minutes (SAM) was carried out. The analysis was done on a garment, Shirt. The reasons for arising of bottleneck were grouped under 4 major divisions, Process Design, Product Design, Management, Labour Skill gap. The corrective measures that were suggested by adaptation of recent technology which reduces the time taken for each operation and as a result, the system turns to be more efficient and sustainable.

Keywords: Sustainability, Sustainable Manufacturing, Technology development, Apparel, manufacturing, Efficiency, Bottlenecks

STUDY OF E-GOVERNANCE IMPLEMENTATION IN A CENTRAL GOVERNMENT ORGANIZATION: CASE STUDY

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Abstract

Purpose – The purpose of this paper is to investigate and present how electronic governance is implemented in the government sector. Over the last three decades, the increased use of ICT in public services has provided significant benefits for the Government of India, including improved planning and monitoring mechanisms, cost savings through rationalization, and more effective management and delivery of specific public services. We are widely aware of this. The national blockade imposed to contain the COVID 19 epidemic has disrupted the normal flow in many areas of life. The threat of infection limits people's freedom of movement, even though the blockade has been eased. One of the most important changes observed during this period is the transition to online services. Most businesses are starting to offer online services, and the volume and demand for online services is generally increasing. What about the government as private companies compete for an online shift? Are there any initiatives being promoted by the government to move their work online? Take a look at one such government online initiative, e-Office. This started a few years ago. E-office's vision is to provide a simplified, responsive, effective and transparent way of working for all authorities. E-Office is built on an "open architecture" platform and can be a reusable framework that can be replicated by all central, state, and local governments.

Design/methodology/approach — Since the beginning of the government's introduction of this concept, the author has considered implementing e-governance, specifically using the concept of e-office, as a case study approach at various levels of the sector. The author considered it in terms of one-on-one interactions with government officials on organizations under the different ministries. The author collected primary data through oral, telephone interviews and online video conferences. Findings — This case study focuses on all aspects of implementation at different levels of department. You can also understand the implementation of the e-office concept in different organizations. This is the role of the National Information Centre (NIC) under the Government of India as the "major builder" of electronic governance applications in the government sector (countries, states, local counties), and the promotion of sustainable digital opportunities. The role of NIC for development of digital environment in government sector more than a decade.

Originality/value — This study contributes to existing studies and presents a case study of the implementation of electronic governance in central government organizations. We conclude that this is a notable initiative by the Government of India through the National Information Centre. The e-office module is widespread and used by organizations. The organization is in the process of moving from heavy paperwork to a paperless office. However, there are still many issues and challenges that need to be addressed. The goals set for e-office are productivity, quality, resource management, time-consuming improvements, and increased transparency of the old manual process of government agencies with electronic filing systems.

Keywords: e-governance, NIC, e-office, ICT, accountability

THE EFFECT OF DIGITALIZATION ON EMPLOYEE ENGAGEMENT IN HIGHER EDUCATIONAL SECTOR IN INDIA DURING COVID 19 PANDEMIC

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Abstract

The goal of this study is to get a better knowledge of how digitization affects employee engagement, specifically the impact of care provision on work engagement in India's higher education sector. As a result of the COVID-19 epidemic, employee engagement has become one of the most critical concerns for human resource department and specialists in private ownership and technological institutions. The goal of this study is to evaluate how numerous companies educate their personnel during coronavirus outbreak, as well as how digitalisation influences that engagement. Organizations are always coming up with innovative and effective strategies to keep employees motivated during this trying time. Employment programmes help both employees and companies. Organizations that engage their employees in such activities learn new skills and flourish. Employees feel linked to their corporation and continue to be involved through this challenging time of COVID-19 outbreak. Various companies are employing creative and innovative employee engagement strategies to keep their staff happy and committed to the company. It is vital to establish employee engagement practises at this dreadful moment of the pandemic. Employee engagement includes a psychological dimension that includes employees' perceptions about the company, its leaders, and their work settings. The emotional aspect includes employees' sentiments about any of those three factors, and also whether customers have positive or unfavourable image of the organization and its officials. In the twenty-first century, innovation is a critical player in coordinating an institution's inclinations and roles and those of its workers in order to accomplish joint set goals and objectives. This could be accomplished by fostering an environment in which employees can flourish based on a variety of technical and cultural factors. This research gives insight as to whether technology or culture is involved with effective digital transition and adds to performance management, involvement, and emotional and physiological well throughout the pandemic.

Keywords: Employee Engagement, Digital Transition, Psychological Dimension, Performance Management

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THE CHALLENGES OF SUSTAINABLE DEVELOPMENT IN EMPLOYEE RETENTION OF LARGE SCALE INDUSTRIES IN WEST BENGAL THROUGH DECENT WORK INDICATORS DURING THE PANDEMIC COVID-19 PERIOD

Saikat Kumar Kar 1, Kaushik Banerjee 2

Abstract

The UN Conference on Sustainable Development, 2012 at Rio de Janeiro brought the concept of sustainable growth. It was adopted that all the goals must be supported by the actions of developed countries. The MDGs focused mainly on problems in developing and poor nations but SDGs include developed nations also. MDGs assumed "One size fit for all" strategy. The two major aspects of sustenance – environment and development are not properly brought together. The United Nations Sustainable Development Summit on 25 September 2015 adopted the global agenda, "Transforming Our World: the 2030 Agenda for Sustainable Development". The purpose of the paper is to identify the proper retention strategy required for large scale industries in West Bengal in transition of change and to find the possibility of finding the scope of application of decent work indicators in large scale industries in West Bengal.

Keywords: Sustainable Development, Decent Work, Anti-discrimination, Employee Retention, Labor force migration

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DIGITALIZATION IN HUMAN RESOURCE MANAGEMENT

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Abstract

We have observed an increase in the use of digital technologies within enterprises in recent years. Clearly, digitization has a significant influence on the human resource function. The primary goal of this research is to define and describe the parameters that influence the effectiveness of HRM digitization. To answer the research question, "And what were the factors which influenced the accomplishments of the digitalization of personnel management (function) and its outcomes over the last decade as illustrated by existing literature?", we explored the literature produced on the subject over the last ten years (2010–2020).

Keywords: Digitalization, Enterprise, Personnel Management

A MACHINE LEARNING MODEL TO PREDICT CROP PRICES OF SEASONAL COMMODITIES IN THE MARKETS OF KARNATAKA

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Abstract

Agriculture is the primary source of livelihood for more than half of the Indian population. However, marginal farmers earn infinitesimal amounts from their harvested yields. This is partly because of their relatively smaller land holdings and partly because of inadequate resources to obtain the required prices. In order to alleviate the stress caused by the lack of sound financial planning, this research proposes the utilization of machine learning (ML) to predict commodity prices. The solution obtained through the developed model of this study would assist farmers in predicting the price and associated yield of their crops, sowing patterns, and suitable recommendations for sales. To develop an effective solution to address this problem, the methodology adopted is explained as follows: Firstly, an exhaustive literature review was conducted to understand the current status quo. Following this, a thorough research of relevant and authentic data sources specific to this project's scope was carried out and identified. This data was preprocessed and analyzed to predict crop prices, based on which the error was computed to estimate the accuracy of the predictions. As indicated in the literature, time series forecasting techniques are well-suited for this type of data. Therefore, in this study, an Auto-Regressive Integrated Moving Average (ARIMA) model was used to forecast prices for a sample of two seasonal crops specific to the markets of Karnataka: cotton from Haveri and orange from Binny Mills, Bangalore. For cotton, the data from January 2017 to December 2020 was used as the training dataset, while for orange, the data from January 2017 to December 2019 was used. The results indicated that cotton was relatively price-stable, while orange showed more price volatility, with peaks occurring annually in the months of June to August. The forecasted values of these prices thus obtained were compared against the actual prices for the years 2021 for cotton and 2020 for orange. The mean squared error (MSE) and percentage error were the two performance evaluation metrics used. It was observed that, with 95% confidence, the average percentage error for cotton was 0.16% and for orange, 0.79%. These results bring out interesting inferences that can assist farmers: firstly, with respect to accurate price forecasts for seasonal crops, farmers can be made aware of the value of their produce within decent margins well in advance. Secondly, based on these forecasts, farmers will be able to plan the optimum sowing and harvesting periods to maximize their gains. With this social cause as a motivation, this research aims to assist marginal farmers, and can be further enhanced to accommodate a wide range of crops.

Keywords: Agriculture, Seasonal commodities, Price prediction, Machine learning, ARIMA

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IMPACT OF MACROECONOMIC INDICATORS ON STOCK MARKET TURNOVER: AN EMPIRICAL STUDY OF THE INDIAN STOCK MARKET

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Abstract

Financial sector is the backbone of a country. A strong financial sector, especially a sound stock market, goes a long way towards helping an economy to grow. The liberalization wave has changed our economy in multiple ways and has led to a plethora of reforms. It has also opened the doors to foreign direct investment (FDI) inflow into the country, which has become substantial now and is continuously on the rise. The present study delves into the relationship between stock market turnover and the macroeconomic indicators of our country. The study focuses on the impacts of FDI, real GDP (RGDP), and money supply (M3) and consumer price index (CPI), on the movement of stock market (BSE and NSE). CPI has been used as a proxy for inflation in the country. The analysis has been based on 36 quarterly data covering the period 2012-2013 through 2020-2021. To indicate stock market liquidity, turnover figures for BSE and NSE have been considered. Monthly FDI figures were available from DIPP and monthly turnover figures were collected from spot markets at BSE and NSE (BSE and NSE official websites). These data were converted to quarterly figures by summing up the corresponding three monthly figures for that quarter. Further, quarterly data on RGDP, gross fixed capital formation (GFCF) deflator and monthly data on M3 and CPI were collected from 'Handbook of Statistics on the Indian Economy', various issues, published by RBI. In the absence of quarterly figures on CPI, the values corresponding to the middle month of every quarter have been taken; while simple averages of the M3 figures of the three months covered in the quarter have been considered to generate quarterly data on M3. FDI, M3, and BSE and NSE turnover figures have been deflated using the GFCF deflator. As tools of analysis, the study uses descriptive statistics, and multiple regression analysis. Initially, NSE and BSE turnover figures have been, in turn, regressed on RGDP and FDI. Regression based on NSE gave quite significant results but the coefficient of FDI was found to be negative, implying an adverse impact on NSE turnover. On BSE turnover however, both the impacts were insignificant. Next, money supply (M3) was included as an additional regressor in both the models. While M3 showed an insignificant positive impact on BSE, it showed a significant negative impact on NSE turnover. The adjusted R - square was found to be very high for NSE but extremely low for BSE. During the study period, CPI was found to be highly positively correlated with M3 and RGDP. However, considering the importance of this indicator, a separate regression has been run with FDI and CPI as determinants, both for the BSE and NSE models. While for the NSE model the effect of CPI turned out to be insignificant, for the BSE model the effect was found to be positive and significant at 10% level, implying that increase in CPI increases the turnover of the stock market.

Keywords: FDI; M3, CPI, BSE and NSE turnover, Multiple regression

MEASURING THE IMPACT OF SERVICE QUALITY AND SERVICE CONVENIENCE ON CUSTOMER LOYALTY: MEDIATING ROLE OF CUSTOMER EXPERIENCE AMONG GEN Z

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Abstract

This study focuses on the impact of service quality and service convenience on customer loyalty. Wherein, customer experience comes as a significant mediator. The study encapsulates Generation Z (Gen Z) as a sampling unit.

Keywords: Customer experience, Customer loyalty, Gen Z, Mediating, Service Convenience, Service Quality

SOCIO-LEGAL ANALYSIS OF THE IMPACT OF THE USE OF MODERN TECHNOLOGY IN BANKING SECTORS OF INDIA WITH SPECIAL REFERENCE TO ARTIFICIAL INTELLIGENCE.

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Abstract

Web has transformed the world into a worldwide town and it gives wide offices to all areas of an economy, banking areas likewise draw near this domain. Aside from web offices Artificial Intelligence is likewise the need of great importance so the consumer loyalty arrives at its peak. Computerized reasoning (AI) goes about as an impetus in the vast majority of the creating businesses. The financial area is making an honest effort to begin the AI improvements. The advancement will assist the banks with better client connection, lessen cheats bring down the overseeing cost and can take a fathomable choice. Clients' need a flawless banking transaction. The main panacea is the legitimate distribution and utilization of AI in the financial area. Man-made intelligence can guarantee confidentiality and secrecy. Banking sectors in India are finding various ways to present AI in its ordinary financial framework. Banking sectors are embracing different innovations after the progression to cater the requirements of the globalised world at large.

Keywords: Artificial Intelligence, Consumer Loyalty, Versatile Digitisation, Globalised

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MEGA DIGITAL TRENDS IN BANKING WORLD: THE CHANGING FINANCIAL WORLD

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Abstract

In today's modern economy with every growing relations, advancements, technical developments many mega trends have been emerging to overcome the obstacles of the new ages. Digitalization is one of the many mega trends that have been able to create means to cross any obstacle and resisting forces to reach to a better and efficient future smoothly. Despite all the resistance and negative opinions on how safe will a digital world be, still the recent pandemic has been able to showcase the much suppressed and ignored benefits of digitalization. The new normal has brought an almost 360 degree change in our perception as well and thanks to digitalization the world has been able to run smoothly. Our over dependency on non automation being questioned has brought to light that how wrong we have been and how much rigidity in context to changes can cause harm to us. Not just outside but in India as well companies are forced to adapt and move forward towards the path of digitalization along with exposing all our flaws, preparedness and negligence on the same. The Government of India, realizing the perks and benefits of digitalization has been taking the constant initiative to make the economy and its people digitally aware and ahead with other. Digitalization can help economy gain immensely only if the proper attention and affection is shared with it. It has the power to enhance productivity, profitability and business and in turn benefit the economy. The Indian Economy contributing towards digital awareness is to contribute towards the same purpose. Working towards a common dream to make India Digital is what everyone is now focusing on.

Keywords: Digitalization, Indian Economy, Mega trends, economical trends

GENERATIONAL GAPS IN THE USE OF DIGITAL MEDIA DURING ELECTION AND GENERATION ENGAGEMENT IN ELECTION CAMPAIGN ON SOCIAL NETWORKING SITE (SNS).

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Abstract

Digital media (Twitter & Facebook) are considered as one of the most influential platform to pursue voters in the 21st century. Political parties across the democratic countries are shifting large pie of their advertising expenses on Social Networking Site (SNS). Social Networking Site provides interactive features in very low cost to their user. Users can subscribe, like, dislike content, view and post comment, and forward the link to the other people. Social Networking Site provides better reach in very less time. These reason motivated researchers to investigate and provide an insight into differences in the advertisement value i.e. information, entertainment, irritation and Generation Engagement (i.e. Generation Z, Millennial & Generation X during election campaign. The proposed study will be empirical in nature and will be follow Purposive sampling technique. For measuring the advertisement value of advertisements displayed on social media, a scale developed by Ducoffe (1995) will be used. The instrument will be modified as per the need in the proposed study. A five-item Likert scale will be used as a response scale, from strongly disagrees to strongly agree. In the proposed study Exploratory Factor Analysis and Confirmatory Factor Analysis will be conducted to explore factors and check the goodness of fit. Further ANOVA and MANOVA test will be carried out to check the group differences among the three generations with respect to information, entertainment, irritation and generation Engagement. This study will help academicians, scholars and professionals. In the area of academics the finding of the present research will add new literature in existing theory and will build new knowledge in the area of Generations, digital media, advertisement and political marketing, Election campaign, Politics, Psychology and big data. While for politicians, political parties, political marketing consultant and election campaign strategist, the finding of the present study will help them to understand the value of advertisement for different generation and generations' engagement in election campaign.

Keywords: Digital media, Social Network Sites, Election campaign, Generation Z, Millennial & Generation X

IMPACT OF ONLINE TEACHING ON ACADEMIC LEADERS AND THEIR PERFORMANCE

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Abstract

The study was intended to examine teachers' perceptions of online classes after the lockdown was implemented on March 25, 2020, to combat COVID-19. In the wake of the present pandemic crisis, the Indian education system has made a recent change by delivering classes through an internet medium. There has been a paradigm shift experienced from the traditional educational system to educational technology (EdTech's) based pedagogy and online assessment. The purpose of this study is to find a relationship between the demographic characteristics of an academic leader and the effectiveness of online teaching. Also, to look into the challenges that an academic leader has to counter while handling online teaching.

