

*Abstracts of*  
**International Conference on  
Innovations in Business Management**

Editors

- Ankita Srivastava
- Raghvendra Kumar Sharma





Ankita Srivastava  
Raghvendra Kumar Sharma  
(Editor)

*Abstracts of*  
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Abstracts of International Conference on Innovations in Business Management (ICIBM 2020)  
16<sup>th</sup> – 17<sup>th</sup> January 2020

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- University of Derby, United Kingdom

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## Foreword

This abstract book is a collection of the various research ideas of academic community and practitioners of management. The researchers have contributed toward various themes of conference such as sustainable economy, supply chain, women-empowerment, export-import, microfinance, government policies etc. We strongly believe that it will open up further scope for in-depth research in various disciplines of business management. Best wishes to the participants to have detailed discussions on the above-said wide range of areas.

Conveners

Mr. Raghvendra Kumar Sharma

Dr. Anil Kumar

## **About Conference Organizers**

### **ICFAI University, Dehradun (India)**

Set in the picturesque foothills of the Himalayas, The ICFAI University, Dehradun was established under the ICFAI University Act 2003. Since its inception, The ICFAI University is providing high quality learning experience, in an adaptive environment, with a focus on relevance, rigor and research. The mission of the ICFAI University is to develop ethically grounded professionals/executives who can add value to the organizations and communities to which they belong. The University has a reputation for innovative program design and delivery, quality courseware, personalized instructions, strong industry interface, and research consultancy.

The University believes in creating and disseminating knowledge and skills in core and frontier areas through innovative educational programs in Management, Law, Science & Technology and Education.

Since its establishment, the University has grown impressively and achieved widespread recognition and acceptability from business and industry, professional bodies, and academic circles. The University flourishes in a lush green campus spread over 25 acres at Selaqui. It has 2.5 lakhs sq. ft. built up area with academic blocks, faculty rooms, auditorium, seminar halls, computer labs with latest computing facility, well equipped library, canteen, and sports and recreation facilities. State-of-the-art infrastructure coupled with academic rigor enables the ICFAI University to create a new breed of professionals for the ever-evolving business world.

### **ICFAI Business School (IBS)**

Since its establishment in 2004, ICFAI Business School-Dehradun (a constituent of The ICFAI University- Dehradun, India) has developed into a Business School committed to cultivate excellence in the field of education. IBS-Dehradun, known for unique case-based teaching, offers innovative and industry-oriented programs and ample opportunities for all round development of its students. IBS-Dehradun provides quality education to students in the classroom and industry exposure through a rigorous Summer Internship Program. IBS-Dehradun transforms its students into leaders of future by imparting them the right blend of knowledge, skills and attitude.

### **University of Derby (United Kingdom)**

Located in the heart of England, it builds on region's heritage of innovation to provide industry-relevant, expert teaching, from foundation and undergraduate degrees through to postgraduate study and research. Rated Gold in the Teaching Excellence and Student Outcomes Framework (TEF) and a Top 30 UK University in the Guardian University Guide 2020, our academic strength is backed up by practical experience to ensure our students are ready for a successful career.

## **About ICIBM 2020**

ICFAI Business School (IBS) – Dehradun, India in collaboration with University of Derby, UK is conducting the 1st ‘International Conference on Innovations in Business Management’ (ICIBM) to be held during January 16 – 17, 2020. ICIBM 2020 aims to provide an excellent international platform to academicians, researchers, students, practitioners of management and industrial participants around the world, to share their research works/ views/ experiences with global experts and peers. ICIBM will be held at the campus of IBS Dehradun based in the state of Uttarakhand, India. In addition to this, conference will help the delegates to establish academic, research, and business relations with their peers expected to join from different parts of the world. ICIBM 2020 will certainly lead to noteworthy contribution to the knowledge base in the area of business management.

## Message from Vice Chancellor (O)

Francis Bacon said “Reading maketh a full man; conference a ready man; and writing an exact man”. Conferences offer a platform to students, researchers, academicians and management practitioners to share their views / experiences with the scholars and the experts from different regions. International Conferences, in particular, allows participants to share their scholarly work with experts from across the globe. High quality discussions during a conference create a thought provoking and learning environment. This eventually results in innovative ideas. Today’s industrial scenario expects such innovative ideas to be carried forward and make them possible to practice.



The 1<sup>st</sup> ‘International Conference on Innovations in Business Management’ (ICIBM 2020) organized by ICAFI Business School, ICAFI University, Dehradun, India in collaboration with University of Derby, UK focuses on future innovations and research advancements to address wide range of managerial challenges faced by practitioners. It will be a magnificent opportunity for delegates to take home high-quality inputs beneficial for their future scholarly works in this knowledge-based society. The contributions made by participants from across the world will be a rich source of information to the scholars, industry executives and academicians.

My heartiest congratulations to the organizers and best wishes for the ICIBM 2020 to be a grand success.

Prof. Dr. Muddu Vinay  
Vice Chancellor (O),  
ICFAI University, Dehradun

## Message from Registrar

Academic institutions have a great responsibility to create a wealth of knowledge for the society. In the era of globalization, management research conducted in academic institutions support modern day organizations in terms of innovative ideas helpful in solving business problems. Conferences and seminars provide a magnificent opportunity to scholars to share their research ideas with research fraternity. It also provides a brilliant platform for exchange of information among participants and consequently upgrading the quality of their research and its outcomes.



International Conference on Innovations in Business Management (ICIBM – 2020) brings significant number of students, research scholars, academicians and industry executives under one roof. This will surely lead to innovative ways to deal with business situations and ultimately contribute to the development of the nation.

I am certain that ICIBM – 2020 will create high quality research culture among the participants and trigger interactions among them for exchange of ideas and current advances in the areas of management.

I wish ICIBM – 2020 the very best and appeal all participants to brainstorm on several thrust areas of the conference.

Brigadier Rajiv Sethi  
Registrar,  
ICFAI University, Dehradun

## Keynote Speaker

### **Prof. Jose Arturo Garza-Reyes**

Jose Arturo Garza-Reyes is a Professor of Operations Management and Head of the Centre for Supply Chain Improvement at the University of Derby, U.K. He is actively involved in industrial projects, where he combines his knowledge, expertise, and industrial experience in operations management to help organisations achieve excellence in their internal functions and supply chains. As a leading academic, he has led and managed international research projects funded by the European Commission, British Academy, British Council, and Mexico's National Council of Science and Technology



(CONACYT). He has published extensively in leading scientific journals and five books in the areas of operations management and innovation, manufacturing performance measurement, and quality management systems. He is a Co-founder and current Editor of the International Journal of Supply Chain and Operations Resilience (Inderscience), Associate Editor of the International Journal of Production and Operations Management, Associate Editor of the Journal of Manufacturing Technology Management, and Editor-in-Chief of the International Journal of Industrial Engineering and Operations Management. Professor Garza-Reyes has also led and guest edited special issues for Supply Chain Management: An International Journal, International Journal of Lean Six Sigma, International Journal of Lean Enterprise Research, International Journal of Engineering Management and Economics, and International Journal of Engineering and Technology Innovation. Areas of expertise and interest for Professor Garza-Reyes include general aspects of operations and manufacturing management, business excellence, quality improvement, and performance measurement. He is a Chartered Engineer (CEng), a certified Six Sigma-Green Belt, and has over eight years of industrial experience working as Production Manager, Production Engineer, and Operations Manager for several international and local companies in both the U.K and Mexico. He is also a fellow member of the Higher Education Academy (FHEA) and a member of the Institution of Engineering Technology (MIET).



## **Organizing Committee**

- Dr. Amit Joshi
- Dr. V. N. Saxena
- Prof. Sanjeev Malaviya
- Dr. Rashmi Chaudhary
- Dr. Puneet Kumar Gupta
- Dr. Mohd. Imran
- Dr. Deepti Kiran

## **Organizing Secretary**

Dr. Ankita Srivastava

## Conference Schedule

<b>Day – 1</b>	
Time	Session Details
09:30am – 10:00am	Registration
10:00am – 11:15am	Inaugural address
11:15am – 11:30am	Tea Break
11:30am – 1:00pm	Technical session - 1
1:00pm – 1:45pm	Lunch Break
1:45pm – 3:15pm	Technical session - 2
3:15pm – 3:30pm	Tea Break
3:30pm – 5:00pm	Technical session - 3
<b>Day – 2</b>	
10:00am – 11:30am	Technical session - 4
11:30am – 11:45am	Tea Break
11:45am – 1:15pm	Technical session - 5
1:15pm – 2:00pm	Lunch Break
2:00pm – 3:30pm	Technical session – 6
3:30pm – 4:00pm	Tea Break
4:00pm – 5:00pm	Valedictory

# **Solving the Vehicle Routing problem with Reduced Capacity with Maximizing Customer Satisfaction using Genetic Algorithm**

Alireza Goli

Department of Industrial Engineering, Yazd University, Yazd, Iran

## **ABSTRACT**

The vehicle routing problem is one of the most well-known problems in the field of optimization. This problem is very diverse due to being ranked NP-COMplete. This paper proposes new assumptions to bring this problem closer to real situations, the most important of which is the limited and limited capacity of vehicles with a reduced rate in each vehicle. Genetic algorithm is used to solve this problem in short time and with high quality. The results show that the genetic algorithm can solve this problem to a large extent in a reasonable time with the least error.