Keywords: internet medium, educational technologies (EdTech's), academic leaders, pandemic crisis, pedagogy

REVIEW ON INTERNET OF THINGS BASED HEALTHCARE SYSTEM FOR SECURING THE PATIENTS REAL TIME DATA

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Abstract

With an ongoing increase in income and employment, the healthcare sector has been one of the biggest in the developing world. The "Internet of Things (IoT)" increases people' ability to interact, create, and cooperate on things. IoT has evolved over time into a diverse set of technologies with sophisticated protocols and applications. Different aims and needs could lead to the development of more sensible protection systems. The increasing adoption of IoT devices ensures that people's health is better protected. After its introduction, the "Medical Internet of Things", also known as "MIoT", has become increasingly significant in enhancing the health, protection, and welfare of people around the world. "Patients' health-related metrics" can be actively monitored, constantly, and in real time, then analysed and uploaded to medical data centres, such as "cloud storage", rather than just going to a hospital for aid, considerably improve the effectiveness, convenience, and cost-effectiveness of healthcare. This research paper has considered secondary data collection methods to collect relevant and theory based information from different sources such as journals and articles.

Keywords: Internet of Things (IoT), wireless network, healthcare, sensor, patient, Medical Internet of Things or MIoT, security

DETERMINANTS OF DEPOSIT GROWTH IN ETHIOPIA'S COMMERCIAL BANKS- A STUDY

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Abstract

The deposit is a sum of money saved in a bank account, typically to gain interest. Commercial banks are financial organizations that give financial facilities to those in need of the service (Sylvester, 2011). The primary goal of this research paper is to look into the factors that influence commercial bank deposit growth. To achieve this objective, the researcher had selected twelve commercial banks in Ethiopia purposely, that fulfilled ten years of successive financial data from the period 2010-2019. Thus, quantitative research approach, explanatory research design, and post-positivism research paradigm were employed to examine the relationship between dependent variable on deposit growth and while bank branch expansion, advertisement, and publicity, capital adequacy, return on asset, net margin of interest rate, loan to deposit ratio, deposit interest, real gross domestic product, exchange rate and inflation rate as independent variables. The traditional linear regression model assumptions of heteroscedasticity, normality, multi-co linearity, autocorrelation, and model specification tests like Ramsey Reset tests have all been tested. An ordinary least square estimation technique was employed to estimate the parameters of the model. Descriptive and inferential statistics were also employed to analyze the collected panel data from twelve commercial banks over the last ten years from 2010-2019. Based on the result of random effect, bank branch expansion rate, advertising and publicity, depositor interest rate, real growth domestic product, and inflation rate had a statistically significant and positive effect on deposit growth of selected commercial banks. Capital adequacy, return on asset, loan to deposit ratio, and forging exchange rate are negative and statistically significant and whereas the net margin of interest rate is negative and statistically insignificant on deposit growth of selected commercial banks in Ethiopia. Generally, this study enables commercial banks and regulators or policy makers to keep control of the issue of deposit growth which is very important to the security of their operation as well as the economy as a whole in the country.

Keywords: Deposit growth, Commercial Banks, Random Effect, Ethiopia, Economic Growth, Ethiopian Commercial banks deposits

IMPACT OF DEMOGRAPHICS OF INVESTOR IN DECISION MAKING PROCESS OF SELECTING INVESTMENT AVENUES.

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Abstract

The greater part of the speculations in security market depends on the thought of levelheaded investment choice way of behaving from investors. However, it has been seen that it isn't the case generally. Another area of research has come up which recognizes the demographic element in financial decision making and thus challenging the traditional models. The point of this paper is to look at the effect of segment factors, like gender, age, marital status, education, occupation and income, and investor's risk resilience as well as investment inclination. The Descriptive exploration configuration is utilized. The primary Data collected using convenience sampling technique by filling structured questionnaire from 120 investors from Anantapur District. The primary motivation behind this study is to know how investment decision gets impacted by the socioeconomics of the investor. Investor's attitude is impacted by many elements at the hour of investment direction. Segment profile assumes a significant part to choose a specific decision of investment. This paper assists with improving the information on various investment avenues like bank deposits, life insurance, mutual funds, equity which in turn will be highly useful to the financial advisors as it will help them advice their clients regarding these avenues with respect to their demographic variables. The after effects of this research shows that most investors have little information on the investment avenues for their investments. Logistic regression results of this study proves that investor's age, gender, education, occupation and marital status significantly influences the selection of investment avenues. The study also discloses a general view of investor's perception over various investment avenues. Investment decision is inclined by several features like risk, return, market trends and past performance. Wealth management experts underlines that client conduct and psychology assume an essential part in effectively creating and supporting a financial stability management relationship. Behavioral finance is novel developing science which emphases on understanding the psychology effects on investment decision.

Keywords: Investment, Demographics, Wealth Management, Behavioral Finance

DOES VIDEO ADVERTISING IMPACT MILLENNIALS' PURCHASE INTENTION? THE KEY ROLE OF ENGAGEMENT

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Abstract

Purpose- Videos are becoming increasingly popular among millennials owing to the phenomenal growth of social media (Anubha & Shome, 2021). To communicate with this cohort, marketers are continuously utilizing the power of such videos. It has been predicted that YouTube will account for nearly 25% of all free video advertising budget which is estimated to be \$37billion by 2022 up from an estimated \$16bn in 2017 (Foye, 2018). Hence more marketers are trying to harness the power of YouTube advertisements to reach Millennials (born between 1981 and 1996). In this backdrop, the present study aims at examining the role of YouTube advertisements in engaging Indian millennials which will impact their purchase intentions for the advertised brands.

Design/methodology/approach — The role of YouTube advertisements has been studied with three constructs namely, informativeness, credibility, and entertainment after collecting data from 340 millennials. The study estimates the direct and indirect effects of hypothesized relationships on purchase intentions based on bootstrapping.

Findings – The study reveals that millennials' engagement with YouTube advertisements has a mediation impact on their purchase intentions.

Practical implications –YouTube advertisements offer a great opportunity to marketers to communicate with millennials. Therefore, by understanding what makes millennials engaged with YouTube advertisements and how does this engagement impact their purchase intention, the marketers can design superior communication strategy to harness the power of YouTube.

Originality /value — The study is unique in the field of communication as this is perhaps the first attempt to comprehend how millennials get engaged with YouTube advertisements which may have an impact on their purchase intention. Further, this study is a pioneer in testing engagement as a mediator to understand the impact of YouTube advertisements on the purchase intentions for advertised brands.

Keywords: Millennials, YouTube advertisements, Engagement, Purchase intention

OBSTACLE AVOIDANCE AND PATH PLANNING FOR AUTONOMOUS VEHICLES USING ROS

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Abstract

The project presents an implementation of a prototype for the autonomous vehicles with the Robot Operating System (ROS). The system utilizes turtlebot 3 for the navigation purpose. The aim of this work is to integrate the obstacle avoiding algorithm with path planning techniques to create a system that is able to navigate in given static environments. The software prototyping tool used is Robot Operating System. Robot Operating System (ROS), is a framework for building robot applications, allows developers to assemble a complex system by connecting existing solutions for small problems. The key feature of ROS is the way the software runs and the way it communicates, allowing user to design complex software without knowing how certain hardware works. The most popular simulator to work with ROS is Gazebo. It has good community support and an open-source platform for easier to designing and testing of robots on it. Using this simulation tool, we can design the desired maps and train the turtlebot 3 to move in the environment. The SLAM (Simultaneous Localization and Mapping) is used for mapping the environment and localizing the given environment to the turtlebot 3. This makes the turtlebot 3 familiar to the environment and helps for navigation. It is done using RViz. The Navigation stack is used for moving the turtlebot 3 in the environment. The sensors data are fetched which will be useful for the movement of the bot from one place to another. The turtlebot 3 is trained with the different environments. We also created an own environment of the classroom using the gazebo environment editor. Similarly on the same hand, more environments can be built and trained. The obstacles can also be created and the turtlebot 3 recognizes the obstacles using the sensors in it. It avoids the obstacles by using the Gaussian Potential field algorithm. This method uses an artificial potential field, it consisting of an attractive field and a repulsive field. The attractive field attracts the vehicle toward the goal while the repulsive field repels the vehicle from obstacles. Based on the position vector of each obstacle the obstacles are detected and avoided. In order to move the turtlebot 3 in the environment, path planning is done. This helps the bot to find the different paths that are available to navigate from one point to another. The Dijkstra's algorithm is used for finding the shortest path available for the turtlebot 3 to navigate. Using the Gazebo Auto race, the turtlebot 3 can be trained to road environments. ROS provides a way to connect a network of processes (nodes) with a central hub. Nodes can be run on multiple devices, and they connect to that hub in various ways. Doing this on a real robot will be costly and may lead to a wastage of time in setting up robot every time. Hence, we use robotic simulations for that. All these areas are new and needs revolutionary solutions.

Keywords: ROS, Turtlebot 3, Gazebo, RViz, Auto Race

REVIVAL STRATEGIES IN MANUFACTURING SYSTEMS - INDIA AND INDUSTRY 5.0

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Abstract

India has emerged as a global economic powerhouse, ranking sixth in nominal GDP and third in Purchasing Power Parity (PPP). The Indian manufacturing system needs to be reoriented to meet the IR 4.0 and IR 5.0 standards. The research is based on secondary data; published research papers on IR 4.0 and 5.0 from various journals, magazines, and reports from various consulting firms are gathered and reviewed to understand the research content and findings of various researchers worldwide. Data on Industry 4.0 is collected from ed res official studies conducted by consulting firms, whilst data on policy is derived from published papers by the Indian government. The researcher reveals that technical education and vocational training in future technologies will be critical to the success of Industry 4.0 and 5.0. Traditional education needs to be transformed, reinvented, and reoriented under the guidance of IITs and NITs to guarantee that universities become centres of excellence. When it comes to manufacturing competitiveness, India trails well behind China. The government should take precautions to avoid brain drain from the country. It should also encourage universities and IITs to do more quality research, develop application-oriented discoveries, and increase the number of patents.

Keywords: Industry 4.0 and 5.0, Smart Factory, Smart Products, Global Manufacturing Competitive Index, Smart Operations, Data-driven Services

STUDENT'S INTENTION FOR ADOPTION OF DIGITALIZATION OF EDUCATIONAL SUPPLY CHAIN THROUGH MOOCS: UTAUT2 MODEL-BASED STUDY WITH MODERATING EFFECTS OF LANGUAGE BARRIER AND COVID 19 PANDEMIC

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Abstract

Since past few decades, to optimize the teaching-learning activities all over the globe the Supply Chain Management (SCM) in academia has shifted its focus from linear assembly line to non-linear one where customers (students) can order their own preferred products, in their own time. It could be possible only through digitalization of educational SCM. The fast-pacing advancement of Information and Communication Technology (ICT), variation in learning levels of the students and COVID-19 pandemic & its potential variants have surged the digitalization of learning in the form of Massive Open Online Courses (MOOCs). Despite its potential benefits, MOOCs have not received attention from students all over the globe, especially in developing country, like India. The aim of this study is to investigate the factors of student's intention for adoption of MOOCs from the perspective of the extended unified theory of acceptance and use of technology (UTAUT2) with two added new moderating variables: language barrier and COVID-19 pandemic. Both offline and online surveys were conducted to collect responses from university students in India. Data analysis has been done through Structural Equation Modelling (SEM). The findings revealed that performance expectancy, social influence, facilitating conditions have significant effect on student's intention to adopt MOOCs. However, effort expectancy and hedonic motivation failed to drive student's intention for adoption of MOOCs. Both moderating variables did not exhibit the moderating effect. Based on the findings, some suggestions have been put forward for awareness generation and promotion of MOOCs from the perspective of stakeholders of digital educational supply.

Keywords: Digitalization of education, Educational Supply Chain Management, Moderating Effect, MOOCs, UTAUT2

IMPACT OF DIGITIZATION ON HUMAN RESOURCE MANAGEMENT DEPARTMENT: THE CHALLENGES FACED AND BENEFITS GAINED ACROSS SECTORS

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Abstract

There is no doubt that digitization is now a part of every industry irrespective of the sector, location, region, or domain. From education to the medical and IT, every segment extensively uses digitization to reduce cost, improve efficiency, and save time. But the human resource management department is entrusted with the responsibility of implementing any new change smoothly and so is mostly impacted by changes like digitization. To understand this better, this study focuses on the in-depth analysis of the existing papers from different sectors to understand the challenges faced and benefits human resource management gains by digitization.

Keywords: Human resource management, information technology, HRM practices, E-HRM, digitization of human resource management

BIG DATA ANALYTICS IN VARIOUS SECTORS AND ITS IMPLEMENTATION CHALLENGES

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Abstract

Most of the Large sized Companies are deriving their strategies from Business Intelligence by adopting Data Analytics. It has completely altered the way decisions are made and policies are implemented at both the micro and macro levels of the Indian economy. Despite the Large companies have made remarkable advances in improving their customer relationships and increased profitability using Big Data analytics, Small, Micro and Medium Sized (MSMEs) Enterprises are yet to adopt it and reap the benefits for their increased productivity. The Indian MSMEs sector contributes about 29% towards the gross domestic product (GDP) through its national and international trade. To increase MSMEs' contribution to India's GDP from 29% to 40% by 2025, adaptation of big data Analytics will be useful. This research study is focused to explore the determinants and critical factors for adoption of big data analytics in Indian MSMEs. The survey was conducted using focus groups from diverse sectors, namely Analytics, finance, banking, manufacturing, healthcare, and retail. The research explored the significant challenges faced by Indian MSMEs as there is lack of inhouse expertise to deal with big data and its adoption. The study explores the reasons for late adoption of Business Intelligence, investment, implementation utilization and value creation. The research uses a multilevel approach starting with comprehensive literature review, a qualitative exploratory approach and with a grounded, Delphi approach. This type of research is a combination of qualitative and quantitative methods. Further statistical analysis was conducted by using cross tabulation method and logistics regression to assess the impact of challenged groups on adopting Business Intelligence. Finally, this study would help providing MSMEs a comprehensive view of the reasons that hinder the adoption of big data in Indian MSMEs. Data analytics techniques enable firms to use data effectively, giving MSMEs a competitive edge and increasing their productivity, for example by reducing costs, enhancing marketing practices, and strengthening their ability to identify or foresee trends. On the one hand, limited digital skills among management and employees may contribute to misperceptions about the actual risks and benefits of adopting new digital technologies. Small businesses, on the other hand, typically have a more difficult time identifying, attracting, and retaining the specialists required to deploy effective data analytics. These key challenges can be addressed by offering training and skills development programs to MSMEs' employees; introducing regulatory reforms that contribute to enhance data management and data protection practices and providing financial aid. The study of these challenges will aid top management in making crucial decisions and inspire practitioners who seek competitive advantage in MSMEs through improved organizational performance. This study makes an attempt to bring out the technological drivers of data analytics and the increased need for MSMEs, illustrating adoption trends in recent years.

Keywords: Business Intelligence, Big Data, MSMEs, Data Analytics

COMBINING FUZZY DELPHI METHOD AND FUZZY AHP FOR PRIORITIZING APPAREL RETURN ATTRIBUTES

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Abstract

In recent times, apparel has become one of the largest electronic commerce (e-commerce) sector around the globe. Returns from e-commerce can be a plague, wreaking havoc on profit margins, slashing conversion rates, and ultimately jeopardizing the brand. Literature mentions two types of returns namely planned and unplanned. Planned returns are unethical return practices followed by customers who first try the product and later return it tactically while unplanned returns are due to genuine issues. This study proposes an integrative model that combines qualitative and quantitative techniques for prioritizing apparel return attributes. Qualitative techniques like Focus Group and Delphi Method help in obtaining and validating the appropriateness of apparel return attributes while quantitative technique like the Analytic Hierarchy Process (AHP) helps in obtaining the final priorities of the attributes. However, netizens face a high amount of dilemmas in decision-making while shopping for apparel online. This highlights the importance of fuzzy-set based models. Therefore, this study is conducted keeping in mind a fuzzy set environment. The qualitative techniques resulted in 14 attributes that can be classified into four key domains namely Disconformity with Apparel Attributes, Review-based Expectations, Service Failure, and Opportunistic Return Behaviour. Then, the priorities of the apparel return attributes are obtained through the Fuzzy AHP technique. The top three prioritized attributes obtained through FAHP are "the number of product reviews is large but I will reject it if it does not match my expectations", "there are a lot of positive reviews on the product but I will reject it if it does not match my expectations", and "I will return the apparel if I find a variation in the fitting fabric quality". Finally, implications for academicians and practitioners are provided in the end along with the future scope.

Keywords: Apparel returns, Focus group, Fuzzy Delphi method, Fuzzy AHP

CHANGE IN THE INVESTMENT HABITS OF THE URBAN INDIAN MIDDLE CLASS

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Abstract

The purpose of this research is to review the change in the investment patterns of the Urban Indian Middle-Class. The premise for selection of this topic is the noticeable change in the investing habits of Indians; this research paper explores the various governmental, economical, technological and marketing factors leading to this fundamental psychological change in the mindset of investors. With over 7.7 Crore Demat accounts and the highest number of Cryptocurrency holders in a country, Indians are venturing from traditional investing options to newer investing avenues. These investment avenues include actively managed and non-managed securities. Contrary to the earlier generations who followed a conservative path when it came to investing, the newer generation is fuelled by technology, higher disposable income and a greater risk-taking appetite. Factors further contributing to this change include less rewarding traditional options like FDs which have a nominal return rate which fails to beat the ever-rising inflation. Technology has propelled the dominance of discount brokers in the marketplace, their user-friendly websites and Smartphone applications have made the process of investing easier for the first-time retail investors. Platforms such as YouTube and Instagram have given rise to a new group of financial experts who have amassed large audiences owing to their easy-to-understand content earning them the tag of 'Finfluencers'; educational websites like Coursera and Udemy offer structured learning programs which act as excellent knowledge sources for beginners, such factors are prompting most first-generation investors to move away from the traditional investing options. Many discount brokers have started aggressive marketing campaigns to get the masses interested in the concepts of financial securities, these marketing strategies also induce a sense of fear in the minds of investors of losing out on better investing opportunities. Our research paper explores all these developments via a mixed research methodology to substantiate that there is a significant change in the Investment pattern of the Urban Indian Middle-Class.

Keywords: Urban Middle-class; Investment; Financial securities; Cryptocurrency

EFFECT OF CONCEPT DRIFT ON THE FAKE REVIEW IDENTIFICATION SYSTEM

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Abstract

In the current world scenario, online shopping has rapidly taken over the offline and in-store marketing. With Amazon, Flipkart, eBay leading the way there are hundreds of leading online shopping portal all around the world. Now, in case of every shopping portal, there is one common feature which every new customer refers to, before buying a particular product i.e. the customer reviews. Most online buyers rely on the reviews in the hope to get a genuine product. With the current progress of technology with respect to time, there have been multiple Fake review systems to fool the customers using Automated BOTS and other automated systems to manipulate reviews in one's favor or against one's competitor. A lot of research has been conducted whereby multiple ways were introduced to identify and remove the fake reviews but none of these methods took into consideration the concept drift wherein the effect of time on the Fake Review System can be calculated and mitigated. With every growing technology, counter systems also came into the market to bypass the Fake Review Identification systems. Fake and Optimized Reviews with neutralized rating system are able to bypass the review identification system and fool the customers. Several Automated BOTS also came into existence which provide a fake comparison in review section and redirect customers to a different and lower quality product or any other competitor. The published literature in this area are fragmented and do not take into consideration the impact of concept drift. This paper attempts to solve one of these problems i.e. Effect of Concept Drift on the Fake Review Identification system. This paper uses a multi-level fake review detection model to identify the authenticity of Reviews which are being segregated as per the time frame into a given dataset. This work then takes into consideration several parameters to identify the nature of the Review and then tries to identify the dependency between the number of days spent after publishing of a Review article and its probability of being a Fake Review. The results are then depicted in the form of a graph. Sample dataset from Amazon.com has been used to test the authenticity of the algorithm used in this paper with high degree of reliability. This work will help several industries to identify the optimized Fake Review in online shopping portals and will also help the end users to get a better quality product.

Keywords: Artificial Intelligence; Machine Learning; Sentimental Analysis; Concept Drift; Supervised Learning; Trust Factor; Review Polarity; Review Subjectivity; Naïve-Bayes; Support Vector; Logistic Regression; Random Forest Classifiers; Stochastic Gradient Descent

CYBER SECURITY WITH EMERGING TECHNOLOGIES & CHALLENGES

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Abstract

In order to protect private, cooperative, and government online information systems and prevent them from threats that penetrating organizations should use flexible, intelligent cybersecurity technologies. Artificial intelligence (AI), machine learning, blockchain, predictive defense, and cloud computing are few industries emerging technologies. Likewise, security operations centers (SOCs) must also increase present developed security techniques to conquer protection issues. These security techniques should develop the future of advanced cyber security protocols for every user. Cyber Security has a key aspect in the plot of IT. Data storage has been one of the biggest jobs of our time. At any time, we are thinking about the cyber security the first idea that occurs in our mind is 'cyber crimes' that is increasing more & more with time. Different governments and organization took several steps to stop these cases. Exclusive of many covers cyber security is still a major challenge for many people. Challenges & difficulties faced by cyber security on the latest developed technologies and emerging cyber security techniques changing the face of cyber security will be discussed in this paper. The developing cybersecurity threat is overbearing efforts from a defensive workstyle. A cyber-attack is visualized by the multiplication of cyber-threats, which is impossible to occur – except for a digger situation between nations or states. There is a belief developing within cybersecurity that restricts the excessive damages of cyberattacks. Organizations which successfully created defensive techniques may even decide to generalise them to give access to the world. This new era increases the emergence of secure cyber defense networks, including private cybersecurity groups, university research centers, start-ups, corporations, public institutions, etc.

Keywords: Cyber Security, Cyber Crime, Blockchain, IOT, AI, Cloud Computing, Ransomware, Phishing, Malware, Antivirus

DIGITAL RUPEE: ITS BENEFITS AND CHALLENGES

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Abstract

The value of global cashless payments has skyrocketed in recent years. Despite the fact that cash remains the most widely used payment method on the planet, technology advancements and changing consumer tastes are fundamentally altering how people pay for and handle their money. The COVID-19 pandemic may have accelerated the cashless mega-trend as well. The digital payment environment is now dominated by private firms, prompting central banks to look for ways to preserve public access to legal currency as cash is phased out. The Reserve Bank of India (RBI) proposed "New Umbrella Entities" (NUE), which are comparable to Unified Payments Interface, in order to strengthen the Retail Payment System (RPS). The concept of a Central Bank Digital Currency (CBDC) is gaining traction in this setting. Central banks all over the world are planning to make Central Bank Digital Currencies (CBDCs) legal tender in their respective countries. Similar intentions have been unveiled by the Reserve Bank of India (RBI), with an Indian CBDC planned in the near future. Any assessment of such a significant shift in the structure of money necessitates a fuller knowledge of the potential and problems presented by CBDC adoption. These ramifications stretch the borders of the payment and financial systems, threatening the essential operations of our economy and society, from privacy concerns to macroeconomic effects. In the context of the rapid development of Blockchain technology, this paper examines the opportunities and challenges of Central Bank Digital Currency (CBDC) issuance, understanding the main technical routes and countermeasures for CDBC: learning about the management mechanisms, studying the CBDC standards and regulations; deepening international cooperation and actively innovating regulatory approaches to meet future challenges; focusing on technology empowerment, planning for future challenges. The authors are examining these issues from the perspective of the rapid digitalization taking place in the country. The authors intend to identify the challenges and the benefits in the process of issuing digital currency by central bank of India and how it will affect the various aspects in an Indian economy.

Keywords: Central Bank Digital Currency; Cryptocurrencies; Monetary Policy; Blockchain regulation; Cyber

Security

AN INVESTIGATION INTO THE FACTORS AFFECTING THE LEVEL OF SATISFACTION IN WOMEN ENTREPRENEURS ON FACEBOOK CONSORTIUMS: A STUDY BASED IN KOLKATA, WEST BENGAL

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Abstract

Facebook is one of the fastest-growing user-friendly social media which also has many features for women entrepreneurs who wish to conduct a business online. This study aims to determine the factors of satisfaction in women entrepreneurs around Kolkata, West Bengal who conduct their business communications through Facebook consortiums. We focus, particularly, on the garment sector, and the snowball sampling method is employed to collect data from 150 respondents between January 1 - May 31, 2021, through a multiple-choice close-ended questionnaire. The collected data is analyzed with the help of two software packages, the Statistical Package for the Social Sciences (SPSS) and the STATA 12 in order to understand the level of business satisfaction in these women entrepreneurs with respect to age, income, the amount of time spent, competence, mode of communication, training, etc. The implications of our research findings have been discussed and a few suggestions have been put forth. The findings highlight that the level of satisfaction comes from a healthy competition, mode of communication, and the time they spend to carry out their businesses. We have also found that most of the women entrepreneurs prefer to engage themselves with more than one consortium. They have the mindset to expand their businesses to many consortiums in order to communicate with a larger community of customers. These consortiums prove useful for business communication but they also need to be more effective in the formation of self-help groups which may assist the women entrepreneurs to receive loans required for the development and expansion of their businesses. Entrepreneurs who use multiple consortiums are more satisfied than those who use a single consortium. These platforms allow the women entrepreneurs to bring a balance between their business career and their family responsibilities, which helps in supporting their business development and achieving their desired level of satisfaction.

Keywords: Women entrepreneurs, Facebook, Consortium, Business communication

ANALYZE THE ROLE OF ACTIVITY RECOGNITION WITH THE HELP OF SMARTPHONE

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Abstract

This research propose a method for recognising human physical activity based on data collected from smartphone sensors. The accelerometer, gyroscope, and magnetometer are three sensors on a smartphone that aid in human activity identification. This study paper focuses on the features of a smart phone that is based on artificial intelligence and are used to recognise human activities such as jogging, walking, sitting, ascending, standing, and so many other physical activities. Voicu et al [13]. The role of these three smartphone sensors in activity identification is being studied by researchers for this reason. Using seven classifiers and six physical activities, assess their roles in four body positions. This study shows that an accelerometer and a gyroscope complement each other in most cases, resulting in a more reliable recognition procedure. Furthermore, in most circumstances, a gyroscope not only improves recognition accuracy when used in conjunction with an accelerometer, but it also performs efficiently when used alone. The results for a magnetometer are not encouraging since its reliance on directions generates over-fitting in training classifiers. Based on findings, conclusion is that it is inappropriate to make a blanket statement about whether sensor performs better in all cases because identification performance varies depending on the position of the smartphone, the classifier used, and the activity being identified. However, statements about their roles in specific situations can be made as shown by Shoaib.et.al.

Keywords: Human Activity Recognition, Gyroscope, Accelerometer, Magnetometer

UNDERSTANDING THE ROLE AND INFLUENCE OF VIRTUAL REALITY TECHNOLOGY IN DECISION MAKING

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Abstract

It is very evident that virtual reality (VR) technology has enormous potential to change how one reaches a specific decision. VR has been employed in numerous contexts such as health care, psychology, therapy, e-commerce, and marketing and witnessed its relevance. However, many studies in the past have utilized VR in tourism and tried to understand how VR influences individuals' decision-making. It has also been clearly stated that in VR, there is a dearth of theory-based research, and the research studies were focused on the consumers from the developed nations. Hence, the current work is bridging this gap and proposing a framework grounded on perceived value to understand how VR influences the decision-making ability of Indian travelers. The study also incorporates the crucial elements of content availability, anticipated regret, and wearing comfort while investigating the individual intention to adopt VR.

Keywords: Virtual Reality, Anticipated Regret, Wearing comfort, Value

AI BASED BUSINESS APPLICATION FOR STARTUP VALIDATION AND SUPPORT

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Abstract

Now a days, many organizations are turning to artificial intelligence (AI) technologies to cut costs, boost efficiency, raise revenue, and improve customer service. Businesses should consider incorporating the complete range of smart technologies into their processes and products for the best results, including machine learning, natural language processing, and more. Even firms that are new to AI can enjoy significant benefits. According to research, AI does not necessarily work best on its own. Al technologies are excellent at driving or even replacing lower-level, repetitive jobs, but when humans and machines collaborate, businesses frequently produce the best results. To get the most out of this powerful technology, think of AI as a way to supplement rather than replace human abilities. The problem which we have taken is, "AI based Solution for Start-Up validation and support" which comes under the "Smart Education" domain. Since, Most of our youngsters are directionless regarding the idea of a startup. However, there are several existing system in this sector which are very personalized and most people are not aware of this, Even if they were aware, a part of them can't afford. Our solution gives them a platform where they can acquire information they should know and a growth prediction based on the data acquired from the user and based on the domain of the user by an AI algorithm. Hence every user first lands in their personalized page, which gives the user about their plans and measures to follow for their future plans. Hence every data is analyzed based on the AI algorithm designed and hence, when needed to analyses data which is appropriate, is done by back-work team. Hence every process will be securely maintained within a user' interface and inside the application. Proposed system mainly encourages the start up culture by providing the entrepreneurs with the customized statistical data for analyzing their performance and future plans.

Keywords: Artificial Intelligence, Start up, Smart-Education, Personalization, Prediction

A REVIEW: INTRUSION DETECTION SYSTEM IN WIRELESS SENSOR NETWORK

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Abstract

Today the world is moving around technology and one of the most important technology is wireless sensor network (WSN), which is a special field where the sensor devices work for gathering data from the environment. So, as the property of the WSNs, the sensor devices are deployed randomly that's why the sensor nodes can be attracted by the number of attacks and many security threats disturbing the functionality of the network, and the network lifetime also. In this review paper security, security goals, types of attack, and the classification of these attacks are shown with the comparison of different types of intrusion detection systems (IDSs). In this paper, the Watchdog Mechanism is going to discuss in detail.

Keywords: WSN, Watchdog Mechanism, Trust-based Mechanism, Bayesian Watchdog, Collaborative Bayesian Watchdog

TAX ON SUPPLY OF DIGITAL PRODUCTS AND SERVICES IN INDIA: A LITERATURE REVIEW WITH SPECIAL REFERENCE TO GST

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Abstract

Motivation: The volume of digital transactions volume rose to fifty percent in last half a decade, according to Ministry of Electronics & Information Technology. Digital revolution, a paradigm shift of mechanical products into digital products; face-to-face services into virtual. Lower overhead costs, wide market, low entry barrier, no inventory issue are the points where digital products get edge over physical products. Feel-good experience marked even in case of services. Asynchronous featured, own-pace and timeliness digital services have added worth to the conventional one. Since the inception the pace of the digital change continues to accelerate like anything.

Methodology: This review-paper considers vital research works done on digital product and digital services under the umbrella of the statutory provisions of GST. And magnifies both the aspects, digital market growth and GST provisions governing the same. Thus, the paper speaks about the factual role of GST Law, either maintaining transparency in digital transactions or marked to be a constraint.

Implications: Nation like India, is witnessing an unprecedent growth post digitalization through ecommerce transactions. Artificial Intelligence (AI), Machine Learning (ML), Cloud Based Platforms, Block-chain Technology are the new normal trends affecting how business interacts with clients and each other. Even Hybrid Work Model of rendering services has changed the conventional concept of office. The digital transactions happen over the internet and according to the Indian Laws such transactions are treated to be OIDAR that is Online Information Database Access & Retrievals. In this league levying charge on supply of intangible products or services is subject to a scrupulous statute and its provision.

Conclusion: The nascent statute, Goods and Service Tax (GST) Laws have taken exclusively care of the same. A promising future with a digital hike has been registered. And imposing undisputed charge upon is tedious that the present statutory provisions are making it possible.

Keywords: asynchronous, artificial intelligence, cloud-based platforms, hybrid work model, block-chain technology

TOWARDS INDUSTRY 5.0 – TERTIARY EDUCATION STUDENTS' PERCEPTION ON THE DIGITALIZED OPERATIONS ECOLOGY OF COMPETENCY BUILDING DIDACTICS

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Abstract

We live in a world of complexities. The magnitude of these complexities is increasing day by day and shall gain momentum even further in the near future when we all are set to experience yet another industrial revolution, Industry 5.0. Here human creativity shall astoundingly converge with intelligent machines to provide user-friendly resource-efficient solutions more accurately. The shift here is paradigm in nature as it requires human beings to be value-driven and is understood to achieve the industrial goal of production along with the attainment of societal objectives such as the harmony of the planet with its living beings and resources. But the knowledge and skill sets that we possess today are fast becoming obsolete. A constant skill shift is experienced in all sectors of employment. The curriculum of yesteryears primarily imparted through conventional classroom education cannot meet these growing demands where the Industry 5.0 key attributes such as the type of job creation, skill sets required and technological advancements are becoming overly progressive for an average human being to comprehend easily. The digital revolution, to a considerable extent, can pave the way for attainment of the time bound goals and further beyond this period by developing these competencies in the students undergoing college/ university education. The paper examines how all these key competencies (such as Intellectual, motivational, emotional and social with a number of related subsets in each of these areas) are perceived to have been built up from the data received from 198 students of different courses (mostly from eastern part of India) to gauge Industry 5.0 readiness. Primary data is subjected to a series of single normal distribution tests, and then committed to principal components extraction and exploratory factor loadings to arrive at an understanding of the perceived priorities of students undergoing such training. The results are summarized in harmony with the initial research framework and the conclusions drawn.