**Keywords:** Vehicle Routing, Genetic Algorithm, Exact solution, Reduced Capacity



# Development of a Suitable Layout for Packaging Plant of a Sugar Industry

Anthony Papo, David Kawage, Kamalakanta Muduli, John Pumwa

Department of Mechanical Engineering, Papua New Guinea University of Technology, Lae,  
Morobe Province, PMB 411, Papua New Guinea

## ABSTRACT

The technology behind plant layout design is very important in this modern world where countries are dramatically industrialized due to advancement in technology. This technology is helpful to the world of industrial business. The arrangement of different departments of an industry is very important because the economic activity of the industry depends on the operation of the industry according to its layout design. There are different types of plant layout and the most common ones that are covered in this paper are the process layout, product layout, fixed position layout and combination layout. There are two types of design methods of these layouts and they are manual method and computerised method. The computerized methods are of two types, constructive and improvement algorithm. CRAFT is an improvement type algorithm and it uses the initial data of a layout and improves it by pairwise exchanging the departments based on which that have equal areas or sharing common borders. The case study has been conducted to design a layout of the sugar packing section of the factory department of the case industry. The packing section layout was a typical product layout in which all the vertical packing machines (VPM), a controlled packing machine (CPM) and a new packing machine are arranged in straight line in four different rows. The sugar (material) moves from one department to another for packaging purpose. We have collected the layout plan of the sugar packing section and using these data to implement CRAFT algorithm and have calculated that the initial layout would improve by saving 26% of the initial total cost of the layout by switching department 4 (VPM 4) and department 9 (VPM 9). The initial cost as was calculated is K5, 519.80 on unit cost per ton bases and reduced this by 26% gives K4, 082.10. That means it saves K1, 437.70 for the industry by the new layout. We have also calculated the target production of the industry to be 301.68 tons per day. The total cost in that wise was K1, 665, 213. 30 and this would be reduced by 26% to K1, 232, 257.80. This means that the company can save K432, 955.50 a day. This is an effective layout that is recommendable to be implemented by the company to improve its economic activity.

**Keywords:** Plant Layout, CRAFT, Agri Food Industry



# The Influence of e-Service Quality and e-Marketing Mix on Customer Satisfaction and Loyalty in the Airline Sector

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<sup>2</sup> Centre for Supply Chain Improvement, University of Derby, UK

## ABSTRACT

The revolution of the web-based business has changed the shape of the world economy in recent years. One of the industries that has been revolutionised due to the emergence of web-based business is the transportation industry, particularly the airline sector. The web-based business has affected the traditional travel agencies and ticket flight broker business models. In fact, due to the raising competitive pressure in the airline industry, many budget airlines have started to sell tickets directly to the customers in order to cut intermediaries and their related costs. However, to facilitate the smooth booking process it is necessary to offer a website service with high quality standard. This research therefore focuses on investigation on the quality aspects of the websites in the airline industry that leads to customer satisfaction and loyalty. The framework includes E-SERVQUAL elements; *Efficacy, Fulfilment, Privacy and System Availability*; the e-marketing mix: *Place, Price, Product, and Promotion* and Information System Success model elements; *Information quality, System Quality and Service Quality*. The researcher investigated the relationship between these factors and the customer satisfaction and customer loyalty by proposing a set of hypotheses. The study uses a quantitative method and presents finding from the data collected from 139 respondents. The data was analysed using SPSS. A correlation analysis and a regression analysis were performed to understand the relationship between the variables and the significance of the model. The results of the analysis proved that there is a positive and significant relationship between the website quality factors analysed and the e- customer satisfaction. Furthermore, the result of the correlation analysis between the customer satisfaction and the customer loyalty is also positive and significant.

**Keywords:** E-SERVQUAL, Airline Sector, Empirical, Customer Satisfaction, Customer Loyalty



# Analysis of People Driven Factors Enhancing Circular Economy Practices in Supply Chains

Fredrick Sawe, Anil Kumar, Prof. Jose Arturo Garza-Reyes

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## ABSTRACT

In the last few years, the circular economy (CE) concept has been receiving a significant amount of attention from both practitioners and academics. CE offers the opportunity for sustainable production based on the reuse-remanufacture and recycling of resources for both small and large enterprises to increase their sustainability performance, resulting in enhancing performance levels in their SC. As such this research paper looks at analysing the people driven factors for the implementation of CE in the SMEs of in developing countries. Based on the experts' opinions and extensive literature review factors are identified. Data is collected from experts and a simple DEMATEL (Decision Making Trial and Evaluation) technique is used. The result of the findings produces both cause and effect of each factor such as strategic alignment, top management and leadership, organisational culture, communication, employee commitment as important factors to consider for implementation. The finding of the study would help the industry mangers to understand the role of people factors in the adoption of CE practices in their organizations.

**Keywords:** Circular Economy; DEMATEL; people-driven factors; top management and leadership.



# Circular Economy Practices: An Approach to Green Leather Industry

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## ABSTRACT

The leather industry of Bangladesh plays a pivotal role in the country's economic growth, but the wastes produced from the leather industry are very invasive for the environment. In the existing linear leather manufacturing practices, considerable wastes like tannery effluents, solid wastes and also scrap leathers are generated that are not being considered for reuse or recycle. These practices are responsible for polluting the environment along with the image of the Bangladeshi leather industry. Hence, converting linear to circular economy (CE) practices may help to achieve resource efficiency by minimizing waste throughout the leather supply chains. The CE is a business concept that involves the further use of materials in a restorative and regenerative manner, thereby extending the utility and value of the materials. Therefore, CE practice may help to ensure that all wastes will be collected via proper channels and returned to the remanufacturing unit to be reused. The CE practices may be implemented by considering 6R (Reduction, Reuse, Recycling, Recover, Redesign, and Remanufacture) policies throughout the leather supply chains. Hence, implementing CE in the context of the Bangladeshi leather industry will be challenging due to the numerous barriers that currently exist. The potential challenges like 'lack of financial supports', 'little understanding of the CE', 'absent of strong legislation', 'lack of technological advancement', 'lack of waste management facility', 'lack of eco-efficiency strategies' to CE practices in the leather industry must be assessed. Such an assessment will help industrial managers to formulate strategic policies for the sustainable development of leather industry.



## Role of Technology in Studying Traceability in Food Chain

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<sup>2</sup> Plymouth Business School, University of Plymouth, Plymouth, United Kingdom

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<sup>4</sup> Department of Mechanical and Industrial Engineering, IIT Roorkee, India

### ABSTRACT

Food safety is becoming more and more serious issue globally. In order to handle food safety problems from the practical side, public want a trustworthy food tracing system that can monitor as well as trace the overall duration of food manufacturing, involving various stages from the raw material, farming/rearing, handling, shipping, warehousing, and retailing etc. In latest two eras, with the fast development of the financial system and the constant enhancement of public lifestyle, safety of food has slowly turn out to be the focus of consideration and has been established into a globally issue. Blockchains, the allocated ledger expertise underlying cryptocurrencies such as Bitcoin, show a brand new and pioneering technical method to achieve distributed trust less systems. Actually, the fundamental assets of Blockchain technique give system failure, fixed, lucidity and full tracking of the stored transaction data. In the current research work, we recommended, an Agri-Block-IoT, a completely dispersed, blockchain-based traceability explanation for (A-FSCM) Agri-Food supply chain management, capable to smooth incorporation of IoT gadgets making and exhausting digital information along the chain. In order to successfully evaluate Agri-Block-IoT, firstly, we specified a traditional use-case inside the provided vertical field, namely from-farm-to-fork. We are using IoT gadgets to change manual footage and authentication as much, which can diminish the human interference to the structure successfully. Then, we built and implemented such use-case, attaining traceability using two different blockchain applications, namely Ethereum and Hyperledger Sawtooth.

**Keywords:** Blockchain, Traceability, Food chain, Internet of Things, Performance improvement, food waste





# Youth Entrepreneurship Through Aquaculture Providing New Avenue to Rural Development w.r.t Dist: Raipur C.G

Abhishek Vishwakarma, Debasis Mohanty

ITM University Atalanagar, Raipur Chhattisgarh

## ABSTRACT

India is a land of villages and farming can be proved as the backbone of economy, but villages also have some unique problems which can be triggered through entrepreneurship. Entrepreneurship among professionals aiming to offer solutions and tap into the rural opportunity. The development of entrepreneurship can be a major means of fighting economic inertia in rural areas. Rural entrepreneurship can be defined as entrepreneurship emerging at village level which can take place in a variety of fields of Endeavour such as business, industry, agriculture and acts as a potent factor for economic development. Aquaculture development has been in a rapid phase and many of the states in India have progressed showing ways for sustainable livelihoods for rural and urban communities. In the recent years the state Chhattisgarh has shown an unprecedented growth in terms of production and productivity in aquaculture. This paper is an attempt to show case how Fish farming can be the possible entrepreneurship option in Chhattisgarh for youth. The study concludes that use of viable technologies coupled with robust fisheries policies can be the key for success for Youth Entrepreneur of Chhattisgarh.

**Keywords:** Rural Entrepreneurship, Chhattisgarh aquaculture, production, productivity, Fish farming



# Development through Sustainable Economy

Dr. Ankita Srivastava, Prof. Raghvendra Kumar Sharma

Assistant Professor, The ICFAI University Dehradun

## ABSTRACT

After the Global Financial Crisis, the world has decided to adopt global green economy concept with the objective of reviving the world economy, saving and creating jobs, and protecting vulnerable groups, promoting sustainable and inclusive growth, reducing risks from carbon dependency and ecosystem degradation and the achievement of the Millennium Development Goals (MDGs), 2000. As governments started devising a new international financial architecture to prevent such crises in future of this scale and ways to jump start economic recovery, they began to recognize and address the risks emanating from climate change. Green Economy is based on a set of transformative actions - ambitious and far reaching. The transition to a Green Economy in the context of sustainable development and poverty eradication must be underpinned by an ethical framework of shared values and principles that extend beyond the traditional technology-based economic system. The Green Economy implies poverty eradication and social justice as the main purposes of an ecologically sound economic system. The concept of a Green Economy is a shift in paradigms, and it should not remain anchored in the present capitalist production-consumption model and holds on to economic growth as the decisive indicator for development, progress and human wellbeing. The growing inequalities and power imbalances of our economic systems makes equity as the corner stone of a Green Economy which needs to address the eradication of poverty to achieve social and economic justice.



# Education, Environmental Sustainability and Growth: Towards a Paperless Society

Ms. Ayushi Mittal, Dr. Neeraj Aswal

The ICFAI University, Dehradun

## ABSTRACT

The “Era of Information Technology” has been incorporated into our systems in fields like education, environment, finance, market, researches to a degree as never witnessed before. It is in a way that is enabling the individuals, corporations and nation states to reach around the world faster, further, deeper and cheaper. Thus, making of the new economic rules revolve around opening, deregulation and privatization of the economy digitalisation is the only way through which will help us in conserving the environment not only for today but to have sustainability as paperless society is one ray of hope. Paper involves huge amount of water either to recycle or make the paper through bleaching or pulping. Hence, the researcher has the focus on promoting digital education as it will contribute in creating awareness to conserve and protect our environment and to have sustainability and avoid the misuse of paper as it in itself is one of the biggest reasons of deforestation. This generation is embracing *shift from the tangible goods to the intangible goods*. The only successful path to achieve this shift is only possible through *digital education* as it will make us aware of the procedure for the optimal utilization of resources. Education is the only stepping stone towards “*Conserving the Environmental Transformation through Digital Revolution*”.



# Blockchain Technology - its Impact on Financial Services Industry

Dr. Ayyappan, Mr. Nipun Garg

Dept. of Management studies, CHRIST University, Bangalore-560029

## ABSTRACT

Blockchain Technology is set to drive the future of the world economy. The most fundamental invention of all times from the history of computer science. The existing business models are about to see a radical change in the near future. This conceptual paper is planned to map the possible changes we all are going to witness and enjoy the next generation IT enabled services in Financial services industry. Financial transactions are made in seconds, but actual payments are settled in days. Movement of money from one currency to another takes days to complete through banking channels. In this transfer period, companies cannot use the money, but financial intermediaries can earn interest on that. Even today, the logic of technology is paper based (Vikram Pandit, 2015). In the stock markets, traders complete transactions in nano seconds but settlement happens only on T+2 basis. An expat has to pay a lot of service charges before he or his family actually utilises his salary. One of the main reasons for financial crisis 2008 was banking system and its faulty ambitions of increasing transaction costs. In this paper, we anticipate that Blockchain technology will help authenticate party's identity in a much easier ways, move money easier, help people for storing value, lending value and exchange value. The work is expected to provide valuable suggestions to the stakeholders of Blockchain technology.

**Keywords:** Blockchain, Sidechains, Bitcoin, cryptocurrencies, Industry 4.0



# Determinants of FDI and its Impact on Indian Economy Growth

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## ABSTRACT

**Purpose:** -Over the last two decades, Foreign Direct Investment plays a primary role in rapid economic growth. It provides accessing to new technologies, returns on investment, cheaper production facilities, new market and marketing channels are evolved and had a great significant effect on the economic growth. Besides, lot of foreign money pumped into economy leads to job creation, infrastructure development and increase in foreign exchange reserve lead to overall growth of economy. Hence this study emphasis on the determinants of FDI and its impact on economic growth.

**Design/methodology/approach:** -A systematic literature review is done to analyses the impact of FDI inflows on economic growth. For this purpose, a literature was collected from 30 to 35 articles from a reputed journal like Scopus indexed, Elsevier, research gate, international journal for development research from 2012 -2018, literature body is followed by the pattern of content analysis

**Findings:** -The major findings revealed that, the majority of FDI inflows are in sectors like manufacturing, financial services, telecommunication, construction activities and computer software and hardware in India. The various determinants of FDI which impact the economic growth are market size, openness, infrastructure, return on investment, real labour laws, human capital, exchange rate, political risk and government incentives.

**Keywords:** -FDI, Economic Growth, systematic literature review, determinants, impact on economic growth



# Cahoots: An Impact Study of Mergers and Acquisitions in India

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## ABSTRACT

*“Synergy is better than my way or your way. It’s our way”. – Stephen Covey*

Now a days, mergers and acquisitions are gaining momentum as a part of strategy for corporate restructuring. The major consensus that companies form before entering into merger and acquisitions is the achievement of synergy through stimulating growth, gaining competitive advantage, increasing share, influencing market share etc. This leads us to believe that mergers should route the combined companies being better off after the merger compared to before merger. In case this does not happen, resorting to them becomes unjustified. Stating this, it becomes imperative to mention here that previous researchers have presented mixed results by showing some significant positive, negative or no improvement at all after/post M&A. Based on this background, the present study is conducted as an effort to identify the impact of mergers and acquisitions on the financial performance of selected Indian firms. The Study is conducted on a sample of 50 companies that got merged in the financial year 2014-2015. These companies belong to various industries. Study is mainly based on secondary data collected using CMIE database, BSE, NSE and financial statements of the companies. The study tests the hypothesis by making a comparison between the pre-merger and post- merger financial performance of the merged companies using paired sample t-test after checking test assumptions. For pre-merger period the data from the financial years 2011-2014 (i.e. 3 years) and for post- merger period data from financial years 2015-2018 (i.e. 3years) has been considered.

**Keywords-** Synergy, Mergers and Acquisitions, Financial Performance, Post -Merger performance



# **Student to Faculty Incivility: Experience of Faculty in Higher Education Institutions and its Consequences**

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## **ABSTRACT**

Uncivil behavior of students can have significant impact on the faculty members. Information regarding students' incivility and its implication on faculty in private higher education institutions of India is insufficient. Therefore, the present study examined the relationship between uncivil behaviours of students and work engagement of faculty participants. The study also explored the relationship between work engagement and turnover intentions and career commitment of faculty staff. 120 faculty members were approached, of which 102 agree to participate in the study. A total of 75 respondents completed the questionnaire for a response rate of 73 per cent. Of the total participants 74 per cent were female (n=56) and 26 per cent were male (n=19). Participants ranged in age from 22 to 48 years of age (mean=36, standard deviation=7.71). 48 per cent of respondents were from humanities and social sciences, 22 per cent from engineering, 12 per cent from law, and rest 18 per cent from others. The data collected have been analyzed with the help of SPSS 21 using descriptive and inferential statistics. Study found that uncivil behavior of students, both within and outside the classroom boundaries, have a significant impact on the dimensions of work engagement viz. vigor, dedication and absorption and on overall work engagement of faculty members. Furthermore, the study reported found significant relationship between work engagement and turnover intention and career commitment.



# Performance Analysis of Large Cap Category of Equity Mutual Funds

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## ABSTRACT

Mutual funds are amongst one of the most suitable investment alternatives for common investors. Mutual funds are professionally managed, transparent and affordable, and at the same time offer wide range of schemes. They have a potential to generate superior returns and at the same time, they reduce risk through diversification of portfolio. Out of various schemes of mutual funds, equity funds are quite popular among investors. Among equity funds, Large Cap is the prominent category for investors who want to benefit from equity investment by investing in a diversified portfolio of stocks of large cap companies. This study is an attempt to compare the performance of prominent large cap funds based on return generated by them and the risk associated with this return. Performance of ten prominent funds under large cap category had analyzed for this purpose over a period of five years. In addition, their performances are compared against two benchmark indices i.e. BSE 200 and Nifty 500. Researchers have also tried to find out whether there is any significant difference in the performance of these funds or not. The study reveals that these funds have generated good returns over the period and there is no significant difference between these funds as far as their returns are concerned.

**Keywords:** Mutual Funds, Large Cap Funds, Return, Risk, BSE 200, Nifty500





# Key Motivators for Generation Z at Workplace

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## ABSTRACT

Digitally entrenched Generation Z is the future workforce charge in India. Gen Z, born between 1995 and 2012 are keen to shape the current workplace as they have a set of expectations and priorities which are very different from the other generations. They are also known as iGen, Founders, Centennials and Digital Natives with the highest internet penetration. It is important to create an organizational culture which meets the values and aspirations of Generation Z employees. Organizations can leverage opportunities by establishing a culture that encourages them to perform while forging new paths. Taking into consideration their upcoming substantial size in the economy, there is a need to understand their key motivators, to foster India's economic progress. Many employers have already started reframing their engagement models to cultivate employees of this Gen Z cohort. This study attempts to identify the key motivators for Gen Z at workplace, to drive them towards better performance and attain high retention rates in future. A set of questionnaires for collection of primary data has been developed and analyzed to identify the important variables and their association. The sample of Gen Z employees who are working in organizations are considered in this research with a sample size of 60. Correlation and regression analysis is used to investigate the relationship between variables. The paper is also an attempt to sensitize the employers, so that that they are prepared well in advance to bring out the best in this emerging younger workforce.

**Keywords:** Generation Z, Generational Differences, Work Motivators, Digital Natives, Work Engagement Strategies



# Impact of Socio-Economic Factor on Entrepreneurship and its Historicity

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## ABSTRACT

Entrepreneurial activity is a vital source of innovation, employment and economic growth. This paper is dedicated to examining the social and economic factors involved in entrepreneurial activity. Such studies of individual entrepreneurial behaviour generally refer to the individual pursuit of new economic endeavours, ranging self-employment to the creation of substantial organisations. ERD heralds development of improved technologies based on locally available natural resources and improvement of past harvesting techniques for commercial requirement. Recently a summit was organized in Uttarakhand which focused on the areas related to the framework of economic development and entrepreneurship in state and politics and public policy related to development. This summit frame out for social enterprises using business skills for public causes and small business development and innovation was discussed. Therefore, the aim of this paper is to integrate from a theoretical perception, the socio-economic factors and entrepreneurial activity. In this sense, the article points out that the institutional approach could be an apt framework to develop future research analyzing the socio-economic factors that influences the decisions to create new businesses.

**Keywords:** Entrepreneurship, history, socio-economic, development, ERD



# **Role of Self-help Groups in Promoting Women Entrepreneurship with Special Reference to Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)**

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## **ABSTRACT**

RGMVP is the model which is associated with the community for alleviation of poverty and women empowerment, with the help of self-help groups. This is the three-tier model of framing the SHGs to village organizations (VOs) and to block organizations (BOs) for communal actions, joint help, skills and knowledge. RGMVP provides financial aid to the women so that they can come with their vulnerable situations and also provide consultations for the establishment of small and medium business so that they can improve their livelihood. The present article is all about to analyze the role of self-help groups which is running under the flagship of RGMVP in encouraging the entrepreneurship among women.