Keywords: Key competencies, Industry 5.0, digitalization, tertiary education, sustainability

IMPACT OF BUYBACK ON STOCK PRICES

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Abstract

Each small and big event affects the markets. So, it becomes necessary to analyze the impact of events, which may affect the sentiments of the investors. In this paper, an important corporate action buyback of shares has been analyzed with an objective to evaluate the impact of its announcement on stocks of Nifty 500 companies. The main aim of this paper is to study the stock returns around buyback announcements made between Jan-2018 to Mar-2022 on Nifty 500 companies. This Paper has used the standard event study methodology to study pre-buyback & post-buyback stock price movements of the companies.

The Study found only 25 samples of buyback from nifty 500 companies during Jan-2018 to Mar-2022. For analyzing the impact of the buyback announcement, the event period is centered on the buyback announcement date. The announcement date is referred to as day "0" in the event period. This Paper used a 41 days event window period, from 20 trading days before the announcement of the buyback of shares to 20 trading days after the announcement of the buyback of shares. Nifty 50 Prices have been as used as market Prices. The researchers computed the Abnormal Returns (AR), Average Abnormal Returns (AAR) and Cumulative Average Abnormal Returns (CAARs) to find the stock price reaction. This will help in measuring share price response to the buyback announcement. Returns attributed to the market movement, but to the buyback announcement, are segregated using the market model.

Observed findings reveal that the market reacted negatively to the buyback declaration as the AAR on the first day following the announcement date is -0.52%. CAAR(Cumulative Average Abnormal Returns) on announcement Day is 9.26%, i.e - 9.26% Returns in 20 Sessions before the buyback announcement, which indicates possibility of Insider Trading. In Spite of having an early response to the announcement of buybacks, the market had not given any scope for earning abnormal returns after buyback, as the information gets adjusted into prices. The study also observed a return of -0.29% between buyback date and Ex-Record date, which suggests that no significant move took place between buyback announcement date and Ex-Record Date.

Keywords: Buyback, Stock-market, Event Study Methodology, Abnormal Returns

EMFRGING TRENDS IN INVENTORY MANAGEMENT

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Abstract

So far, we have assumed that inventory holding is indispensable and thus we are finding ways to optimise the inventory holding through several models. This very basic assumption is questioned that leads to several interesting alternative of inventory management techniques.

Two important reasons for holding raw materials are: 1)To avoid price fluctuations,2) Ensure that the delay in the arrival of materials does not affect the production process. Alternative strategies for holding raw materials to mitigate the price volatility include entering into a long-term supply contract at a fixed price or taking up position in futures market. The objective of ensuring smooth production process can be achieved by the following ways:1)Dealing with multiple supply sources, 2)Built-in strict penalty clauses in the purchase orders,3)To compensate the loss sustained for emergency buying,4)Adopting just-in-time. The reasons for holding inventory in the form of work-inprocess are complex production process, economic batch processing up to a stage of production and insurance against sudden breakdown in the manufacturing process. It is not possible to overcome all the technology related problems but attempt can be made to bring a new technology that speeds up the production process or changes the production process. Some of the components can be outsourced so that there is no need to produce the quantity in bulk to achieve economies of scale. Another Japanese technique called Kanbans is useful to cut down the work-in-process since under this system, a production department produces the required product only when demand is made by the user system. In recent times, the concepts such as vendor development, supply chain, and so on, are emerging techniques that allow exchange of information between the suppliers and users with an objective of bringing down overall cost of inventory and at the same time ensuring smooth production process. Producers may also offer product with individual preferences and bargain for a lead time to deliver the product.

Keywords: Inventory management technique, production process, just in time, manufacturing process, Kanbans and Supply Chain

STUDY ON LORA TRANSMISSION

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Abstract

Wireless Sensor Networks have developed at a fast pace in recent years and have also beenone of the major focuses of research in wireless technology. This rapid growth has been facilitated bythe evolution of electronics miniaturization, growth in performance, wireless technologies, energyefficiency, and the development of protocols. New technologies evolving are making newscopes toprovide comfort to the users and opening up a lot of opportunities to research and imporve. The LPWAN technology is the new evolving are which is solving some of major problems of users such as long range transmission , low power consumption and many more . The LoRa is a LPWANRFtechnology which is in its evolution stage and solving the critical problems of people. It is having its scope in agriculture , tourism , internet of things and more as it provides data transmission over longareas without much of error for mW of power.

Keywords: LPWAN, LoRa, wireless power

CYBER-VANDALISM AND DATA VULNERABILITY: PERILS TO THE WORLD PEACE

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Abstract

"We can learn a lot from the cybercrime of the past...the history of cybercrime is a glimpse into what we can expect in the future"

- Robert Herjavec

As the whole world takes together a giant step forward in times of COVID-19 pandemic to heavily rely upon the internet to keep the pace of pre-pandemic life, virtual on-screen reality is the only shining star and internet has become a global institution. With ever so proliferating inclination of mankind on cyberspace and digitalization for a meaningful existence, ourInformation Age has witnessed steep upward movement in the parallel advancement of both cyber technology and cybercrime. Like the two facets of a coin, technological boom too entails its positive and negative utilities. And however much we would want to believe that our cyberspace and clouds are duly safeguarded, there is a lurking threat of leakages at the hands Black-hat hackers.

While cybercrime has a very wide ambit, through this paper, the idea is to bring forth for contemplation, the debilitating state of global affairs at the front of growing Cyber-vandalism including Computer-vandalism, impersonation for money siphoning, data vulnerability and intellectual property issues, Distributed Denial of Service (DDoS), Phishing, Spear phishing, Spoofing, Pharming, Virus and Trojans etc. and how all of these are adversely impacting the overall credibility of World Wide Web as a global institution. Besides this, based on collection and study of secondary data available; the paper demolishes the misconception regarding the timeline of cybercrimes and the need of better regulatory framework which has trans-border efficacy.

Towards the end, this paper also takes the opportunity to discuss some measures to mitigate and address the occurrences of Cyber-vandalism in which, amongst others, emphasis would be laid on the need to legalize Cyber-vigilantism, as a combative task force against the new age criminal order of Cyber-vandals, to ensure safe web environment for seamless flow of information, world money, trade and commerce.

Keywords: Cybercrime, Cyberspace, World Wide Web, Information Age, Intellectual Property, Cybervigilantism

THE POWER OF DIGITAL MARKETING – A CASE OF NYKAA

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Abstract

Purpose: Bill gates said, "if your business is not on the internet, your business will be out of business." The easy accessibility and affordability of electronic media have given this emerging digital marketing technology immense power. Today, digital marketing is less about "digital" and more about "marketing," partly since digital marketing has reached an advanced stage of development. The fundamentals of the system have already been laid out. With this limelight present study made an effort to analyse the success and survival strategies used by India's largest online beauty retailer Nykaa.

Methods: The researcher used secondary research to synthesize the existing data that can be sourced from the internet, journals, and textbooks. The researcher made an original attempt to develop a conceptual framework for writing a case study on Nykaa from the available and authenticated secondary source.

Results: Remarkable marketing strategy of Nykaa and the brand, with its omnichannel marketing, has left the customers with glittery eyes. Nykaa was a brand new idea in Indian markets, and today also it holds an influential position. But competitors' interest in this segment, like Purple and Good Glamm Group, have a significant impact on the sales of Nykaa.

Conclusion: India, with over 560 million internet users, is the world's second-largest online market, trailing only China. By 2023, the country is expected to have over 650 million internet users. Despite the enormous number of internet users, the country's internet penetration rate was approximately 50% in 2020. It means that roughly half of India's 1.37 billion people had internet connections that year. Recent years had seen a steady rise in internet access, compared to just five years ago, when only 27% of people had the internet. The statistic gave the potential opportunity for Nykaa to still it can expand its market and customer base, As Nykaa is a pioneer in this segment and has its unique competitive advantage and USP.

Keywords: Digital marketing, social media marketing, chat bot, Nykaa

E-HEALTH SERVICES IN UTTARAKHAND: A SYSTEMATIC LITERATURE REVIEW

Dr. Pushpa Kataria ¹, Iqra Khan ²

Abstract

Background: The proliferation rate of digital technologies in the healthcare sector has increased rapidly over the past decades in many countries of the world. Over the past century, medical and technological advances have dramatically changed paradigm of healthcare delivery and improved longevity. Technology interventions in health care services reduce expenses and increase remedial measures without any delay. The key drivers of technology are increasing the efficiency, avaliability and quality of medical facilities for patients.

Purpose of the study: The aim of the study is to explore and provide insight into e-health services for the up-gradation of patients' health. In recent years, there has been a rapid increase in the amount of data regarding e-health services application being generated by various sectors. This review focuses on examining the applications of e-health in enhancing the quality of health services in rural areas of Uttarakhand.

Design/Methodology of the study: This study perform systematic literature review with bibliometric analysis to examine the role of e-health application in enhancing the quality of health services in different areas (special focus on rural areas) from 2000 to 2022. A total of 225 database analysed from website Pubmed.gov.in, spanning literatures from January 1, 2000 to 1 January 2022 whereby examining covering around 11000 research on the given topic. Vosviewer and R studio has been used as a research tool.

Theoretical result: A few studies on application of e-health services and utilization in health services were found over a period of time in rural areas of Uttarakhand.

Practical Implications: This research insight and observations can provide practitioners and academia with guidance towards implementation of e-health services in the rural areas of Uttarakhand. This study will also give crystal clear picture to the researcher or healthcare service provider that where gap lie in the areas of e-health services applications and behavioural intention of the patients. The gaps give future direction and scope regarding application of e-health services in the rural areas of Uttarakhand and other areas of a nation.

Keywords: e-health services, Systematic literature review (SLR), Bibliometric Analysis (BA), Patients, Rural areas, Health services, digital technologies.

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UNDERSTANDING THE IMPACT OF DIGITIZATION ON THE FINANCIALS OF E- LOGISTICS COMPANIES

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Abstract

Logistics and supply chain are critical components of any business. Small changes in the supply chain can have a huge impact on the company's entire business. The covid-19 pandemic had highlighted the same point. E-logistics can be defined as the flow of physical goods of an organization that is managed by online platforms. E-logistics can help a company gain more visibility by showcasing their products on an online platform that a large number of people can access. This helps the company generate more sales by utilizing e-logistic as a medium. It also leads to cost cutting as their will be reduction in the investment or funds allocated for the purpose of installing physical infrastructure-logistics with the help of modern technologies can support an organization's entire logistics operations (eg. manufacturing, warehousing, order management, last-mile delivery). E-logistic can serve B2B, B2C markets. E-logistics had enabled the tracking of goods right from tracking raw material to delivering it to the final customer. This data can be used in production planning, S&OP meetings. This can improve the overall supply chain visibility. According to AMR (advance Market Research) companies can reduce the cost by 10% by using e-logistics.

Companies are using RFID, barcode-based system to track the cargo which had reduced the risk of theft or loss of packages at the time of distribution, robots are in use to manage few warehouse operations. IT had not only remained as enabler, but it helped to transform business. Companies are using AI and ML technology to forecast the demand and by doing so they are optimizing the supply. Big data and cloud technology had transformed the way of data analysis. To perform this study, we can analyze the financial reports published by companies. We can use statistical methods to compare the financial performance of these companies. The study can help in comparing the financial performance of companies that are actively pursuing digitalization in logistics with those that have yet to adopt modern IT solutions. The study's findings will be heavily reliant on company's published reports. Scope of the research is limited to companies listed on stock exchange across the globe.

Keywords: AI, S&OP, E-logistics, Cloud, ML, Finance

WHITE COLLAR CRIMES AND THE PSYCHOLOGY OF THE PERPETRATORS

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Abstract

From the review of literature and study of various real-life cases, this paper reflects the greed of the business professionals performing white collar crimes. White collar crimes such as fraud, money laundering, embezzlement, corporate fraud and Ponzi schemes are generally committed by government and business professionals. It causes a domino effect on society economy and psychology which is far worse than in any other conventional crime. The goal of this paper is to understand the white-collar crimes committed by the people holding positions of power, and their intellectual propensity to discover loopholes in an existing administrative framework. The authors have examined literature from various disciplines to get a better understanding of the motive behind these crimes, and offender characteristics such as demographics, personality etc. From the review of literature and study of various real-life cases this paper reflects the greed of the business professionals performing white collar crimes. Additionally, this study brings out the underresearched field of crime committing mindsets. It will help in comprehending the financial effects as well as the psychological aspects that it comes attached with. Findings provide key insights to understand the mindset of people that drives them to commit such crimes and help take better prevention measures in the future.

Keywords: Domino effect, Psychology, Greed, Power, Financial effects, Intellectual propensity

ROLF OF TECHNOLOGY IN DISASTER MANAGEMENT.

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Abstract

India has been facing natural disasters on account of its unique geo-climatic conditions. Floods, Droughts, Cyclones, Earthquakes, Tsunami and Landslides are the current phenomena of disasters. Despite of the fact that we cannot prevent an earthquake or tsunami or volcano from erupting, but we can apply the technology for the reduction of risk, casualties, damages in the disaster. Supervision of disaster risk and disaster events is heavily depend upon scientific and technical knowledge. Focusing with these disasters whether natural or artificial to human activity is one of the greatest challenges of the application of science and technology. The application of technologies, research, development, implementation of innovative approaches and local knowledge to confront the issues posed by important components of disaster management and the making of decisions to overcome it. The commitment to support and enhance to access the technologies to overcome towards reduction of risk, preparedness, and recoveries are absolutely essential for present and future disasters by way of innovative approach of management.

Considering the importance of disaster management the aim of this study is to assess and discuss the application of technologies and innovative approaches to overcome it. The study will consider some pillars of disaster management such as risk identification, risk reduction, preparedness, protection and recovery of damages. It will examine the types of available and applied technologies, selected innovative approaches and recommended the strategies to face the disasters. The research is expected to contribute the ongoing global discussion on the use of technology and innovation for the management of disasters with special attention towards the challenges behind the sustainable development of disaster.

Keywords: Disaster Management, Technology, Risk, Access, Innovative approach, Important components, preparedness, recoveries.

PANDEMIC FEAR AN IMPETUS TO DIGITAL TRANSFORMATION OF BUSINESS: CRUCIAL ROLE OF SOCIAL MEDIA USAGE

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Abstract

COVID 19 has impacted the lives of people in many ways. There is a shift witnessed in every sphere of life from work life to social life. Likewise, the pandemic has affected the consumption behavior of the consumers as well. A prolonged exposure to crisis has changed the pattern of consumption which is built on the fear of COVID in consumers. This research aims to understand the impact of Pandemic fear on the consumers' buying behavioral traits which includes impulse buying, panic buying and online buying. The study identifies most dominantly studied traits, then these traits are modelled to establish a causal relationship using Structural Equation Modelling. Through survey a total of 389 responses were collected. The findings of study reveals that there is a relationship between panic buying and Pandemic fear, further social media usage fully mediates this relationship. The linkage of pandemic fear and online purchase is partially mediated by social media usage. This indicates that augmented social media usage in pandemic made panic buying an emerging "new normal" consumer behavior and construes that panic buying has become "coping mechanism" for actual and notional danger of COVID – 19. Additionally, the study has found that category of younger population (millennials), middle class, upper middle class and females shows the maximum variation with respect to covid fear, panic buying, social media usage and online purchase. Along with other findings, one of the main suggestions to marketers is adoption of digital transformation of business.

Keywords: Covid Fear, Impulse Buying, Panic Buying, Online Purchase, Social Media Usage

A STUDY TO ASSESS THE EVOLVING ROLES OF DIGITAL BANKING AND FINANCIAL MANAGEMENT SYSTEM IN INDIA.

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Abstract

The era for digitization has transformed the manual processes done to digital services by reducing the human errors, saving time and increasing the customer loyalty on the services offered by any organization, the current pandemic COVID-19 has brought a boom in the roles of digitization in the entire world arena be it any sector for operations. Banking and payments, which are essential foundations of the economy, have experienced a significant increase in digital offers and uptake. While going digital is not a new concept in the banking industry, the pandemic has hastened the adoption of digital technologies, with far-reaching implications for the future of not only the banking sector, but theentire financial ecosystem. For

promoting financial inclusion programmes, there is also a pressing need for an integratedapproach involving FinTech businesses, banks, payment system operators, regulators, and even tele-communication company's or telcos. This collaborative approach became a key in bringing more people into the digital banking fold, both banked and unbanked. The purpose of this research is to analyze and probe into the pros and cons of the evolving roles of digitization in banking sector and finance management. The research is highly essential because it looks upon how digitization is solving fundamental unsolved difficulties in this sector of business, ecosystems in the banking and financial industry and how it is quickly becoming a major disruptor in the industry.