**Keywords:** VOs, BOs, SHGs, RGMVP.



# Identifying Enablers of Responsible Consumption using Interpretive Structural Modeling Approach (ISM)

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## ABSTRACT

The transition to sustainable consumption and production of goods and services is necessary to reduce the negative impact on the climate and the environment, and on people's health. Developing countries in particular are greatly affected by climate change and other environmental impacts, which lead to increased poverty and reduced prosperity. This calls for more rational and efficient consumption of products in order to reduce burden on the resources. The extant literature on responsible consumption till now, has been given less attention despite being of utmost importance. Further, none of the existing literature has considered the interrelationships between enablers of responsible consumption. Therefore, current study tries to identify the enablers of responsible consumptions and prioritize them. Interpretive structural modeling has been used to identify and organize enablers of responsible consumption. The findings show that responsible communication strategy, private standards and education are the most important enablers for responsible consumption.

**Keywords:** Responsible Consumption, Resources Sharing, Recycling, Interpretive Structural Modeling



# **Constitutionalism and Inclusion of Women in Economic Development and Growth (A Law and Economic Analysis)**

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## **ABSTRACT**

In the present paper the author explains the constitutional economics and explains the constitutionalism that is aimed at achieving the inclusive growth in the country and specially concentrates on the need for financial inclusion of women for economic development and inclusive growth. Development of women is essential for overall development of any country. In India we are having various legislations and provisions in our Constitution of India for having equal rights to women, but our laws are concentrating on social upliftment of women and we can say that we are successful in achieving the social equality for women in our society, but we need to remember that unless we are developing a person financially there is no scope for all round development of that person. So here we need to develop women not only socially but also financially. We can say that there is a need to inclusion of women financially. This paper explains the meaning of Constitutional economics and how appropriate interpretation of constitutionalism helps in financial inclusion of women in India and the legal framework available for protecting the rights of women and the ideal legal framework which we need to have for achieving financial inclusion of women for economic development and growth.

**Keywords:** Constitutional Economics, Constitutionalism, Inclusive growth, Women Rights. Financial Inclusion



# Determinants of Consumer Ethnocentrism and its Impact on Indian Consumers

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## ABSTRACT

India is one of the fastest growing nations in terms of GDP and many national and international organisations are operating in the country. Irresistible growth opportunity and liberated trade barriers provide an immense opportunity to the multi-national companies of come and operate in India. To operate successfully in the foreign land, it becomes a necessity to analyse the people of the country and their inclinations. Factors such as price, quality, accessibility, availability and brand play an important role in determining the success or failure of any organisation. But many covert factors such as the dominance of the feeling of Ethnocentrism also plays an important role in acceptance and rejection of any product which makes Ethnocentrism an important factor for any organisation to study before sailing the boat. The term Ethnocentrism derives its essence from the discipline of psychology and sociology. The purpose of the study is to provide an integrative review of the level of Ethnocentrism present among the college going students in Dehradun. The data was collected with the help of a structured questionnaire from Graduate, Postgraduate and PhD students of Dehradun. Consumer Ethnocentric Scale (CETSCALE) was administered to measure the level of Ethnocentrism among students. More than half (54%) of the respondents are female and belong to a younger age group (20-25 years). a great majority (73%) of the respondents are postgraduate, majority of the respondents are from middle income group. A very few (18%) of the respondents belong to the high-income level (Rs 10 lakh and above) and (61%) of the respondents belong to the service class. The findings of the study indicate that the majority of respondents are moderately ethnocentric. They prefer the use /consumption of indigenous products. It was also found that there is no significant relationship between consumer Ethnocentrism and their age and income. The compendium of demographic antecedents and its relationship with the ethnocentric tendencies can be used by international marketing managers for designing their marketing strategies based on indigenous properties. The result of the study determining the level of Ethnocentrism present in the upcoming generations will be helpful in the framing of marketing policies and determine how to project the product at national and international level.

**Keywords:** Consumers Ethnocentrism, CETSCALE, Marketing Strategies.



# Developing a Leadership Pipeline

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## ABSTRACT

Leadership is lifting a person's vision to high sights and raising performance to a higher standard, the building of a personality beyond its normal limitation– Peter F Drucker. For creating or nurturing New Leaders by existing leaders, having effective leadership characteristics is key. This paper focusses on what characteristics are required by leaders for creating New Leaders. For this study 108 sample respondents had been drawn out from senior and middle management of banks and financial institution. One-Way ANOVA and Regression analysis in SPSS 22.0 have evaluated the data for finding out whether there was any significant difference in the Oke (outlook, knowledge, expertise) and 4S (Self, Social, Strategic, Systematic skills required). It identifies the underlying of the current leadership skills exist and the need for a new leadership paradigm - shift from being the best in the world to the best for the world; a shift from what's in it for me to what's best for the common good; and a shift from "I" to "we" by emphasising on how existing leaders and organisation together can create new leaders in system. Limitations and direction of future research are discussed.

**Keywords:** Leadership, Leaders, Developing leaders, New leaders.



# Estimating Employment Elasticity of MSME Sector in India

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## ABSTRACT

The study analyses region-wise employment performance of micro, small and medium enterprises (MSMEs) in India with the lens of employment elasticity. The study gives a glimpse of the various methodologies used to estimate employment elasticity of growth and employed arc elasticity method to measure employment performance in MSMEs regionally. The post-reform period witnessed highest employment elasticity in MSME sector than at all India level. Regionally, employment elasticity in MSMEs is high in North-Eastern regions followed by Eastern India. MSME being considered as a driver of growth engine and absorbent of large scale work-force within its umbrella and hence it becomes crucial to understand which regions are high employment elastic and the factors that determine high employment elasticity in the region so as to meet the challenge of demographic dividend in the country.

**Keywords:** Employment Elasticity, Growth, MSMEs





# **Influence of Source Credibility Factors and Celebrity-Fan Relationship on Social Cause: A Conceptual Research Model**

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## **ABSTRACT**

The influence of the famous is a widely researched topic. It is equally a sure-shot success formula for marketers selling clothes, cement, life insurance, cars, electronic gadgets, seeking political endorsement, and a plethora of consumption choices. Marketers have been successful with celebrity endorsements to launch a new product, to change negative attitudes towards brands, to influence trial and even convince a purchase. Celebrities, though not at a comparable scale of consumer product advertising, have also shared their liking, views and endorsement on social issues ranging from immunization, safe driving to creating awareness for rare disorders. This paper presents the conceptual framework to understand the influence of the source (celebrity) and the celebrity-fan relationship on the cognitive and affective components of attitude towards a social cause. The conceptual framework examines the source credibility factors specified by Ohanian (1990) - source attractiveness, expertise and trustworthiness and proposes the influence of celebrity-fan relationship as measured by McCutcheon, Maltby, Houran, & Ashe (2004) through Celebrity Attitude Scale on the attitude outcomes mediated by Need for Cognition (Cacioppo & Petty, 1982).

**Keywords:** Source Credibility, Cognitive component, Affective component, Celebrity Endorsements, Social Cause, Social Marketing, Anti-tobacco, Celebrity Attitude Scale.



# Decoding the Preference for In-Flight Connectivity in India

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## ABSTRACT

The world is more connected and tech-driven than ever before. People are increasingly attuned to stay connected 24/7 which is driven by the need of maintaining critical business communications, staying in touch with family and enjoying entertainment. Aircraft was one of the very few places on earth left to be connected through internet. The expectations of passengers have pushed up the demand for seamless and fast aircraft connectivity. In-Flight Connectivity (IFC) refers to internet offered by airlines on board which can be accessed by passengers to stream videos, send messages via WhatsApp or any other messenger, browse websites etc on their personal electronic devices (PEDs). It will also ensure efficient ground handling, predictive aircraft maintenance, fuel efficiency and flight optimization. The research uses survey method to collect data and SPSS software to analyse the results. The study tries to find relationship between various factors and preference for In-flight connectivity by an Indian customer. The study addresses the emerging trend of wi-fi connectivity on flights and will be beneficial to airline industry in formulating the strategies to attract customers accordingly.

**Keywords:** In-flight connectivity (IFC), Internet on board, In-flight entertainment (IFEC), Indian aviation sector



# Machine Learning and Artificial Intelligence in Credit Risk Management in Banking: A Literature Review

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## ABSTRACT

Our planet has experienced numerous revolutions regarding agriculture, science, commerce and computing and is now facing the digital revolution. The rapid increase in data availability and computing power has led machine learning and artificial intelligence play a vital role in business applications in today's world. The invention of the computational intelligence has given the opportunity to evaluate complex problems and provide solution immediately. The usage of these inventions has fully transformed the banking sector, making it a branchless banking industry. These have the power to predict future outcomes and trends by analyzing past behaviors. They help the banks to identify deceit and money laundering hence helping them not to go bankrupt. More importantly, the artificial based credit models ensure that only worthy applications with low credit risk get through. Since the global financial crisis, credit risk, management has gained more prominence in the banking industry. Considerable research in academia and industry has focused on the developments and algorithms of machine learning and artificial intelligence in the credit risk management in the banking sector. This paper traces these developments and algorithms through a review of the available literature and focuses to analyze and evaluate machine learning techniques and usage of artificial intelligence in the context of credit risk in banks. The paper also focuses on exploring the potential areas for further research. The review has shown that the application of machine learning and artificial intelligence in credit risk management of the banks has been explored; however, different parameters are still unexplored in case of credit risk prediction analysis. Deep learning and Artificial Neural networks are the crucial fixtures in the banking industry, giving way to infinite possibilities and opportunities to transform the traditional banking system. A large number of areas remain in credit risk management and analysis could extensively get benefit from the study of how machine learning and artificial intelligence can be applied to address certain problems.

**Keywords:** credit risk management; predictive analysis; bank; machine learning; credit scoring; fraud; credit risk models; artificial intelligence



# The Impact of Design of Training on Training Program

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## ABSTRACT

Trainings are the basic component of job enrichment and effective trainings program can surely result in improved output at workplace. The present study is an attempt to highlight the design and development process of the training programs run by District Institute of Education and Training to improve the learning level of elementary level teachers in various districts of Uttarakhand. The respondents have been surveyed to express their views on five levels of ADDIE Model. Further, an association has been explored between the demographics of trainers and design & development process of the training programs.

**Keywords:** Design of Training, Instructional Design, Observation, Discussion, Questionnaire



# Exploring Key Determinants Influencing Production in Handicraft Sector

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## ABSTRACT

Handicraft has been most diversified sector in India spread over each and every state of the country. It is the second highest employment generating sector after agriculture and is mostly cottage-based production. The artisans of the crafts have played crucial responsibility to produce quality products for the market, but the production part of the craft sector has been facing numerous problems, which adversely affect the entire sector. In this study, we attempt to investigate the prominent issues related to the production section of the crafts which influence the handicraft sector. The major influencing factors of the production section are fundamental support, manufacturing prospects, Information diffusion, procurement procedure and Additional obstructions. These factors help to build up an elementary framework for the production of the crafts products and also provide competitiveness to the products in the markets. This paper is divided into five sections. The first section discusses about the production section of the handicraft. The second section includes review of literature regarding different parameters of the production involved in manufacture. The third section deals about the objectives and research method and the next part deals with data analysis and interpretation. The last section incorporates the findings and conclusions.

**Keywords:** Production, Artisans, factors, Influence, Handicraft, Training etc.



# Green HRM- A Need of the Hour for Environmental Sustainability

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## ABSTRACT

The topic of environmental sustainability is attracting increased attention among management scholars. Despite its importance to managers, employees, customers and other stakeholders, however, there are very few research studies that consider the role of human resource management systems in organizations striving to achieve environmental sustainability. There is thus a growing need for the integration of environmental management into human resource management (HRM) – Green HRM – research practices. Green HR is the use of HRM policies to promote the sustainable use of resources within business organizations and more generally, promotes the cause of environmental sustainability. Green initiatives within HRM form part of wider packages of corporate social responsibility. Green HR involves two essential elements: environmentally friendly HR practices and the preservation of knowledge capital. The objective of this paper is to detail a process model of the HR processes involved in green HRM on the basis of available literature on green HR. The literature has been classified on the basis of entry-to-exit processes in HRM (from recruitment to exit), revealing the role that HR processes play in translating green HR policy into practice. The paper also examines the nature and extent of Green HR initiatives undertaken by ITC Limited as a case study.

**Keywords:** Corporate social responsibility, environmental management and environmental sustainability.



# Evaluation of Insolvency and Bankruptcy Code from The Perspective of Stakeholders and Society

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## ABSTRACT

Non-Performing Assets (NPAs) became a very critical problem in Indian Banking system. By 2016 the NPAs accumulated to the tune of 11.50% of the total loans. The previous Indian governments created a lot of mechanisms to tackle the Industrial sickness problem, but they ended with no good results. The present government brought a new Act in the place of old mechanism called as Insolvency and Bankruptcy Code (IBC) in December 2016. This paper main emphasis is on: 1) how the IBC is performing in reducing the NPAs in the Indian Banking system through the comparison of present position with the objectives of the IBC and to find out the shortcomings of the new Act, and 2) how to know the companies that are in danger or bankruptcy zone by using Edward I Altman Z-score. The Z-score is negative in the case of the companies under consideration that are facing Corporate Insolvency Resolution Process (CIRP). This paper studied the performance of the IBC for the last three years and the amendments brought to the IBC from its inception to tackle the loopholes. No doubt the IBC proved effective for what objectives it was brought. But still there are some problems that are becoming obstacles to effectively implement the IBC. We hope in the near future it will prove still more effective in achieving its objectives. The paper also compares the financial weakness/soundness of insolvency companies and well performing companies.

**Keywords:** NPAs, Insolvency, Bankruptcy, Mechanism



# Analysis of Current Economic Scenario Concerning Public Health of India

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## ABSTRACT

This study aims to recognize the Health issues faced by Rural people. Public health is a growing field that aims to prevent disease and promote good health amongst communities. The generation today is glued to hospitality in every sense, such as public health, Women education, the support given by the government, gender gap. Although the government is working a lot for the improvement of public health as well as for the betterment of women's health, still there are a lot of changes to be required but as per data and records. Government initiatives in public health have recorded some noteworthy successes over time, the Indian health system is ranked 118 among 191 WHO member countries on overall health performance. India ranks 154th out of 195 countries in terms of quality and accessibility of health care. Still, there is a lack of facility in government hospitals and important needs were potentially unmet. The paper finds the health system of India and government initiatives for women's health betterment, especially for rural areas. New tools and techniques can also be launched for the betterment of people. Many Health Awareness Schemes were also conducted in rural areas for creating health awareness among rural people. There is a slogan given by WHO "Health for all". It should be implemented in real life as well. Schemes that have been launched by PM MODI "AYUSHMAN BHARAT HEALTH INSURANCE SCHEME" on 23<sup>rd</sup> September 2018. Other Schemes such as Pradhan Mantri Matritva Vandana Yojana (2010), Janani Suraksha Yojana (2005), Janani Shishu Suraksha Karyakaram (JSSK) 2011, Midday Meal Scheme, Revised National Tuberculosis Control Program. No doubt this is the best scheme that covers Insurance of 5 lakhs per family. Based on both literature surveys and research findings there a lack of Awareness and Education in rural areas. Due to which several schemes cannot be utilized properly.

**Keywords:** - Public health, Health Schemes, poverty, Rural health, Janani Shishu Suraksha Karyakaram (JSSK), Ayushman Bharat Health Insurance Scheme.





## Youth Entrepreneurship in Indian Scenario

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### ABSTRACT

Governments and local communities across the world have recognized that key to building prosperity and stimulate regional growth is fostering entrepreneurship among their people especially youth. Youth entrepreneurship has become a topic of interest for research scholars and also a subject of major concern for the Government. While youth entrepreneurship is an under-explored field, the main factor for its growing attention is the increased number of unemployed young people. Furthermore, entrepreneurship is seen as a channel for the talents of many highly educated young people to explore their potential and cash their business acumen. By 2015, World Bank estimates that there will be about 3 billion youths less than 25 years old and a big portion of that will be in India. Many young people cannot find employment. This has become particularly acute since the education explosion in early 2000's and onset of the financial crisis in 2008. These outcomes are both inefficient and inequitable. Evidence shows that the unemployed are unhappier, more likely to experience a range of health issues, and face difficulties in integrating back into the labour marketplace (Bell & Blanchflower, 2009). For young people, the effects of unemployment may be particularly scarring. Evidence suggests that a spell of youth unemployment increases the likelihood of poorer wages and unemployment in later life (Blanchflower & Oswald, 1998). Such outcomes also have pronounced social costs. It represents a loss of potential output and leads to increased costs to the taxpayer apart from causing social disruptions. One potential way of integrating young people into the global economy is to increase youth entrepreneurship<sup>1</sup>. The objective of this research paper is simple - to understand youth entrepreneurship and its role with focus on Indian scenario.

**Keywords:** Development, Entrepreneur, Entrepreneurship, India, Youth



# Is an Aging Workforce Less Productive?

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## ABSTRACT

Digital HR is the need of today's hour. Organizations that recognize the importance of diversity and inclusion and take steps to develop it are making faster progress toward digital transformation than their competitors. There are various myths regarding the age of employees and their productivity such as older employees are less able to learn, older workers are less adaptable, less flexible, they resist change basically this is known as job-age stereotype. Firms are not strategically utilizing the talents of old workers due to false assumptions and stereotypes that they are expensive, more prone to health problems, can't adapt to workplace changes and new technology, perform more poorly than younger employees and are a poor return on training investment (Taylor,2003; Davey,2006; Davey and Cornwall,2003 and Mc Gregor and Gray,2002). But when we go into the in-depth research of this area, we can see altogether a different picture. It is one of the biggest challenges for any business nowadays, but it can also become an opportunity if the banks implement technology, internet, digital methods & strategic age diversity management system in banks. The results also supported the study by revealing that the productivity of employees is increasing slightly with the increase in age if the organizations implements age diversity management strategy. Further, the employees whose age is above 50 are considered as experienced and are very much effective in client handling. Elderly people with the help of their wisdom make more realistic judgments about situations and scenarios than younger people (Charness and Villeva,2007).

**Keywords:** Age diversity, Technology, Digital HR, Strategic diversity management.



# Halo of Trust: An Integrative Framework Studying Brand Trust for Business Schools

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## ABSTRACT

Marketing and branding of higher education occupies an important space today in the extremely competitive B-school market. This paper aims to explore the drivers of brand love, community and trusting the context of branding of business schools. The research paper explores, how the various brands constructs of experience, engagement, love and community come together to create a halo around brand trust for an institution. A cross-sectional study amongst the MBA students of elite Indian business school was conducted to explore the associations of the various constructs. Collected data was analyzed using confirmatory factor analysis and structural equation modeling to validate the theoretical framework. The findings of the paper delineate that brand experience and engagement predicts brand trust. The research also lends support to the argument that brand trust builds brand love, brand community and brand advocacy

**Keywords:** Brand trust, brand community, brand experience, brand engagement, brand loyalty.



# **Growth of E-Commerce: It's Impact on Employment in India- An Analysis**

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## **ABSTRACT**

Ecommerce calling as electronic commerce or internet commerce means buying and selling of goods or services using the internet, Transaction of goods, services money, funds, and data are also considered as E-commerce. “With the wide adoption of the Internet and the introduction of the World Wide Web in 1991 and of the first browser for accessing it in 1993, most e-commerce shifted to the Internet. More recently, with the global spread of smartphones and the accessibility of fast broadband connections to the Internet, much e-commerce moved to mobile devices, which also included tablets, laptops, and wearable products such as watches”. The origin of e-commerce date back to the 1948–49 Berlin blockade and airlift with a system of ordering goods primarily via telex before advent of internet, but after internet came into existence. The online order was Pizza from Pizza Hut was the first online transaction.



# Indian Startups: Exploring the Market Scope, Drivers & Challenges on the Road

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## ABSTRACT

India is the second biggest crowded nation on the planet with 1.2 billion populaces. To conceal this huge populace there exist enormous potentiality of job market India. In any case, according to the most recent Asia Pacific Human Development Report, India is confronting serious scarcity of job among young graduates. To tackle this, Government of India in 2016 came up with a new action plan called start-up India. The objective is to encourage the young population of India to take up entrepreneurial role and be job creator rather job seekers. It also hopes to accelerate of the start-ups movement from IT sector to a wide range of sectors including agriculture, manufacturing, etc. By providing various Financial assistance and Incentives, Industry-Academic collaboration. This paper investigates the present condition of the Indian start-up's ecosystem and effectiveness of the of the start-up India initiative.