Keywords: Digitization, Digital Banking, Artificial Intelligence, Fin-tech, COVID-19

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EMERGING TRENDS IN DIGITAL BANKING AND FINANCIAL SERVICES

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Abstract

The banking industry had created a digital platform to adapt and full fill customer needs. Previously banking words is come with time consuming process .The customers are keep a track on the transaction or balance through a documents. Now the total scenario is change just due to the concept of digitalization. It try to fulfill the requirement of customer changing demand day by day. We can see everywhere paper less banking with 24*7 service availability. Day by day changing trends and technology is a major force behind that innovation in the digital banking sector. With the customer expectation banks are adapt the new digital changes in their product and services. The person can transfer money or purchase anything with one touch of button and get update of past and present purchase or transaction. Banking sector changes their working culture as per the transformation phases to fulfill the demand of customer. The banking doesent have any expectation to this shift. With making a digital transformation bank are try to shift a new business models and introducing fully digital banking services. Day by day modern technology changes the face of banking sector with advance and customer friendly services. As per the expectations of customer advance trends are come in the market like AI based security, customer centric culture, cloud computing, with developing ecosystem, addressing gap between customer and banking service. The customers and business which reshape the banking landscape relying more on the digital banking and their regular activities. On the other important factor with upcoming new trends cyber security will gain more importance in upcoming days.

Keywords: Digital banking, Customer expectation, Trends, transformation phase, AI based security, customer centric culture, addressing the gap

NUMERICAL ADVANTAGE IN PORTFOLIO FORMATION USING CAPM AND SHARP OPTIMIIZATION MODEL: A RESEARCH STUDY

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Abstract

Purpose: Investment growth is must for prosperity of an economy. Saved money is used for investment. It is scarce in a country like India. So optimal use of this saveed fund is required. Markowitz stated that best use is possible by creating a diversified portfolio to minimize risk. Ordinary people has limited fund & knowledge on stock market. So diversified portfolio should be formed by purchasing minimum number of stocks.

Objective: Objective of this research analysis is to form optimum portfolios by using different methods. They are compared to know the best one which can provide maximum return per unit of risk by using minimum number of stocks in th portfolio formation. Uniqueness of this reseach is to identify numeric advantage in optimum portfolio formation from Indian context on which no such empirical research is found in India.

Methodology: Analysis is based on daily price movement data of Nifty 50 index. Portfolio are formed on beta diversification basis of CAPM in two ways. In first method shares are taken randomly. In second method, portfolio are formed on the basis of maximum difference in beta value to get best diversification. Next considered technique of Sharp optimum portfolio method, where stocks are selected on cut off rate C. Weight factor of each selected stock is based on calculation of Xi value stated in the model. Finally another portfolio is formed by applying beta diversification technique on selected stocks of Sharp model. Risk minimizing weight factors are used here.

Conclusion: All these four portfolios are compared to identify best one. Result is found in favour of beta diversificon method.

Limitation: Study is based on two years data. It can introduce solidarity in the conclusion if few more years are added.

Keywords: Portfolio, Investment, CAPM, Beta, optimization

VEHICLE CRASH DETECTION USING CNN FOR EMERGENCY ASSISTANCE

Heena Khera ¹, Priyavrat Sharma ², Ayush Tripathi ²

Abstract

Road accidents are a major cause of deaths not only in India but in many other parts of the world as well. Road accidents cause more harm to human lives in densely populated countries like India, China. Sometimes people die because of the severe nature of the accident but most of the time people involved in a road accident lose their lives due to lack of the medical treatment. Our aim through research paper is to research a particular accident detection system that will alert us about the possibility of an accident and if an accident does occur it will alert the nearest police station and hospital so that the people can be saved during these tragic situations. The system will have high resolution camera sensors that can record video and produce a large number of high-quality frames. A dataset will be chosen from Kaggle which will be used for training purposes. It will contain a number of videos in which accidents are occurring then these cameras will be trained using machine learning algorithms so that they can identify a similar situation in which there is a slight probability of an accident occurring and alert the nearest police station and hospitals. The algorithm which we will be using is a part of Artificial Neural Network (ANN), which is used to create models that generate output on various input parameters. The algorithm is known as Convolutional Neural Network (CNN), this algorithm is specifically used for object detection, this is a highly efficient algorithm that has become significantly popular in past years this algorithm identifies input features and gives output accordingly. We will test this system for different type of real time situations and try to find if the system is accurately predicting the possibility of an accident and its ability to alert the nearest community services in case an accident does occur. After carefully studying the results, we will write the conclusion if the particular system is giving accurate result.

Keywords: CNN, Accident, Detection, Crash

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ENHANCING TVET IN BANGLADESH: OVERCOMING COVID-19 DESTRUCTION AND FOCUSING TOWARDS IR 5.0

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Abstract

The invincible corona virus affected hundreds of thousands societies on the earth. It massacred holistic pace of lives, disrupted academic excellence, economic growths and pushed us many clops of planned future. However, despite the current threat of total education with key constraints in Technical Vocational Education and Training (TVET), how drastically are TVET institutions adopting innovative planning and education governance in Bangladesh? TVET Policy actors, individuals and relevant communities need to think of risk mitigation and resilience approaches. In general, the approach and solution that we see towards cyber supporting preparedness, networking and partnership may help us tackle the emerging situation. EduTech can helps towards the modern TVET system in Bangladesh in the globalization and IR 4.0 to IR 5.0. Given this context, it is more challenging to achieve the United Nations (UN) Global Sustainable Development Goals (SDG) by 2030. The intertwined goals with inequality, education and poverty eradication that imply nourishing the TVET sector. This paper mainly focuses on reflecting on the ongoing managerial view of TVET sector exploring innovative ways upon the strengthening system in Bangladesh.

Keywords: Education governance, Transforming management, Innovative planning, cyber supporting preparedness, networking and partnership, SDG, TVET inclusion, EduTech

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HR DIGITAL TRANSFORMATION: BLOCKCHAIN FOR BUSINESS

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Abstract

India is striving very hard to establish in today's competitive world. We need to be ahead in our socio-cultural, socio-psychological, political and economic business scenario. We need to act very fast in digitalization of business processes and practices. People who are regarded as an employee are the human resources and are also the epitome of both of private and public sector organisations. By the passage of time, these human resources act in many fields such as in egovernance, insurance sector, sourcing and procurement, healthcare, education, supply chain, banking, real-estate, logistics, tourism and hospitality, and cyber security. Human resources showed tremendous efforts and contributions in attainment of the organisational goals and objectives. Simultaneously received tremendous pain and sorrow when betrayed, cheated, disturbed by the corrupted system. When the evolution of blockchain technology is being hailed as the secondgeneration internet which is a game-changer have changed the entire business scenario being completely decentralized and totally transparent. The motivation behind the study is that people for the first time in human history can trust and transact with each other in a much-secured manner. The emergence of blockchain technology could further transform the world of HR. This study has explored the concept of digitalization, human resource, and blockchain technology from an extensive literature survey. The purpose of this study is to explore the concept of blockchain technology and its relevance in today's competitive businesses. The study also emphasizes on different characteristics and the importance of blockchain technology in varied HR practices. This paper has attempted to discuss certain research questions such as (a) what is human resource and why human resource? (b) What is digital transformation? (c) What is blockchain? (d) Why blockchain? (e) What are various types of blockchain? (f) Why blockchain in HR? (g) How blockchain has transformed HR? (h) How far blockchain is relevant for HR? and (i) HR digital transformation visà-vis blockchain is examined in this study. This paper highlights the countries and companies who have already formulated, implemented, and executed blockchain technology in their work places for higher productivity gains and to be recognized as digitalized country in global scenario. Hence, the main results of the current study focussed on the HR digital transformation considering blockchain for businesses. This study will help HR practitioners to think out of the box and thereby implement blockchain technology for the beneficial of the organization as well as to all the internal and external stakeholders and society at large. This study will also help in cost reduction in an effective manner. Therefore, it becomes inevitable to focus on the HR digital transformation considering blockchain for businesses to remain sustainable.

Keywords: blockchain, blockchain technology, business, digital transformation, human resource

MEASURING THE ROLE OF INNOVATIVE TECHNOLOGY IN DIGITALIZATION OF HRM PRACTICES-A SYSTEMATIC LITERATURE REVIEW

Shraddha Rathod ¹, Pooja Agrawal ²

Abstract

Purpose: The increased usage of employee related software's is transforming traditional style of business model. HR transformation research has not studies the role of digital HR technology and HR role. The research aims to investigate the role of innovative technology in digitalisation of HRM practices for the fast and smooth functioning of the organisation.

Design/Approach: The study is based on qualitative approach. The systematic literature review (SLR) will be done through available literature at Google scholar, Proquest, Ebsco and Google.

Methodology and Results: The current article as holistically based on Literature. The PRISMA model for SLR is employed. The results may define new avenues of how to manage people such as digitalization of HRM practices. Digitalisation resulted into sustained use of cloud technology, analytics and internet usage in the contemporary era.

Implications: The study is useful for HR managers to underpin the management of HR with latest digital technology. The blend of HR Practices with innovative technology will help for sustained growth of organizations. This study will also help to enhance the employee's productivity and longetivity in organization through implementation of HRM digitalization

Originality/value: The current study explains the role of the innovative technology in digitalization of HRM practices for sustainable business.

Keywords: Digitalization, Innovative Technology, HRM Practices, Systematic Literature Review

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ANALYSIS OF GRID INTEGRATED WIND ENERGY CONVERSION SYSTEM USING ADAPTIVE FIRE FLAME OPTIMIZATION TECHNIQUE

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Abstract

In the article, an adaptive technique is improving the dynamic performance of the grid-integrated Wind Energy Conversion System (WECS). The adaptive technique is Fire Flame (FA) Algorithm technique. The proposed method is utilized to analyze the grid-side performances. A cascaded H-bridge Multilevel Inverter (MLI) is proposed to analyze the grid-side variations. For the optimal pulses of cascaded MLI, the proposed adaptive FA technique is developed and analyzed the grid-side performances. The need of optimal switching operation is to avoid the complexity of the error voltage category. In the controller part, FA is utilized to improve the gain parameters of the PID controller. The proposed adaptive FA technique is realized in MATLAB/SIMULINK environment and the dynamic performance is analyzed.

Keywords: Cascaded H-bridge multilevel inverter, Grid, FA, voltage regulation

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A STUDY TO ANALYZE THE EVOLUTION OF INDIAN DIGITAL ECONOMY AND ITS EFFECTS ON DIFFERENT SECTORS

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Abstract

In today's world, where digitalization is taking over the economy, it is in the best interest of countries to shift from conventional to digital methods as soon as possible. Digital revolution can help a country to utilize its resources fully, connect its citizens in a better manner, form better international relations, increase the efficiency and effectiveness of the operations to allow a country to run smoothly, and with the help of the advanced technology, the country can grow both economically and digitally. The rate of growth of digitalization in India and its efforts to make this transition and embrace the digital economy has been quite interesting. It has adapted itself to adopt new technologies, develop its digital infrastructure and integrate its economy with the world economy. But this has not happened overnight. It has taken India decades to reach this point. One such campaign that has helped take this digitalization to a whole new level is 'Digital India' launched by the Government of India in 2015. This campaign's main objective was to increase internet connectivity in India and work on the online infrastructure. This initiative was taken to ensure that all the sections of society can access technology and improve their standard of living. Other factors that contributed to the growth of India's digital economy are demonetization and covid-19 pandemic. Today we cannot even imagine our lives without the internet or our smartphones. Working on a digital economy has allowed India to provide broad access to good quality goods and services to its consumers at a reasonable price, connect remote areas for better development, give working professionals and entrepreneurs growth opportunities, and attract more foreign investments in the country. The digital revolution in various sectors like hospitality, education, media and entertainment, banking, healthcare, electronics, information technology, among others, has also made it possible to bring internet-enabled services to the citizens and improve their standard of living while allowing businesses to increase their revenue with internet penetration. The purpose of this research is to understand the evolution of the digital economy in India and the progress it has made so far. This research also intends to analyze the role and extent of digitalization in different sectors of the economy. The findings of this exploratory research will also clarify the factors that made it possible for the Indian economy to become digitalized and what threats it faces in this digital race in the current scenario. For the research purposes, secondary data from research papers, journals and other relevant websites have been used.

Keywords: Digital India, Digitalization, Digital Economy, Covid-19

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A CASE STUDY ON CHEMICAL DISASTER IN LG POLYMERS PLANT, VISAKHAPATNAM, INDIA

Tripti Paul ¹, Sandip Rakshit ¹, Hasanuzzman ²

Abstract

After 34 years of the worst industrial disaster of Bhopal gas leak, another massive gas leak disaster happened in LG Polymers Plant (Exhibit 1) located in Visakhapatnam (also called "Vizag"), a port city and industrial hub in Andhra Pradesh, India. It is reported that gas leaked during the early hours of Thursday at 3:00 am (GMT+5:30), 7th May 2020. The chemical plant is won by the renowned South Korean LG Company, which also deals with Telecommunication products and electronic products, including chemicals. The chemical plant is a polymer plant. The word polymer can be broken down as "poly", which means many, and "mer", which means single-unit. So, polymer means a combination of many single units. In this plant, all kinds of plastics are made. The gas that leaked in this plant was Styrene (Exhibit 2). Styrene is commonly used in the manufacture of plastic products. The facility produces polystyrene for general purpose and high impact applications, engineering plastics, and expandable polystyrene compounds.

Keywords: Chemical Disaster, LG Polymers

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TECHNOLOGY AND THE FUTURE OF RETAILING-A LITERATURE REVIEW

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Abstract

Retail's future appears to be exciting and prosperous. Brands are getting more competitive, implementing ways to help businesses become more efficient and customerfocused. Excellent customer service, interesting instore experiences, and a high level of customisation and automation will define the new retail Landscape. The current study highlights few of such transformational literature which changed the definition of modern retailing and focusses upon the customers shopping experience both in physical as well as digital stores. Furthermost The research also discusses retail automation, data, personalization, logistics, networked inventories, and technology improvements. The 4th industrial revolution is currently underway, characterised by advanced technologies such as big data, smart factories, 3D technology, Artificial Intelligence, Augmented Reality, the internet of things, robots, advanced algorithms, and machine learning. It's transforming sectors and how corporations make items, as well as how customers search for, interact with, and shop for products. The best retail, it is frequently said, is invisible retail — a frictionless shopping experience, whether online, in-store, or via omni-channel, which more clearly describes the future of retailing. In a new era of retail, there are numerous exciting prospects for businesses to fulfil shifting customer demands. It is vital for both large and small shops to rise to these innovative challenges in order to capitalise on major trends and avoid being left behind. The future has arrived. 5.0 for retail.

Keywords: Retailing, Retail 5.0, Automation, Augmented Reality

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IMPACT OF DATA DRIVEN HR PRACTICES ON EMPLOYEE ENGAGEMENT IN IT SECTOR - A CONCEPTUAL STUDY

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Abstract

The introduction of LPG has provided many opportunities for our country to grow at a faster rate while also creating numerous hurdles for businesses to become more competitive against overseas competitors. This situation has compelled the firm to be proactive in nature by implementing new HR practices to increase employee engagement, which is critical for organizations to obtain a competitive advantage because HR is ranked first. HRM has grown in importance in the twenty-first century. People-centric businesses, in which people are recognized as major resources and employees are kept engaged with corporate goals through continuous HR practices, are the most current growth trends in the IT industry. HR practises play a critical part in attaining organizational excellence. Because of the pressures and competitive conditions provided by globalization and the Digital Revolution, organization's must constantly monitor changes in their internal and external environments in order to compete and retain their commercial interests. Data-driven strategy is the most crucial aspect in effectively managing this transformation. Employee engagement and corporate growth have benefited significantly from data-driven HR practices. This study aims to look into the impact of data driven HR practices on employee engagement, as well as the importance of data-driven HR practices in maintaining an engaged workforce in the workplace. Data Driven is one of the essential objectives that must be met by every firm because it leads to increased employee engagement. This article aims to investigate the impact of Data Driven HR practices on employee engagement and to comprehend the importance of Data Driven HR practices in maintaining an engaged workforce. This work is based on secondary sources, including a comprehensive literature review. The results of this study can be used by HR executives in IT firms to plan for the adoption of Data Driven HR practices and the development of a supportive and competitive company environment with an engaged workforce. The study's findings can assist managers in comprehending the various dimensions of Data Driven HR Practices that can improve employee engagement, as well as adopting Data Driven HR Practices by companies to achieve desired outcomes, as it is critical to continuously monitor and evaluate HR practices based on employee engagement, feedback, and participation. There may be more research to be done as a result of a set of Data Driven HR policies and processes becoming outdated over time and new initiatives in HR practices being considered proactive action planning by firms on a continuous basis.