# **Information Technology Influence Towards Employee Performance in Banking Sector on Tamil Nadu: Descriptive Study Based on the Public and Private Banks in Vellore District – India**

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## **ABSTRACT**

This paper purposes to explore the Information technology impact on employee performance. The current trends in the modern world are subject to Information Technology. The prominence of the use of technology was gradually improved during the last two decades in Tamil Nadu and the government also encourages the use of new Technologies, The survey conducted in order to discovery the IT inspiration in performance of the employees, study has used primary data, which are collected from well-constructed and open-ended questionnaires. 200 questionnaires were distributed among employees in whom 165 were returned back Only 145 questionnaires were qualified and also adopted a convenient sampling method. In this study, the researcher had applied SPSS used for the data analysis, such as percentage, Correlation coefficient, and One-way ANOVA. This study thus finds, the employees' performance increased after the introduction of IT in banking sectors and also employees expecting more advancement in technology in order to employee performance.

**Keywords:** Employee performance, Innovation, Information Technology, Network, Satisfaction Level



# A Comparative Study to Find the Optimal Ordering Quantity of the Risk-Neutral and Risk-Averse Newsvendor

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## ABSTRACT

In the classical newsvendor problem, it is considered that the newsvendor is risk-neutral and the Optimal Ordering Quantity (OOQ) was found which maximizes the newsvendor expected profit. In the real world, different investors have a different attitude towards risk. Accordingly, this paper considers the utility function which is commonly being used to model the attitude of the investor who makes the investment decision so as to maximize his expected utility instead of expected profit. This study considers the quadratic utility function and demonstrates that it can be used to describe the risk averse as well as risk neutral investor with some conditions. Finally, by considering the risk profile of the investor at different levels of investor's initial wealth, we have developed a method to determine the OOQ which maximizes the expected utility. From the numerical examples, it is clear that the OOQ and hence the expected utility varies depending on an investor's attitude toward the risk and investment decision. At different levels of initial wealth, the attitudes toward risk of the investors are different and the sensitivity analysis demonstrates how an investor can choose the initial wealth and OOQ to maximize his expected utility.

**Keywords:** optimal ordering quantity, risk-neutral, risk-averse, expected utility, initial wealth, salvage value



# Literature Review of Behavioral Finance: Then and Now

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## ABSTRACT

**Purpose-** The purpose of paper is to organize and take a supply from past to present situation of research on Behavioral finance by reviewing available literature, to provide quick and easy access for future researchers. The present study is also giving emphasis on the classification of literature and to provide a comprehensive view of Behavioral finance and to analyze the findings and results of the studies taken into consideration for review.

**Design/methodology/approach-** A range of sources were searched to review the existing literature on Behavioral finance and out of thousands of papers, 44 papers which are based on impact of behavioral biases on individual investors decisions and impact of demographical factors on behavioral biases (research papers and Literature Review) form the sample for the present study. To know the status of research on the topic, these 44 papers are classified on the basis of various variables, like behavioral biases, investors' investment decisions and demographical factors, etc.

**Findings-** This paper classifies the past literature on Behavioral finance and finds that the research work on behavioral finance is still in demand in developed countries and coverage of Behavioral finance across emerging economies has increased in recent years. The study revealed many other findings also.

**Originality/value-** The present paper provides the collection, classification, and comprehensive literature on behavioral finance, which will be helpful for academicians, professionals and future researchers. While studying the existing research work, as well as for considering future researches in the same area.

**Keywords-** Behavioral biases, Demographical factors, Investor's decisions, Market anomalies and Behavioral finance,





# POKEMON GO: A Virtual World with Real Cash Rewards

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## ABSTRACT

Online gaming has revolutionized the way people use their cell phones. Features in cell phones to support latest games without hanging or any delay become one of the essential requirements now. And the arrival of latest technologies has added sugar in the delight. The augmented reality provides a new experience to its users. It has made their reality part of the gaming hyper reality. Media conglomerates are spending their time and money to explore more to harness the sophisticated technology in gaming industry. They are not just bringing new games in the market but reviving the old popular series to tap the established audience based. In this research paper, the researcher tried to harness that how gaming economy is getting diversified with latest technology and how they are generating tons of money through it. The researcher establishes the argument with the content analysis of 'Pokemon Go', a one of the most successful game in the history of world.

**Keywords:** Pokemon Go, Augmented Reality, Media Conglomerate, Hyper reality



# **Critical Study of Branding in Films: Correlation of Brand Promotion, Brand Awareness, Brand Usage, and Brand Recall with Consumer Buying Intentions**

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## **ABSTRACT**

The importance of product/brand placement has gradually increased with rising competition and globalization. With the intensified market competition in recent years, many innovative techniques for effective marketing communication has been established by organisations. In this context many media channels like television serials, hindi movies, computer games and books are frequently employed for product promotion purpose. In this paper, the influential factors of product placement in hindi movies used as a marketing communications practice will be discussed, and the correlation amongst product promotion, product awareness, product usage with product recall shall be established through regression analysis of the data collected using proper channels. Today's marketers are vastly spending on product placements in films because they are perceived as a advantageous when advertisement is in the storyline which is hard to miss for viewers. The objective of this paper is chiefly to evaluate brand placement in hindi films as compared to the commercials on television and its effect on buying attitude of the audiences, for exploring the brand awareness degree created by brand placement on the minds of the viewers and to examine the impact of the type of usage done while placing the brand in films. There are many research efforts available in this area which highlight, why marketers prefer product placements in movies over commercial advertisements. Nevertheless, this study additionally emphasizes on the effects of the product placement on consumer's brand awareness as well as the promotion style involved. A questionnaire was raised to collect the data for this research which includes questions on general opinion, and also on product placement influence on brand promotion, usage, recall and awareness through movies. Exploratory Factor Analysis –EFA and the Regression Analysis was used to analyze the data. The first method used helped in recognizing the significant factors and the second method helped in developing the correlation amongst various factors that influenced the product placement in the hindi movies.

**Keywords:** Product/ Brand placements, Hindi movies, Television, Consumer buying behaviour, Brand awareness, Brand Usage, Brand Promotion, Brand Recall, Brand Recognition



# **Ineffective Communication: The Root of Major Problems (A Case Study on Interdepartmental Conflicts)**

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## **ABSTRACT**

The case highlights the issue of ineffective communication in Swiss University based in Delhi. The case revolves around Dr. Sanjay Sharma, who joined as an assistant professor in the management department of the university with expectations of high career goals. Also, he being personnel of professional attitude had expectations in that regard as well. It showcases how his expectations got a setback due to ongoing ineffectiveness in communication among departments. The case expatiates on his various experiences with Swiss University in the form of a story. It also throws light on how management handles the expectations of a new joinee and how its actions affect his morale and motivation towards his job. The worriment, anxiety and stress management of the employee also come under the peripheral. The spectrum of this case lies in the academic world and issues germane to it. It also gives a food for thought to all academicians to project on the options open and available to them to deal with such circumstances with focus on its possible repercussions. All characters mentioned in the work are altered so as to maintain the anonymity and integrity. Any resemblance to any person would merely be a coincidence.

**Keywords:** Ineffective Communication, Conflict, Clashes, Career Advancement, Harmony, Indecisiveness



# **Dream to Become Entrepreneur- An Outlook of the Contribution of the Financial Institutions in the Development and Growth of Entrepreneurship**

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## **ABSTRACT**

In today's economic climate the significance of entrepreneurship has been augmented. Entrepreneurship has been linked with financial growth of an economy as they create wealth by offering goods and services and also generating employment and revenue for government in shape of taxes. For any economy entrepreneurs are their national assets as they are contributing towards economy in terms of innovation, jobs, developing a prosperous society. So, to encourage and push youth of the country to start up their new ventures, the Government of India has been doing lot of efforts i.e. by introducing various kinds of schemes. In this paper we will discuss the role and contribution of financial institutions in promoting growth and development of entrepreneurs. In today's era when India is developing its economy then entrepreneurship can be promoted among youth of the country. It can be developed in very systematic manner with the help of government and financial institutions. Without funds no business can be developed. Our topic for this paper is "Dream to become an entrepreneur? – An outlook of the contribution of financial institutions in development and growth of entrepreneurship." Through this paper we want to give entrepreneurs one platform where they can look how they can be helped in terms of raising funds by various financial institutions.

**Keywords:** Entrepreneurs, Financial Institutions, Growth, Development, Initiatives



# Identification of Key Drivers of Employee Engagement-A Chronological Review of Literature

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## ABSTRACT

From the last few years, employee engagement has become an important issue for any organization in both Public as well as the Private sector. Earlier the employees were considered as the strategic tools by an organization but today they are believed to be the strategic partners of that business. India not only diversifies in different geographical areas but also in human capital. Employee engagement is connected to various areas of concern which directly or indirectly affect the organization such as employee productivity, organizational culture, employee creativity, and employee performance and satisfaction level. This study explores the concept of engagement and identifies the key drivers which affect the employee engagement. So, some exclusive literature review is done on these drivers in this research paper. There is a possibility of variations in the factors in this paper due to differences in gender diversity, geographical area or ethnic diversity.

**Keywords:** Employee engagement, engagement drivers, Barriers, literature review.



# Role of Financial Institutions in Promoting Entrepreneurship

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## ABSTRACT

The word “entrepreneur” has been taken from the French language where it cradled and originally meant to designate an organizer of musical or other entertainments. The Financial Institutions also has been contributing its share and have launched a number of schemes of assistance to the favour of small scale enterprises and entrepreneurs. The movement of entrepreneurship promotion and development in the past few decades has gone a long way in North East India, particularly in the State of Uttarakhand. Both governments and various industrial promotion and support institutions are making considerable efforts to facilitate the process of emergence of new entrepreneurs for setting up enterprises in small scale sector. These efforts involved making attractive schemes for availability of finance and various other assistances including technical know how, training, sales, purchases etc. It is believed that these efforts have made a favorable impact on the growth of the small scale enterprises in the State as well as in the region. There are today a large number of organizations like North Eastern Industrial and Technical Consultancy Organization (NEITCO), Indian Institute of Entrepreneurship (IIE) and the North Eastern Industrial Consultants Ltd (NECON) who has been actively involved in entrepreneurship development activities in the region. Their efforts have been supported by the North Eastern Council (NEC) in general and financial institutions like Industrial Development Bank of India (IDBI), Small Industries Development Bank of India (SIDBI), North Eastern Development Finance Corporation Limited (NEDFCL) and various commercial banks in particular. The present paper in this regard is an attempt to examine the role of financial institutions in promoting small scale and tiny industries in terms of growth of entrepreneurs, enterprises and its contribution to State Domestic Products.

**Keywords:** Financial Institutions, Entrepreneurship, IDBI, SIDBI, NEC.



# Trend Analysis of Minimum Support Price (MSP) Policy in India

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## ABSTRACT

Minimum Support Price (MSP) is a form of market intervention by the Government of India (GOI) to ensure the producers against any sharp fall in farm prices. The MSP are announced by the GOI at the beginning of the sowing season for certain crops on the basis of the recommendations of the Commission for Agricultural Costs and Prices (CACPC). In the present study an attempt was made to study the trend of MSP policy with respect to two major crops i.e., paddy and wheat in terms of area, production and MSP from the year 1990-2018 and also the relationship between the area and production under paddy and wheat with MSP. The data has been taken from the secondary sources and analyzed using standard statistical tools such as Compound Growth Rate and Regression. The findings of the study revealed that CAGR of paddy and wheat under production and MSP has positive growth rate over the period of 20 years (1990-2018). In terms of MSP: paddy (7.67%) and wheat (6.98%) followed by production growth rate: paddy (1.71%) and wheat (2.04 %) respectively. And there is a significant relationship between wheat production and minimum support price (92.37 %). Therefore, with the increase in production and MSP of crop also increasing which ultimately leads to increase in farmer's benefits.

**Keywords:** Minimum Support Price, Production, Market Intervention, Growth Rate, Compound Annual Growth Rate .



# Work-Life Balance: A Case Study of a Working Woman in Delhi

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## ABSTRACT

Today's workplace has changed; the number of working women has increased along with this the number of dual income families has also gone up. This change has expanded the responsibilities of working females both inside the house and at workplace. The increased number of women joining the workforce has increased the number of dual earner couples; it has created a continuous difficulty in managing between work and home in many cultures worldwide and it may also affect the attitude of and behaviour of employees. Work-life balance is an important issue of consideration in corporate especially for women who finds it difficult to balance between the two equally demanding and pressing work areas. This research paper explores the life of a women working in a reputed textile manufacturing company in Delhi in the form of a case study. The paper explores the transition that takes place in her professional life after marriage. It also shows her approach to the challenging career before marriage. Her professional downfall occurs because of the building social responsibilities that come with marriage.

**Keywords:** work-life balance, personal life, professional life, textile manufacturers, Delhi





# Scale Efficiency: An Empirical Study of Public and Private Sector Banks in India

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## ABSTRACT

In the present study attempt is made to analyse the scale efficiency of public and private sector banks under the constant return to scale assumption. Scale efficiency is defined as the ratio of technical efficiency (CRS) to the technical efficiency (VRS). DEA (Data Envelopment Analysis) model is used for the purpose of doing analysis. Among the two approaches production approach and intermediation approach, intermediation approach is applied in the study. In the intermediation approach the exact set of inputs and outputs variables depends upon the availability of data. The output oriented model is used in the study. In output approach, if one is considering to avoid wastage by using as little input as output production allows, i.e. we evaluate the ability to maximize output by keeping input fixed. The input variables of the study are branches, employees, interest expenditure and deposits. The output variables in the study are advances, interest income, non-interest income and investment. The scale efficiency and scale inefficiency (in percentage) at individual and group level of thirty two banks (sixteen public and sixteen private sector banks) is being analysed in the study. The analysis predicts that the average scale efficiency of private sector banks (0.980) is greater than the public sector banks (0.972). This indicates that the average scale efficiency of public and private sector banks are not 100% scale efficient. Furthermore, the IDBI Bank among public sector banks and Axis Bank under private sector banks has average scale efficiency 100%. The IDBI Bank and Axis Bank is followed by HDFC Bank (99.90%) and ICICI Bank (99.80%) in terms of average scale efficiency.

**Keywords:** Scale Efficiency, DEA (*Data Envelopment Analysis*), Public and Private Sector Banks, Second Reform Phase



# **A study of Significance of Workplace Diversity and Inclusion at Godrej**

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## **ABSTRACT**

Workplace diversity and inclusion are the emerging issues in today's scenario and will only grow in importance, when companies makes a start by investing in these concepts. As every single person has his individualism with their own specific traits and no single person is accountable as representative of a certain group. In a realistic competitive business environment stereotyping mindsets, racial discrimination and prejudices such factors are held responsible for damaging the businesses. Workplace diversity is all about understanding, accepting and valuing differences between people including those of different races, genders, ages, disabilities, sexual orientation and with differences in personalities, experiences, education and knowledge bases. Diversity means different things to different people, and organizations will apply those definitions to their companies respectively. Top management commitment and rewards for the support of diversity are critical ingredients for the success of these companies. At Godrej, diversity is core to their people philosophy, where the companies aims in fostering an inclusive environment for all Godrejites and are also deeply committed to becoming more inclusive ad enabling more employees to take up a diversified roles. The paper aims to study the significance of diversity and inclusion in the corporate sector and to study the various practices implemented by the Godrej while incorporating diversity and inclusion in the organization. The study was based on secondary approach, which includes journals, reports, online sources, souvenir for theoretical framework.

**Keywords:** Diversity, Inclusion, Workplace, Employees, Godrej Ltd



# **Role of Indian Women in Making India a Developed Economy**

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## **ABSTRACT**

The growth of women in India and the growth of India itself have been directly proportional. The way even after 73 years of India's Independence, India is still carrying the tag of a developing nation and so the Indian women. There are many comparisons can be done between Indian economy and the deteriorating condition of Indian woman. The way India is having plenty of unutilized resources likewise Indian woman also has lots of potential to contribute in the inclusive growth of the country which is also being wasted. There are many social taboos which are drastically hampering the substantial growth of Indian women and so of the Indian Economy. Some of the social taboos are culture, religion societal norms and so on. Although with the passing of time Indian women are growing in various fields, nevertheless this cannot be denying the fact that this growth is still not inclusive and increasing rapidly. This research paper is an effort to bring forth the different barriers which hampers the productive growth of Indian women and their contribution in making India a developed country.



# Smartphone as a Tool for Online Shopping: An Analysis

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## ABSTRACT

The main platforms on which smart phone function are Android, ios, RIM, Microsoft, Symbian etc. Market share of android is maximum follow by ios. Smartphones are used for text messaging, internet browsing, sending emails, playing games, social networking, downloading music, video etc. Our research shows that around ninety two percent users used their smartphones for text messaging, eighty two and seventy six for internet browsing and sending emails respectively. People having android based smartphones are consuming more data followed by i-phone users. The following are the objectives of the paper.

1. To study the main factors influencing the buying decision of smartphone.
2. To study the activities performed by smartphone users.
3. To study the use of smartphone in online shopping.

Data for this study are taken from both primary and secondary sources. Primary data are collected by structured questionnaire using electronics method of data collection. One hundred thirty complete Questionnaires were received and from them 119 were found appropriate for data analysis. Descriptive statistical tools were applied using SPSS. Results show that more than 50% of respondents are using smart phone for more than two years. Thirty eight percent are using phone for 6 to 12 hours a day and around 27 % respondents are spending more than five hundreds rupees on their mobile data. Study also reveals that the maximum use of smartphone is for intent browsing followed by text messaging. The most important factor influencing the buying decision of smartphones is 'Good Value for money', followed by best quality.



# A Review on Gross Domestic Product (GDP) Fluctuations in India

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## ABSTRACT

In order to analyze the health of an economy or examine economic process, it's necessary to possess some way to live the scale of Associate in Nursing economy. Economists typically live the scale of Associate in Nursing economy by the quantity of stuff it produces. This is sensible during a heap of the way, in the main as a result of Associate in Nursing economy's output during a given amount of your time is up to the economy's financial gain, and also the economy's level of financial gain is one in every of the most determinants of its customary of living and social welfare. Economists live these quantities mistreatment the conception of Gross Domestic Product. Gross domestic product, unremarkably said as value, is that the market worth of all final merchandise and services made at intervals a rustic during a given amount of your time. This paper discusses about the GDP fluctuations faced by the country in many aspects, different sectors affecting the GDP and the time frame of each fluctuations.

**Keywords:** GDP, Fluctuations, Economy



# International Trade of Manufacturing Sector

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## ABSTRACT

International trade plays an important role in the economy of each individual country. It allows to satisfy the needs of the population; stimulates the internal development of the country. International trade is the exchange of goods and services between countries. The paper investigates the determinants and patterns of specialisation and international trade in the manufacturing sectors of country that are similar in terms of their technology, relative factor endowments and preferences. It shows that differences in sector size alone can be a basis for interindustry trade in manufactures. I present a general equilibrium model in which each country has two imperfectly competitive industries which can differ in three respects: relative factor intensities, level of transport costs and demand elasticities. With positive trade costs and increasing returns to scale, each firm prefers to locate in the larger sector due to the 'market access' effect. But the increase in demand for factors in the country induces a 'production cost' effect - a rise in the wage in the large sector relative to the small sector to offset the locational advantage of the large sector. The tension between the market access effect and production cost effect determines which industry will concentrate in which sector and the pattern of inter-industry trade.