Keywords: LPG, Competitive Pressure, Data Driven HR Practices, Employee Engagement, People Centric, Organizational Excellence

MODELLING CONSUMER ADOPTION ENABLERS IN RIDE-SHARING ECONOMY: A TOTAL INTERPRETIVE STRUCTURAL MODELING (TISM) AND MICMAC ANALYSIS

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Abstract

The goal of this article is to use modified total interpretive structural modelling (TISM) and matrices impacts cross-impact matrix multiplication applied to classification (MICMAC) analysis to explore the facilitators of consumer adoption behaviour towards ride-sharing services and develop a link between them. The reliance and driving power of enablers are also examined in this research. This research identified twelve key adoption enablers and developed an integrated model based on TISM and the MICMAC approach, which can be used to classify and identify adoption enablers as well as show the indirect and direct effects of all adoption enablers on consumer's adoption behaviour towards ride-sharing economy. The weighting for the modified TISM and MICMAC analyses is based on the opinions of industry and academic experts. For academics and practitioners alike, this study has practical and significant implications. The senior management might make a strategic choice to incorporate consumer's adoption enablers discovered by TISM and MICMAC analyses, and practitioners should place a premium on these enablers in organisational practises. This is the first study of its type to identify twelve adoption enablers and use TISM and MICMAC to categorise and identify significant adoption enablers that impact consumer adoption behaviour in current times. This article will assist the company in evaluating and challenging its present policies to attract and retain the customers, as well as promoting new enablers for better strategy thought execution.

Keywords: Consumer adoption, TISM, MICMAC, Ride-Sharing

DIGITALIZATION PAVES BEHAVIOUR MODIFICATION IN CONSUMER

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Abstract

The world is in its continuous metamorphize stage and we are experiencing a development which is leading the consumer to the stage or has initiated the process of creating a prosthetic world, a society which is dark, negating the aspect of human values, nature, or in total the aspect of sustainable development, now the problem with today's human is it has become guite reluctant and at the same time is not been able to judge the right order of doing things in a better way, the author of the paper will be explicating upon the term which mostly people are very much aware of, and the term is Digitization, the process of digitization has transformed every thing, with just one click we are able to correspond to our far away people, with a click of a button, basic amities are at our door steps. But as they say that good things are not been digested by individuals, and that is where the problem lies and the author of the paper has and will try to work upon it, by using the methods of secondary data, and a review which has been collected, with an intention to judge the degree of modification in behaviour and the natural bend towards the process of Digitization. It goes without saying it is an emerging trend, but the problem is that it has made the consumer to much touchy about certain things, to add to it further we can say the process of digitization which is and had done exceptionally well , has become a hard nut to crack , because it has led to the development of prosthetic humans and at the same time a throw away society.

Keywords: Digitalization, Throwaway society, Behaviour modification, Sustenance

OPPORTUNITIES AND CHALLENGES OF INFORMATION AND COMMUNICATION TECHNOLOGY IN EFFECTIVE TEACHING-LEARNING IN HIGHER EDUCATION

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Abstract

Information and communication technology (ICT) has grown widespread in all aspects of life. Over the last 20 years, the usage of ICT has revolutionized guidelines and consequences in practically every mode of business and administration. ICT has begun to play a role in education, but the impact has not been as significant as in other fields. High-quality education has traditionally been related to good academics who have a high level of personal involvement, with education being a very socially focused profession. Because the use of ICT in education is more student-centered, some students and teachers experience stress. However, as the world moves more and more toward electronic news and technology, the role of ICT in education has grown and expanded in the twenty-first century. Higher education in India has become more dynamic as a result of technological advancements. The information and communication technology is the driving force behind a successful higher education system. The Indian government supports learners at all levels, from elementary to advanced, but becoming a technologically knowledgeable country requires additional effort. Access to high-quality higher education is a decisive factor for economic growth and advancement. The involvement of learning and distance and online education classes increases admittance to quality education and improves its access to the country's remote regions. Higher education in India is currently undergoing significant changes in ICT access. It also serves the longterm ambitions of learning and at a reasonable price. There are still some difficulties and problems in higher education using ICT despite many benefits and opportunities. Therefore, the purpose of this paper was to analyze the challenges and opportunities of Information and communication technology in higher education indexed in Web of Science and Scopus databases during 2003-2021. In the most relevant databases in social science, a customized approach of bibliometric investigations was applied. A total of 150 publications were included in the sample. From the results obtained, it was observed the possibilities and threats that ICTs will face by integrating into the current scenario with special reference from Uttar Pradesh in specific facets of higher education. We conclude that, despite of challenges and opportunities of ICT in higher education the scientific production about its application in higher education has not been consolidated

Keywords: Higher education, ICT, Learning, Teaching, Online learning, COVID-19

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VEHICLE FLEET MANAGEMENT SYSTEM USING BLOCK CHAIN TECHNOLOGY

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Abstract

In the existing Fleet Management System, management of the Fleet is difficult, frustrating and leads to many man made errors. To make the process simple and easier this fleet management system is helpful. In order to organize vehicles and staff, the supervisor must have an idea of how many vehicles are available and available for distribution. Also, the system should follow all the details because sometimes cars can be sent to insurance. The proposed system keeps track of information about Vehicles, Car Maintenance, Car Repair, Car Parts, Staff, Location and much more. The system will also track the maintenance done, the condition of the equipment and the vehicles available to transport.

Keywords: Admin, MongoDB, Block Chain, Node Js, React Js

IMPACT OF ORGANIZATIONAL EMBEDDEDNESS AND GENERATIONAL DIFFERENCES ON EMPLOYEE RETENTION IN INDIAN IT SECTOR, IN AN ERA OF DISRUPTIVE TECHNOLOGY

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Abstract

The world is undergoing severe technological disruption. Sudden outburst of technology has altered the face of business management altogether, including the area of human resource (HR) management. Thus, the present paper examined the relationship between employee turnover intention and the three dimensions of job embeddedness- job fit, job links and job sacrifice among the Indian IT sector employees. The study further examined the moderation effect of generational differences (Gen X, Gen Y and Gen Z) on the relationship between employee turnover intention and job embeddedness. Data for the study were collected through an online structured questionnaire containing the constructs of Job Embeddedness and Employee Turnover Intentions. Participants consisted of technical and managerial level employees working in Information Technology organizations at Tier 1 cities of India. Confirmatory Factor Analysis (CFA) was used to confirm the factor structure of the scales tested in different contexts. The analysis was performed using IBM SPSS 20 and IBM AMOS 20 software. To study the relationship between variables Pearson correlation was used. Further, PROCESS macro of Hayes (2013) was used to test the hypothesized model. Results showed that job fit, job links and job sacrifice significantly and negatively influenced turnover intentions. Further results confirmed moderation effect of generation on the relationship between employee turnover intention and job embeddedness. The study has both theoretical as well as practical implications. The study strengthens the theoretical foundation of job embeddedness by depicting predictive validity of the construct among IT sector employees in India. As the study uses one of the early constructs of job embeddedness, it extends confidence in the nature and structure of the same. Further, the study put forward a novel consideration as to how the perception of job embeddedness varies across the employees of different generations. The study provides valuable insights to the HR managers too, pertaining to expectations, aspirations as well as behavior of employees towards their job and organization. It further distills the aforementioned and provides managers with generation specific results.

Keywords: Employee retention, employee turnover, job embeddedness, generational difference

APPLICATION OF AI FOR TOTAL QUALITY MANAGEMENT IN MANUFACTURING

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Abstract

In today's fiercely competitive manufacturing sector, companies strive to provide their customers the best possible customer experience along with a highly efficient production pipeline. Ensuring a defect-free product goes a long way to ensure both the above mentioned goals, and detecting it early on in the manufacturing pipeline saves the firm a lot of cost and time. In manufacturing, things like profit margins and product quality are very fragile, given the competition being high and margins thin. These factors are affected highly due to defects in the process, which costs a lot to the organisation. The organisation needs to invest in research and resources which help it achieve its quality benchmark & hence enhance customer satisfaction. Quality management, in the context of the manufacturing sector means the series of requirements and specifications, along with the implementation of procedures, which majorly focus on keeping the product quality on track and above the benchmark, by keeping the process quality on track. This paper aims to present an examination on the Total Quality Management approaches in practice in the Manufacturing industry worldwide. An analysis is presented on the existing industry practices towards Total Quality Management in the manufacturing industry, considering its history and development throughout the world. Further, application of Artificial Intelligence is proposed in order to allow Defect detection in the process of manufacturing, so that defects are detected automatically before the process pipeline completes, thus enhancing the system and removing the need for time-consuming manual defect screening. The area of steel manufacturing is chosen and a model is developed using Artificial Intelligence on the Severstal Steel Defect Database containing 12,000 images of defective and nondefective steel surfaces. The proposed algorithm outperforms other similar Transfer Learning algorithms on the dataset, reaching a 90% accuracy, compared to the previous best of 80.5% using MobileNet.

Keywords: Total Quality Management, Defect Detection, Artificial Intelligence, Customer Satisfaction, Manufacturing defects, Transfer Learning

CSR EFFECT ON BRAND IMAGE: A STUDY OF DELHI NCR

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Abstract

The idea of corporate social responsibility (CSR) remains of significant relevance to businesses, particularly when it comes to the goal of company brand growth linked to CSR activities. This study's data comprises a literature review on CSR theories, brand image ideas, and quantitative analysis of the link between them, which is based on the survey on consumers' perceptions of CSR activities and company brand image. According to the findings, some parts of CSR have a beneficial impact on a company's brand image in the eyes of consumers.

Keywords: CSR, brand image, automobile

WORK FROM HOME DURING THE COVID-19 PANDEMIC: A STUDY OF JOB DEMAND, AUTHENTIC LEADERSHIP AND EMPLOYEE PERFORMANCE

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Abstract

Covid19 Pandemic puts individuals in a dilemma; they are scared and worried about their work life. Most of the industry either shifted or shifted their business online. During the Pandemic, people are either doing their job work-from-home (WFH) or work-from-anywhere (WFA). However, this work culture puts pressure or stress on social distance and isolation. The resources and demands for jobs have transformed, and in this situation, authentic leadership (AL) as a job resource has become prominent. So, the current study examines the relationship between Job Demand (JD), AL and Employee Performance (EP). The study focused on a quantitative approach, and data was collected cross-sectional through a web survey (N = 284). Further, the study tested the facilitating role of authentic leadership. The data analysis revealed that JD has a significant association with EP and AL. Further study also found evidence for AL and EP association. In addition, an investigation found that AL partially mediates the relationship between job demands and EP. Businesses to continue WFH can avail insights from this study. Job demands may not negatively affect employees, and authentic leadership positively impacts their performance. Now business organisations can continue their WFH culture for a couple of years or up to reaching the endemic stage of Covid-19. Earlier studies have considered leadership and job demands in traditional work environments. However, based on the JD-R model, this study provides human resources managers and management insights to improve employee performance in the WFH environment.

Keywords: ob demands, job resources, authentic leadership, work-from-home, WFH, Covid-19

DEEP FAKE IN PICTURE USING CONVOLUTIONAL NEURAL NETWORK

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Abstract

Deepfake is the combination of fake images and videos and deep learning technology. Deepfake has been derived from deep learning. The neoteric advancement in the field of Artificial Intelligence and Machine Learning allows the immoral practice of the generation of forged images and videos. Nowadays it is very easy to create photo-realistic images by using generative adversarial networks. These forges images and videos are roaming on the internet and social media. It is very difficult to find which of them is real or fake. Most of the time these images are created with the purpose to create a social disturbance, political disturbance, or conveying false information to the public. These images will look real so people will get easily conveyed by them. According to recent surveys, it has been found that deepfake is increasingly af ecting individuals, society communities, organizations, security, religion, and democracy. The quality of these videos and images is remarkable and their reach is enormous on social media. Its repercussions are devastating beyond one's imagination. This paper lists a comprehensive overview of the various deep-fake techniques. Therefore, the purpose of this paper is to detect these fake images using a conventional neural network. This paper aims to solve this problem in that we train a model for some datasets and create deep-fakes and that model tries to detect the deep fake. In the training procedure, it needs an original and fake image to train the model.

Keywords: Deepfake, CNN, RNN, LSTM

A MANAGERIAL PERSPECTIVE ON SUSTAINABLE SUPPLY CHAIN MANAGEMENT PRACTICES AND PERFORMANCE IN THE INDIAN DAIRY INDUSTRY OF MAHARASHTRA AND NCR

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Abstract

Need and Significance: The dairy business in India has made a substantial contribution to the rural economy of the country. It has been considered as a tool for achieving socioeconomic improvement. To meet the increasing demand of the consumers, companies are increasingly interested in supply chain management as a development area. A plethora of studies since the 1990s, both successful and unsuccessful, show how companies have invested heavily to optimize their supply chains to boost customer satisfaction and internal productivity. The winning network of individual enterprises is made up of supply chains that add the most value to customers at the lowest cost. In fact, companies can no longer compete if they operate in isolation from their suppliers, consumers, and other supply chain partners. As a result, the most pressing issue is optimizing the dairy industry's supply chain to meet future domestic demand while remaining competitive in global markets. The purpose of this study was to discover the true facts and, as a result, examine the methods for improving those processes to generate a win-win scenario for all players in the dairy supply chain.

Research Question & Objectives: Based on the literature review, the research question of the study is to understand-How can the Indian dairy industry's supply chain management (SCM) procedures be monitored and structured to improve performance and gain a competitive edge? The research objectives pertaining to the problem includes: 1) To get an understanding of the SCM methods used by supply chain participants in the Indian dairy business, such as producers, processors, distributors, and retailers;.2) To critically evaluate the impact of accepted SCM practices on the performance of the organization; 3) To have a better understanding of how youngsters are reacting to market dynamics leading to customer satisfaction. 4) What are the factors and challenges for the successful implementation of Sustainable Food Supply Chain Management? And lastly 5) To propose a clear direction for enhancing the performance of the Indian dairy industry by implementing SCM methods.

Methodology: The study involves exploratory research to understand the Indian dairy supply chain management. A descriptive research design has been adopted to answers the who (dairy companies operating in India), what (SCM practices are adopted), and what are the changing mindset of the consumers. The primary data has been collected from the Indian states- Maharashtra and NCR region. The five groups that have been identified as respondents include: two Dairy plants (registered milk processing unit), four Milk Cooperatives (collection centers), two Retailers (marketing and Distributors), one union employee and 545 customers (milk & milk products). Judgmental Sampling technique is used to select the various milk processing units, milk cooperatives, retailers, onion employee and data was collected through structured questionnaire. Simple Random sampling technique is used to reach out customers and data was collected through questionnaire on five points Likert-type scale. The data collected is analyzed using the 'Statistical Package for Social Sciences) version 25.0 subject to

different analyzing techniques. Cronbach's Alpha value was used to conduct Reliability test. Other statistical tools used are mean and Factor analysis

Key Findings: The findings of the study show that all the dairy companies are aware of dairy supply chain management (DSCM) practices. The maximum of the companies has implemented or planned to implement whereas the small companies lacked implementation practices. All the respondents agree to DSCM practices will help the organization in improvement of performance, marketing orientation, and achieving competitive advantage. Use of ICT (Information and Communication Technology) and ERP (Enterprise Resource Planning) helps in supplier relationships. Factors that lead to customer satisfaction include customer services, customer problem solving capability, value for money, product quality and Product & service reliability.

Implications of the study: This study would be beneficial for operating managers, Sales and marketing officers, procurement managers and other departments to understand the mindset of the consumers to fulfill their demand. It will also help the milk producers to sell decent quality products.

Keywords: Supply chain management, Indian dairy industry, customer satisfaction, sustainability

PRIMARY AGRICULTURE CREDIT SOCIETIES' ECONOMIC IMPACT ON GROSS STATE DOMESTIC PRODUCT FOR LONG-TERM AGRICULTURAL DEVELOPMENT IN WESTERN AND SOUTHERN ZONE

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Abstract

Economic growth with social justice has been an important objective of Indian and state planning. The Gross State Domestic Product (GSDP) is one of the important indicators to measure the economic development of the State/UT. India is an agrarian economy since decades. Indian agriculture sector accounts for 17-18 percent of India's Gross Domestic Product (GDP) and provides employment to 60 percent of the country's workforce. Agriculture sector provides raw materials to industry and industry provides essential inputs to the agriculture sector and service sector plays a significant role as middle path. This sector's financial reliance has transitioned from the informal to the formal sector, which includes commercial banks, microfinance institutions, and cooperative credit organisations.

The research objective of this paper is to understand the performance of Primary Agriculture Credit Societies (PACS) and to study the economic impact of the number of PACS on the Gross State Domestic Product for sustainable or long-term agricultural development. The scope of the study covers the western zone of India which includes Goa, Gujarat and Maharashtra for the last twenty-two years i.e., from 2002-03 to 2019-20. The study is based on the secondary data: research papers and Journals, Government published documents.

The study analysis the data using p-value and regression equation. The result reveals that the aggregate numbers of the PACS have increased in India over the study period. In terms of paid-up capital, total reserves, total borrowings, working capital, number of borrowers, and GSDP, Goa comes out on top. As per the results of the hypothesis testing, for all the three states, we accept the Null hypothesis i.e., there is a negative relationship between the primary agriculture credit societies and gross state domestic product of agriculture and allied activities. The loans disbursed by the banks for agricultural loans have been seeing a steady rise in non-payments due to several factors. Such loans are leading to Banks writing off such loans as bad loans and take a loss upon themselves. The Banks also must lend such loans under the Priority Sector Lending (PSL) scheme which leads to compulsory lending and banks are not able to sustain over a long run. The study is focused on implementing a better system to securitize such loans so that banks which lend have their loans secured and increases the opportunities in the debt market for investors. The managerial implication of the study includes bringing better products and securing the interest of the banks. The study would also help in sustainable existence of small lending institutions which get bankrupt due to rising NPAs generated out of agricultural loans.

Keywords: Primary Agriculture Credit Societies (PACS), Gross State Domestic Product, Agriculture Sector, growth rate, western zone, southern zone

SMART CITY USING DEEP LEARNING AND CYBERSECURITY

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Abstract

Nowadays, a couple of towns around the area have would in general apply new innovation and come to be brilliant city. New innovations work on awesome of inhabitants' presence. be that as it may, utilizing any period increments new issues and requesting circumstances. In a cunning city, the inclined development of a person or association can situated the entire city at possibility. due to the dependence of various parts of savvy towns on insights and correspondence age, digital security requesting circumstances (which incorporates information spillage and pernicious digital assaults) in this field influence brilliant towns lead. subsequently, a decent method for answering to energetic acknowledgment of worldwide savvy city innovation, digital insurance should increment in equivalent course. The point of this paper is study and plate on clarification of digital wellbeing, sharp urban areas, and review of accessible pertinent writing on security in that time. For this purpose, the gift investigate centers around the 4 most significant added substances of a cunning city, for example sharp network, shrewd building, smart transportation framework, and brilliant medical services. uniquely, outline of profound learning technique and digital security bundles notwithstanding age connection in savvy urban areas are referenced. besides, incredible practical replies in keeping digital wellbeing and buyer protection in cunning towns are clarified. the following improvement patterns of savvy town with digital assurance are depicted. arrangements should be conceived to address every one of the security issues.

Keywords: Smart City, Smart Building, Smart Hospital, Cybersecurity, Data Security

SMART TRAFFIC MANAGMENT SYSTEM

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Abstract

Congestion is likely to be a serious issue in a number of Asian cities as well as other countries. Traffic congestion has been caused by signal failure, law enforcement, and risky traffic management. One of the major challenges with Indian cities is that the existing infrastructure cannot be expanded any further, leaving only the finest traffic management as an option. Holdup has a detrimental influence on the economy, the environment, and general quality of life. Then it's time to deal with the traffic congestion issue appropriately. There are a variety of traffic management technologies accessible, including video knowledge analysis, infrared devices, inductive loop detection, wireless sensor networks, and so on. All of these approaches are excellent means of good traffic management. The issue with these systems, however, is that the installation time, as well as the cost of installation and maintenance, is exceedingly expensive. As a result, a replacement technology known as frequency identification (RFID) is presented, which may be as effective as the current signal system in real-time traffic control. When compared to other ways of holdup management, this new technology will take less time to deploy and cost less. This revolutionary technology has the potential to relieve traffic congestion (Khanna et al., 2018). Bottlenecks will be identified early, allowing for early preventative actions to be implemented, saving the driver time and money.

Keywords: RFID, GSM, Traffic congestion

MULTI-AGENT BASED RECOMMENDATION SYSTEM FOR E-COMMERCE

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Abstract

In the traditional e-commerce system, the keyword matching algorithm is used to implement the function of commodity search. In view of this limitation, a multi-agent-based recommendation system for e-commerce is studied. With the use of improving the search algorithm for goods, a cognitive parameter-based selection model is proposed; it not only displays the exact matching of goods but provides the goods similar to their requirements, for reference. The research shows that the recommendation system of e-commerce can not only increase the transaction opportunities, and explore potential sellers, but also improve the level of personalized service. This is very important for the enterprise economy and the personalized development of e-commerce.

Keywords: Cognitive Computing, e-commerce, recommendation system

COGNITIVE PARAMETER BASED MULTI-AGENT NEGOTIATION FOR TASK ALLOCATION IN MAINTENANCE WORK

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Abstract

Multi-agent system (MAS) model has been extensively used in the different tasks of Maintenance such as negotiation with the client and broker for merchants. Hence the objectives of this paper are to evaluate maintenance agents' various cognitive parameters like commitment, capability, trust, desire, etc. After selecting the best Maintenance agent from the ordering queue, it applies negotiation strategies to find out the most profitable proposal by which both client and maintenance agent can get profit. This machine belongs to a semi-cooperative negotiation type and selects a pair of maintenance agents and client agents using mental and cognitive parameters. In this work, we have provided a logical cognitive model, a logical negotiation model between the client agent and the selected maintenance agent. With the help of GUI final results are shown.

Keywords: Multi-Agent, Negotiation, Desire, Trust, B2B, Maintenance Agent

PERPETUAL COMMUNICATION THREADS ON INSTANT MESSAGING APPLICATIONS AND MENTAL HEALTH OF EMPLOYEES

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Abstract

Peripheral work connectivity is normalized in today's world. Instant Messaging brought a paradigm shift in the official communication within the organization. Smartphone, which was already equipped with email, has one more tool which is fast, convenient and informal in nature i.e. WhatsApp (Barber & Santuzzi, 2015). However, when it comes to the features of WhatsApp, it definitely becomes more intrusive than email (Barber & Santuzzi, 2015). Official communication through WhatsApp is already pushing the issue of blurring work-home boundaries (Ayyagari, Grover, & Purvis, 2011). As per the studies, it is proven that perpetual nature of various WhatsApp communication threads increases mental effort (Yus, 2017) of employees who have to remain active through ICT (Chen & Casterella, 2019). Therefore, the question arises, where to draw the line with respect to expected presenteeism through WhatsApp during the off-the-job hours (Lee, Chang, Lin, & Cheng, 2014). This paper tries to connect dots between official communication through WhatsApp and mental health of employees.

Keywords: Technology tethered employees, technostress, telepressure, mental health and peripheral work connectivity

DIGITAL ANSWERS TO RECRUITMENT CHALLENGES: AN EXPLORATORY STUDY. THE CHANGING FACE OF RECRUITMENT AMID COVID PANDEMIC

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Abstract

Digitalization isn't a buzz word but a living reality of the world, we live-in today. In its rich and varied form, it has touched human life and brought many new paradigms, not just in the form of new products or services but also in terms of process, activities and systems. Digitalization is technology driven but in no means restricted to technology itself. It is about availing data in the hands of decision maker to make more informed choices and take better decision. It offers practical alternatives in terms of tools or systems which attempts to bring down cost and increase value proposition for a business entity specifically, or to different stakeholders involved directly or indirectly in an economic activity. The real worth of digitalization is in its ability to solve problems in easy and practical ways both in stable environments and turbulent times. In the back drop of Covid-19, people, businesses and economies faced significant challenges. During such daunting times, it was the power of digitalization which provided practical alternatives in the hands of people, institutions and government in the form of tracking, procuring, exchanging, and delivering goods and services. On one hand digitalization made it possible to transact in a cashless way through payment apps and mobile wallets, it helped government of India to run world's biggest CoWin portal to vaccinate its 1.3 billion people. From running schools in online mode to ordering food and grocery online, all required digital technology in the background. Business organizations are not isolated from the effects of the pandemic as it posed different challenges from different fronts. One such front was recruitment. Amid the times of lockdown and travel restrictions, companies faced new set of challenges in hunting talents and bringing them on-board. This paper is an attempt to probe into the changing practices of recruitment during the pandemic times, especially with reference to the digital technologies. From assessing online a prospective employee on job related tests, psychological tests and conducting online interviews to digitally onboarding employees in the company a lot has been changed into the way recruitment happens. The present study is based on the responses collected from HR recruiters in selected companies of IT and Non-IT sector in India to describe their recruitment challenges and how digital technology helped them addressing them. The underlying idea is to come up with a list of practices that are proved so effective that they are going to stay even after the pandemic is gone.

Keywords: Digitization, Recruitment, Pandemic, best practices

THE IMPACT OF ADVERTISING AND ONLINE CONSUMER REVIEWS ON CONSUMER BUYING BEHAVIOUR

Archit Tapar ¹, Jitender Kumar ², Ashish Gupta ³, Vaibhav Mishra ⁴

Abstract

Advertising has become a pressing necessity for everyone in the business world to promote their products, make a space for themselves in the minds of their target customers, and expand their customer base. In a world where consumers are spoilt for choice, in almost every industry, there are multiple options and substitutes for almost every product. Everyone needs advertising, from business owners, companies, traders, and retailers to consumers, to maximise the value retrieved from a transaction. The study aims to understand advertisements' influence on consumer decision-making and buying behaviour. The study also examines the impact of positive and negative reviews based on low-involvement and high-involvement products and establishes its relationship with consumer buying behaviour.

Another major factor influencing consumers' purchase decisions is Online Consumer Reviews (OCRs), which serve as electronic word-of-mouth promotions. Any consumer using an app, social media, or digital platform invariably encounters such reviews, and consumers have actively started looking for reviews before making a purchase. Therefore, marketers try to use OCRs to their advantage by managing online reviews to attract potential customers and keep the existing ones. To analyse the responses collected from 209 respondents, Correlation analysis was performed on various factors to accept or reject the hypotheses. The study concluded with the acceptance of both of the proposed hypotheses. The research examined two factors impacting the consumers' buying behaviour — online advertising and online consumer reviews. Within online advertising, the impact of the flexibility of viewing the advertisements was considered, and within online consumer reviews, the kind of reviews — positive, negative, or neutral, as well as the kind of product — high involvement and low involvement was considered to determine the impact on consumers' buying behaviour.

Multiple studies have been done around the world on these topics in various regions, but there is not much research in this area concerning the Indian diaspora. This fact is the motivation for this study. It makes it very relevant, especially in present times, when most businesses face tough competition, online shopping is on the boom owing to the pandemic, and people are spending most time indoors, shopping from the comfort of their homes.

Keywords: Digitization, Recruitment, Pandemic, Best practices

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NPCI: A GAME CHANGER IN RETAIL PAYMENTS AND SETTLEMENTS SYSTEMS IN INDIA

S Vijaya lakshmi ¹, Nagendra Kumar MV ²

Abstract

The payments and settlement systems in India saw significant transformation since the early decade of the 21st Century. Prior to that, in the early 1980s the payments and settlement systems were mainly paper based, cumbersome and involved a lengthy process for final execution and closure of a financial transaction. With an objective to transform the payment and settlements in India, the RBI constituted a committee under the leadership of Dr. Ranga Rajan for the development of technology based innovative payments and settlement systems in India that are efficient and effective in terms of time and cost.

Since then, the journey has been significant with development of different innovative technology based solutions resulting in the development of robust technology based innovative payment and settlements in India. IBRDT, IFTAS and CCIL played a key role in developing and promoting necessary infrastructure to foster necessary technology based payments and settlement systems in India. During 1990s to 2000s the technological innovations has been significant in the process of payments and settlement systems in India.

However, until the early 21st Century, though significant improvements were seen in terms of technology based payments and settlements in India, gap has been identified in managing all kinds of payments and settlement infrastructure under a single unifying institutional leadership. National Payments Corporation India (NPCI) has been authorised to act as an umbrella organization or as a unifying institutional mechanism with the backup of the Reserve Bank of India (RBI) and Indian Banks Association (IBA). The NPCI was promoted with the passage of Payments and Settlement Systems (PSS) Act, 2007.

The role of NPCI in transforming the payments and settlement ecosystem in India has been phenomenal especially in transforming the Retail Payments and Settlement systems. NPCI played a key role in the development of innovative indigenous technology-based platforms to promote effective and efficient processes of payment and settlement systems in India that are effective and efficient in terms of both time and the cost.

Therefore the present case study focuses on the historical development and transformation of the payments and settlement ecosystem in India with specific focus on the role, functions, achievements and impact of the National Payments Corporation of India (NPCI) and concludes on the challenges facing by NPCI with a future objective to expand into the international markets.

The present case study provides scope to understand about the historical development of payments and settlement ecosystem in India, different policy initiatives taken by the RBI to promote and foster technology-based payment and settlement systems, the origin and scope of National Payments Corporation of India (NCPI), its functions and achievements, and challenges and its future scope.

Key Words: NPCI, PSS Act, 2007, IBRDT, IFTAS, CCIL, RBI, PSS

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THE COUPLING COORDINATION DEGREE OF PERFORMANCES FOR INDIAN SECTORAL INDICES

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Abstract

The concept of coupling coordination degree (CCD) came from physics that refers to the phenomena of two or more systems and the variety of interactions among them which affect each other. In a similar context, this study reveals the coupling coordination mechanism of four important Indian sectoral indices namely banking, automobile, foreign institutional investor (FII) and domestic institutional investors (DII) to understand their interactions on economy. Using the Indian sectoral indices of the industries from the financial year 2010 to 2019 as a research sample, the CCD of above-mentioned sectoral indices is measured. The results show that, in recent years, coupling between the automobile and the banking industry is at a high level due to increasing foreign direct investments, foreign institutional investments, firm's performances and repo rate. This suggests policy makers should attract more foreign investments for the development of the economy. The coupling coordination between the domestic institutional investment and the automobile sector has been very strong for the past three years that may help the policy makers propose more effective policies.

Keywords: Coupling coordination degree, Firm performance, Sectoral indices, Automobile, Banking

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SUPPLY CHAIN DASHBOARDS - KEY METRICS for MANUFACTURERS

Geetanjali Yadlapalli 1, Sandeep Amanaganti 2, Prabhakar Gorantla 3

Abstract

Businesses have faced considerable problems due to corporate globalization and new global trade opportunities in recent decades. New management paradigms emerged worldwide where managers had to contend with price pressure, product quality, variability, and availability, all while operating in highly competitive marketplaces. As a result, precise optimization of logistic activities is required to promote business consolidation, but it is also required to save resources and improve the overall supply chain operations. Furthermore, the measurement and control of Key Performance Indicators(KPIs) and Information Systems (IS) play a critical role in integrating the entire supply chain activities and providing a competitive advantage to increase efficiency and client satisfaction. It is also feasible to monitor logistic operations using integrated information systems in real-time, which gives agility, flexibility, and reliability to the firm's operational functions. The main Objective of this study is to identify operational difficulties, functional metrics, existing planning tools, existing information systems, decision support applications and practices and to understand the importance of metrics and KPIs of Supply chain & logistics in fulfilling the ultimate objectives of the business. The research was done in 3 stages: the first being the literature review - investigating the gaps identified within the research area of interest; the next stage was investigating the Management Information system, i.e., SAP(ERP system), learning and analyzing the challenges faced, and the final stage entailed structured questionnaires and interviews with the logistics department at Laurus Labs Ltd. The core activities designed during the internship concerned the regular operations of a logistics team and the development of Key Performance Indicators (KPI). Moreover, these desirably would be incorporated within the SAP (ERP system), implemented in Laurus Labs. Some improvements can be achieved concerning parameterisations, measurements, and monitoring reportable. These can be considered SAP customisation for the group's practices in India.