**Keywords:** International trade, Relative factor, Market access, Inter-Industry.



# US China Trade War- Opportunities for India

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## ABSTRACT

In April 2018 trade war leashed out between US and China when US announced that it will impose additional tariff on goods of Chinese origin. The move by the Trump administration was aimed at correcting the US China trade imbalance, where US has a huge trade deficit with China. Trade war between India's biggest trade partners can be an opportunity for India if the Government comes up with strategies to tap this huge potential. There are several market access issues with China, which needs to be negotiated and addressed so that Indian products also can find its place in the huge Chinese market. There is a need to work out the strategies to ensure that India benefits from the existing trade war between US and China



# Assessment of Satisfaction of Students Studying in the University based on their Choice

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## ABSTRACT

The research paper examines the satisfaction of higher education students in Indian Universities. With the growing competition in the higher education, the universities, especially the private ones, are attempting various approaches to enhance students' satisfaction at the university and to attract more students. Students have several options to decide the universities as there are more universities offering higher education. A number of factors are taken into consideration before they make a decision. These may cover academic, non-academic and other issues such as the faculty their qualifications and experience, infrastructure, placements, reputation of the university, accommodation etc. The objective of the study was to examine there is a difference in satisfaction of the students studying in the university which has been their first choice or not. Responses were collected from the students of different universities in and around Dehradun, Uttarakhand. A total of 539 complete questionnaires were received. The questionnaire covered the student satisfaction measured on a on a 5-point Likert scale and the demographic attributes of the students like gender, age, course, university and their choice of the university etc. One-way analysis of variance was carried out to study the differences in satisfaction levels of the students who have got the university which was their first choice and others. The results indicate significant differences in the satisfaction levels between the two student groups. To be in the first choice of prospective students helps a University to have a bigger pool of contented students. The policy makers in the University should therefore deliberate to be among the preferred choice institution.

**Keywords:** Student Satisfaction, Higher education, First choice, one-way ANOVA.





# Strengthening of Humans through Artificial Intelligence Training Programs

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## ABSTRACT

Training has been concurrent with the human evolution. The more knowledge, skills and traits the human being has acquired over the ages, the better has been the training and its methodologies. In the gradual process of human upgradation, knowledge has been the vital ingredient and training has been a substantial catalyst to practice the acquired knowledge. The world today belongs to millennials and digitization. Human Intelligence is now promisingly leaned towards automation with higher degree of human-machine-digital collaboration. The successful marriage of human thoughts with digitization has brainchild a buzz word of Artificial Intelligence and has catalysed the co-working of human brain with digital machines. The varied fields of business viz. marketing, finance and even human resources have integrated Artificial Intelligence for effective performance and outcome.

**Keywords:** Knowledge, Training, Artificial Intelligence, Digitalisation



# A Review on Sustainable Finance

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## ABSTRACT

It has been observed that traditional market models focus on short-termed efficient and effective utilization of natural, social, human resources and financial measures in organizations rather than focusing on long-term organizational sustainability. But in recent times there is a need of integrating environmental, social and governance (ESG) criteria into the business practice to maintain a long-term growth, so investors are investing not only for financial returns but also keep an eye to environmental or social issues. The concept of sustainable development has been highlighted as a most important concept in the business world today. It is considered as an imperative parameter to measure the success and failure of the companies and provides an insight to the investors and stakeholders. It enables individuals and companies to meet their current needs without hampering the environment for the future generations. The approach of impact investment is followed and quantified to evaluate a project. This paper gives an insight on the various aspects of research done in area of sustainable finance with their view points.

**Keywords:** Sustainable finance, environmental, social and governance



# Impact of Digital Banking Services offered by Uttarakhand Gramin Bank- A Comparative Study of Garhwal and Kumaun Region

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## ABSTRACT

**Purpose:** The purpose of this Research is to enhance understanding in the field of electronic banking services offered by Uttarakhand Gramin Bank. The existing knowledge will help the banks and the policy framers to have better understanding of the dimensions and their contribution towards the satisfactions of the customers. As after demonetization the practices adopted by the government have motivated people to go for cashless transactions and transform India into Digital India.

**Design/Methodology/Approach:** An exploratory survey with the help of Likert based questionnaire was conducted to examine the satisfaction level of the customers towards the E-banking services offered by Uttarakhand Gramin Bank. Sampling technique used for the research purpose is Judgmental sampling and convenient sampling.

**Data Collection:** data collection from Garhwal and Kumaun region - 250 respondents from each region.

**Findings:** The result implicated that the internet banking service quality dimensions have a significant impact on the customer satisfaction of internet banking customers of both the regions, T-test have been applied to test the result of Hypothesis.

**Practical Implications:** The research will help the managers of the banks and the policy makers to focus on these factors that tend to have a dominating impact on satisfying the customers. This will result in a better internet banking service quality provided by the banks and that in turn will help retain the existing customers and also gaining the new ones.

**Keywords:** - Internet Banking, Uttarakhand Gramin Bank, Regional Rural Banks, Digital India, Customer Satisfaction.



# **A Study of Students Satisfaction among Various Institute of Dehradun**

Avneesh Singh and Abhishek Pandey

ICFAI University Dehradun

## **ABSTRACT**

Post-Secondary Education has become a major topic in the country since the last decade. As expansion of enrolment and stretching of higher learning institutes are to be continued to increase, consequently, there is an increasing need to understand factors that affect satisfaction of students with learning. This study will explore the relationship between student satisfaction and teacher-student relationship, teacher preparedness, campus support facilities and experiences provided by the Institute to the students. Study is a necessary activity most people must engage in for much of their lives to support themselves and their families; however, motivation and student satisfaction vary for students. Some students are motivated by a sense of accomplishment, some by helping others, and others by personal fulfilment. Moreover, some students get satisfied by personality grooming, personal values, and psychological needs fulfilment. This study focuses on factors that influence students' satisfaction for the purpose of improving quality and thereby better performance. This research will probe an increase in the four elements that are considered to be primary in the determination of student satisfaction, namely: Student-teacher relationship, Experiences provided to the students, On Campus Student Support Services and Facilities and teacher preparedness. Therefore, there is an increasing need to understand factors that affect satisfaction of students with learning. The vastness of students to which the University caters serves as proof of the fact that the University should remain in an ever-alive process of improvement of the facilities that it offers to its students if it is to maintain its reverence in the educational community.



## **Educational Reforms with Special Reference to Teachers’ Sensitivity versus Quality Education in Primary School**

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### **ABSTRACT:**

The country’s future depends on the quality of education we provide to our children. In order to bring desirable changes in our educational system, we should restructure the educational policies to set the elevated standards and to provide equal opportunity for every child so that he can be benefitted and enjoys his societal rights. Outstanding teachers and improved teaching attitudes are the foremost necessary to achieve this outcome. Resources and funds alone cannot resolve the difficulties in this regard, but a plan of reforms is needed along with these resources to face this challenge. A school is a place where children are taught a huge amount of formalized knowledge. The transmission happens in the right earnest, but does the reception happen? This study will emphasize the importance of some tweaking, some fine-tuning, to ensure that if our teachers are more sensitive, our classroom teaching-learning process will become more effective, vibrant and child-centered. The current scenario of education especially in the field of primary education needs a lot of improvement specifically in regards to the academic achievement of the students. The area of major concern is the inability of a good number of school-going students in reading and in numerical aptitude as confirmed by the studies of ASER. Our main apprehension is if we will not bring the improvement and positive changes from the grass-root level i.e. in primary education strata, how we can expect quality education to be given to the students at the elementary level and higher education level. Here quality education does not mean to achieve the goal of getting higher grades only by the method of rote learning but to empower every child with the weapon of education in such a way that makes the children grow individually, socially, mentally and aesthetically leading towards his/her holistic development beyond the boundary of grades. Now the question arises on how to bring in the system of quality education? Who all are responsible to bring this change in the educational field of primary education? Without any qualm, the answer will be the educators, mentors, teachers who affect the young minds to the maximum extent by maintaining a cordial and supportive relationship with them. Mere availability of school building, playground, library and other resources including degree holder teachers is not sufficient to bring an all-round development of the students but the teachers who are passionate and responsible to take their



profession in a real sense and can bring positive changes in the behavior and academics of students by realizing and identifying their needs can give this output. This piece of study could have an impact on the field of educational research in Patna district, and subsequently may be a step towards the enrichment of knowledge of quality education, not only for Bihar but also for the whole country.

**Key words:** Primary school, Sensitivity, Quality education, Reforms, Knowledge

# **Auditing the Auditors: A Comparative Study with Reference to India, UK and USA**

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## **ABSTRACT**

Setting up of National Financial Reporting Authority (NFRA) in India as an independent regulator to audit the auditors has renewed a debate on “peer review” and “independent review”. While the global practice is that of an independent oversight over the auditors, the professional body of auditors in India-Institute of Chartered Accountants of India (ICAI) is opposed to the move of the government to appoint a regulator over auditors. This paper examines the audit procedures and audit format followed by India, UK and USA. The professional courses that are offered to tune the auditor’s professional skills, qualities and knowledge, such as, CA, CPA and ACCA followed by these countries are reviewed. Financial statements audited by an independent auditor and in accordance with the auditing standards inspire confidence. An important element of this process is the auditor’s report which communicates the auditor’s opinion on the financial statements. However, the effectiveness of these reports has been limited by the boilerplate reporting language and lack of useful information for the stakeholders. The International Auditing and Assurance Standards Board (IAASB), acknowledging the criticality of auditor reporting to the value of financial statement audit and the audit profession, issued new and revised auditor reporting standards in January 2015. These standards are aimed at modifying the design of the report to accommodate evolving national financial reporting regimes, while communicating common and essential content. These standards are effective for audits of financial statements for periods ending on or after 15 December 2016. All these audit responsibilities and regulations contribute significantly towards the type of audit quality every country enhances among them and this in turn either uplifts the trust carried among the auditors through the various stakeholders or leads to different corporate scandals which break down the audit carried by firms completely. The study finds that all stake holders including practicing public accountants believe that the present state of auditing is not satisfactory in India as compared to UK and USA. For the purpose of the study the data is collected from audit professionals, financial experts, academicians and stake holders with the help of well-structured questionnaire (5-point likert scale). Factor Analysis and Confirmatory Factor Analysis along with Inferential Analysis is computed. Finally, path diagram is drawn with the help of Structural



Equation Modelling. The discussions highlight that in order to elevate a country like India, adapting stringent rules and regulations is much necessary in order to ensure that profession of audit always serves towards a good impact in terms of factors such as auditor's fees, auditors' size and auditors' reputation. The findings and suggestions may be useful for the policy makers, academicians and the stake holders.

**Keywords:** Auditing, Skills, Qualities, NFRA, ICAI.





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