Keywords: Logistics, Planning, Optimisation, Key Performance Indicators (KPIs)

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A BIBLIOMETRIC ANALYSIS OF INDUSTRY 4.0 IN SUPPLY CHAIN

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Abstract

The purpose of this study is to provide a bibliometric analysis of Industry 4.0 (I4.0) research in supply chain (SC) and to provide an understanding of contemporary research trends in this area. I4.0 has the ability to influence the way goods are being manufactured, sold, and provided service. Even though I4.0 originated in 2011 in Germany, Supply Chain Management (SCM) have only recently started to address I4.0. I4.0 will change the way how SCs are being designed and operated leading to digitalization of SC. Therefore, it is important to understand the research progress and to identify the current research trends of I4.0 in this field. A bibliometric study with focus on Industry 4.0 technologies impact in the context of SC can provide these insights. This study uses the Scopus database and a total of 132 articles were reviewed. The study includes only research articles from year 2016 to 2022 (till March). This study presents a visual representation of the bibliographic data by using the R and VOSviewer software. Using VOSviewer, research clusters are identified which help in identification of key research topics and patterns. The findings provided the overview of the most relevant journals, most productive scholars, top academic institutions, top countries contributing to I4.0 research in the context of SC. The most frequently used keywords are circular economy, sustainability, blockchain, Internet of Things (IoT), digitalization, performance apart from Industry 4.0 and supply chain management. The results show that the most recent research contributions are related to supply chain performance, sustainability, digitalization and most frequently used Industry 4.0 technology is IoT. The novelty of this study is that it identifies the current research trends and themes of I4.0 in SCM. This research benefits the researchers by identifying the potential research areas of I4.0 implementation in SC and providing directions to explore further in this field.

Keywords: Industry 4.0, Supply Chain, Supply Chain Management, Bibliometric analysis

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DOES FINANCIAL MATERIALITY EXIST IN ESG INFORMATION? – EVIDENCE FROM ITS IMPACT ON STOCK PRICE SYNCHRONICITY

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Abstract

From an information efficiency perspective, stock price synchronicity may reflect the degree of integration of company-specific information with market stock prices. The higher the integration of company-specific information, the lower the stock price synchronicity. As environmental, social and governance factors become more important, corporate ESG information is gaining more attention from market participants. So far, we have investigated the relationship between CSR and stock price synchronicity, which is one of the most important information specific to a company. Against this backdrop, the present study tests the association between ESG score and stock price synchronicity on the sample of BSE-100 index constituents from the period 2011 to 2021. The results of the study verified significant negative impact of ESG on stock price synchronicity which is in line with information efficiency view inferring that the investors in the Indian market give importance to ESG information in their investment decision making. The findings also reveal the significance of impact of environmental score and Social score, but not the governance score on stock price synchronicity.

Key words: ESG, stock price synchronicity, Information efficiency view, sustainability

PRIORITIZING FITNESS TRACKING SOLUTION: A COMPARATIVE ANALYSIS

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Abstract

The purpose of this research is to assess the dominating factors responsible for the adoption of various fitness tracking solutions (FTS) in Indian context. The proposed study will also evaluate potency of the different criteria like health concern, economic benefit, ease of use, perceived accuracy, acceptability, privacy concern, interactivity, past experience, medical history, information susceptibility, etc. in determining the overall priorities of FTS. Data will be collected from working citizens of metro cities of India and the collected data is to be analyzed using Analytic Hierarchy Process and prioritize various FTS. Previous researches have mostly focused on analyzing a single fitness tracking solution and relationships among the identified factors; however, prioritization of FTS still remains unexplored. Therefore, in the current study pairwise comparison will be applied for evaluation and prioritization of criteria, sub-criteria and alternatives of FTS. This will also lead to the selection of most preferred and least preferred FTS. With the help of the dominating criteria and sub-criteria of the results, the companies offering fitness tracking devices or applications may formulate the strategy to enhance the customer base.

Keywords: Fitness tracking solution, medical history, fitness tracking devices, accuracy

A LITERATURE REVIEW AND BIBLIOMETRIC ANALYSIS ON DIGITAL TRANSFORMATION

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Abstract

Digital transformation is occurring more rapidly in comparison to earlier times, especially during COVID 19, and it has increased the demand for digital platforms. The new generation is adapting to digital technology and increasing their learning curve. The rising interest in digital transformation is filled by the synergies between technological developments and the search for new determinants of digital technology, which is speeded up by the covid-19. COVID-19 has forced people to use digital tools, whether it is in health care, education, IT or any other sector. Society and industries have adapted themselves to information technology and are learning about the advancements in this field for the betterment of society. The main objective of this paper is to review and do bibliometric analysis related to digital transformation to understand development trends. Data was collected through the Scopus database, which provides an authenticated and reliable source of data. Earlier searches included a total of approximately 2000 research papers, from which only articles and business management papers were selected. A total of 952 papers have been taken for review and analysis purposes from the period 2001 to 2021. The key words included for further extraction are digitalization, industry 4.0, digitization, and digitalisation. The result shows the research trend related to digital transformation is increasing over the time period and it includes different types of industries (SMEs, education, manufacturing, healthcare, etc.). SMEs, education, manufacturing, healthcare, etc.).

Keywords: Digitization, Digital transformation, Digitalization, Digital technology, Bibliometric analysis

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BIBLIOMETRIC ANALYSIS OF RESEARCH ON SUSTAINABILITY IN THE HOSPITALITY INDUSTRY

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Abstract

The research on sustainability has gained momentum in the last decade. The bigger agenda of sustainability is that the earth's resources available cannot be misused and depleted, as these resources being limited would once get exhausted. Initiatives have been taken by individuals, firms and governments of various countries to adopt sustainability in various sectors and the hospitality industry is no exception. The main objective of the study is to provide the current research trend on sustainability in the hospitality industry using bibliometric analysis. This study considered data from Scopus database from the year 2000 to 2022 (till March 2022). The keywords used to retrieve articles were "sustainability", "sustainable", "green", "Eco", "hospitality", "hotel" and "restaurants". Initial search resulted in 874 papers. However, we removed conference papers, review papers and books and restricted them to only journal articles which yielded 547 papers. The bibliographic information about these papers were saved in CSV file and bibtex file for further analysis. The bibliometric analysis was conducted using R and VOSviewer softwares. Apart from descriptive of the papers, co citation and co word analysis were done. Using VOSviewer, research clusters are identified which help in identification of key research topics and patterns. The findings provided an overview of the most relevant journals, most productive scholars, top academic institutions, and top countries contributing to sustainability research in context to the hospitality industry. The result indicated the use of sustainability as a marketing strategy and as a corporate social responsibility initiative. In the long run, adopting sustainability in the hospitality industry will provide financial stability but also would lead to competitive advantage by targeting the customers which seek environmentally friendly services. Society has been adopting ways to ensure environmental protection, firms can use sustainability as a marketing strategy to attract customers.

Keywords: Sustainable, Green, Hospitality, Hotel, Restaurants, Eco

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DATA MINING THAT WORKS DECISION SUPPORT -A MANAGEMENT PERCEPTIVE

D. Saravanan¹, S. Vijaylakshmi², Dennis Joseph³

Abstract

Data mining is increasingly being accepted as a viable means of analyzing massive data sets. With commercial and scientific datasets approaching the terabyte and even petabyte range, it is no longer possible to manually find useful information in this management data. As the semi-automated techniques of data mining are applied in various domains, it is becoming clear that methods from statistics, optimization, etc.. that comprise data mining are no longer sufficient to address this problem of management data overload. Often, the data is noisy and has a high level of uncertainty. It could also be dynamic, with the patterns in the data evolving in space and time. To address these aspects of management data analysis, we need to incorporate data mining techniques to complement the existing approaches.

Keywords: Data mining, Decision Making, Portfolio Management, Financial Applications, Neural Networks, Predictions, For costing.

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IMAGE SIMILARITY ATTRIBUTE TECHNIQUE FOR EXTRACTING SEMANTIC PATTERNS

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Abstract

The task of discovering useful editing patterns from a professional video, such as a movie, is one of the main purposes of video data mining. But, data mining on multimedia data like a movie is a challenging task due to the complicated contents of multimedia data. In particular, the discovered patterns need to be supported by their semantic features because these features tell how to use the corresponding patterns during the process of editing the video. The video ontology is a formal and explicit specification of events. Specifically, an event is a combination of location, time, movement, and shooting technique. to retrieve such events and to extract "semantic patterns" from videos. Here, a semantic pattern is a combination of low-level features such as color, motion, and audio. The video ontology is built by extracting new semantic patterns from segments of videos that cannot be retrieved by previously extracted patterns.

Keywords: Image Mining, Data Mining, Image Attributes, Pixels, Histogram

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EXTRACTING IMAGE FRAMES USING IMAGE PROPERTY MATACHING TECHNIQUE

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Abstract

Retrieve the exact information from the image database is one of the challenging task today especially the input if it is image. This extraction procedure be different compare to the existing retrieve operation. In image data extraction user need to know the input field, based on his knowledge only the extraction take place because the complexity of the input data set. The given visual picture converted into meaningful static picture after eliminating the unwanted information from the data set then only user need to extract the needed information. This brings the huge demand in this field. In the proposed article focus the drawback on the existing technique and provide the efficient model for extracting the needed information. The investigation outcome verifies this statement.

Keywords: Knowledge extraction, Information retrieval, Picture comparison, Mean pixel, Threshold value, Frame height, Data extraction

TRANSFORMATION OF SECURED INFORMATION USING AUDIO SECRETE WRITING METHOD

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Abstract

The slightest informative bit technique is one of the most secured secret writing procedure for transforming the information between the users. Most of the existing techniques find after added the secret information using any medium, originality of the contents get spoiled and techniques are easy to crack and techniques are based on the cover medium. In this paper, the slightest informative bit using acoustic file technique. Technique helps to transfer the content in un meaningful way so that any hackers can hack the data they may not get the original information. So the unique content are transferred without any clue to the hackers. Proposed technique works based on two important constraints first ensure the content originality along with the originality secrete data need to added. Experimental output verify originality of the data and size of the data never get changed, and it works well in all type of mediums

Keywords: Slightest informative bit, Audio Data, Encryption, Decryption, Steno Audios, Secrete writing

EFFECT OF HEALTH CONSCIOUSNESS ON ADOPTION INTENTION OF FITNESS TRACKING APPS: A STUDY IN INDIAN CONTEXT

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Abstract

In current scenario sedentary lifestyle has become a global concern leading to obesity which gives rise to a huge number of diseases such as: depression, cardiovascular problem, arthritis, etc. resulting in 34 million deaths per year. Few researchers observed that health fitness tracking can play an effective role in increasing mobility of masses leading to healthy lifestyle. Health fitness trackers assist an individual in quantifying and monitoring their day-to-day activity leading to conscious behaviour towards their health and fitness. With access to technology, specifically mobile phones it becomes easy to use health monitoring apps for tracking one's activity. It has been observed that a health-conscious individual is more likely to adopt and use a fitness tracking solution. The current paper proposes a framework to study the behavioural intention of an individual to adopt health fitness apps by extending integrated Model of Goal-directed Behavior (MGB) and Technology Acceptance Model (TAM) to consider health consciousness and perceived privacy protection as two critical factors.

Keywords: Model of goal-directed behavior, Wearable health devices, Sustainable lifestyle, Perceived privacy protection, Health consciousness.

A PERSPECTIVE OF SUPPLIER SELECTION AND EVALUATION IN PETROCHEMICAL COMPANY: A DEA APPROACH

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Abstract

Selection and evaluation of suppliers for any petrochemical company has been gaining attention in both academic and industrial practice. The distribution of the fuel to the station is the critical approach to handle for which performance measure is needed to apply. In this paper, we implement a data envelopment analysis (DEA) method to map the suppliers' performance based upon the input and output dimensions. Besides, this approach can suggest to the managers for identifying the suppliers based on the performance and capability to perform in order to maintain the long-term partnerships, improvement in the practice, and pruning. The supplier data for this study has been obtained from Indian Petrochemical Company.

In the recent trend of supplying network, percentage of outsourcing has been increasing frequently. For petrochemical industries, the many of their networks are managed by third party, and it becomes increasingly important the way to shortlist the suppliers for managing the supplies to their supplying station.

In the previous paragraph, most of the cited studies describe a methodology based on DEA with distinct approaches in the context of different area of applications. This study aims to address SS issues in the context of Indian petrochemical industry under MCDM techniques like DEA.

In summary, this methodology addresses some questions, mentioned in the following: -

- To highlight the input and output dimensions in order to measure the performance.
- Which suppliers are to be selected for strategic partnerships from the market?
- To identify the ineffective suppliers in order to improve their efficiencies.

DESIGN/METHODOLOGY/APPROACH

In this section we are approaching to define a brief description of the DEA models successfully implemented in our study. Basically, the DEA methodology includes the Charnes, Cooper, and Rhodes (CCR) approach to calculate the cross-efficiency models. The reader can be referred to the actual works in this area for more details.

The DEA approach is well known in the literature that is used as multi-factor analysis tool. Besides, relative efficiencies of a set of decision-making units is measured effectively through multiple input and output factors. In the context of our study, the steps and notion of Doyle and Green (1994), and Talluri and Ram Narasimhan (2004) are referred. Furthermore, the efficiency measure is defined by Eq. (1):

$$I_{is} = \frac{\sum_{x} E_{sx} u_{ix}}{\sum_{y} H_{sy} v_{iy}} \tag{1}$$

Case Model

Our study is carried out in the context of multinational petrochemicals company in India, and referred as company 'P' throughout the paper. Mainly, 'P' is the oil refineries which are complex plants but are relatively mature and a country leader in the production of crude oil under highly integrated way. The goal of 'p' is the production of fuels for transportation, power generation, and heating. It needs to be selected a distributer or suppliers who are able of supplying the fuels optimally. The critical objectives of the 'P' are to develop a supplying network through set of suppliers include:

improving in the supplying of products/ services to the customer;

- improving on-time delivery in the minimum lead-time;
- performing long-term relationships with key suppliers;
- securing competitive edge with proper safety.

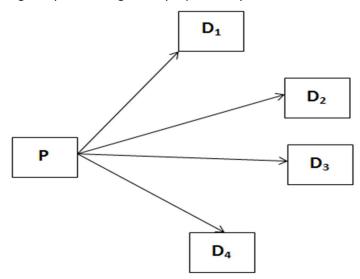


Fig. 1 Distribution channel for supplying the fuel to the distributers

In order to achieve these objectives, a decision technique based up on DEA is considered. The framework is constructed as shown in Fig.1. In which D1, D2, D3, and D4 are the distribution channel, and it is installed for the providing of the fuel to the customers.

FINDINGS:

The performance capability of the suppliers is measured in terms of efficient and ranking is presented as per their efficiency score. Suppliers are recommended to improve their performance as per the study. The following outcome has been recognized: -

- [1] Supplier S1 is possibly the most efficient with respect to other suppliers.
- [2] Suppliers S1, S2 and S8 would be the key suppliers which can be extended.
- [3] By using DEA, the company may divide the set of suppliers into efficient and inefficient suppliers.
- [4] CCR efficiency score can be changed as per input and output dimensions considered prior to study, and it strongly depends upon the situation and responses received.

The results of the case company can be extended in solving real life application problems in different scenarios. In this study, we present a framework which measures the suppliers' performance based upon the input and output dimension. The first step is to develop a set of criteria into that factors which containing both Input and Output dimensions in the context of Indian petrochemical company. However, we then implement an approach to measure the suppliers' capability into multiple-dimensions based upon DEA approach. Numerical results validate the suppliers' performance for dealing with such problems.

PRACTICAL IMPLICATION

There are a different set of suppliers involved with supplying network for the purpose of supplying the improved products/components/parts at each echelon. Then the situation goes varied from one echelon to other in terms of type of product, realistic criteria, set of supplier and technical capability. The proposed model helps the decision maker to shortlist the set of supplier at each echelon separately.

Keywords: Supplier selection; Performance measure; DEA; Petrochemical company

DEVELOPMENT OF A FRAMEWORK FOR SUSTAINABLE IMPROVEMENT OF INDIAN COAL MINING OPERATIONS

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Abstract

In this research, a multi-level structural model has been developed combining the knowledge and experience of domain experts for sustainable coal mining. Hence, it considered 15 key parameters related to coal mining and turned them into a simple, logical, and unequivocal model using the total interpretive structural modeling technique. The model produces a control sequence by clearly depicting the leading and lagging parameters for the system alongside the causal relations on the directive links. "Extraction of coal and OB" is identified as the leading parameter which requires strict control to ensure sustainable coal mining activities. Since a minor change in that parameter can alter the entire system. In contrast, "health impact" is identified as the lagging parameter which requires the least control mechanism since it has substantially less or no impact on the system. Control measures for the remaining parameters need to be decided on a priority basis. The research findings will assist in strategy formulation for sustainable coal mining activities. The model developed on this research may be utilized as a framework to enhance sustainability in coal mining and other allied industrial operations.

Keywords: Sustainability, Environmental Impact, Coal Mining, Total Interpretative Structural Modelling

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