



**PUNE INSTITUTE OF
BUSINESS MANAGEMENT**

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5TH INTERNATIONAL CONFERENCE 2022

**Navigating the Future of Business
in a Turbulent Environment**

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Message from Chairman



Mr. Raman Preet

Chairman - PIBM Group of Institutes

The Global Business Environment is changing at a frantic pace. Digitization, Technology, Innovation and Entrepreneurship are at the core of business dynamics in the uncertain environment. New technological developments such as Internet of Things [IOT], Block Chain, Big Data, Industry 4.0 etc. are altering the avenues for the firms to do business domestically and in the global market place.

Supported by Innovation and Digital Technologies, Global Businesses are undergoing through the drastic transformations in terms of its Business strategies, Business Models, Global Value Chains, Production and Operations Strategies, Communication channels, Sourcing of Strategic Knowledge and creating international networks. Thus, Business Interventions and effective communication becomes most important thing now a day. Disruption brought by the technology and its innovation gave new face for the business. The rushing change in technology has created drastic implication on towards business world. This new wave of technology, internet and COVID-19 Pandemic has triggered companies towards a new business ecosystem which has moved the business towards digitization platform and increased accuracy in day to day operation and communications.

COVID 19 and Digitization Technology have changed the way business operates in terms of Organizational Policy, Process, Operation structure, Hiring system, Training Technique, Employee Performance Evaluation, Market Strategy, Sales Technique, and Communication Process of the organization. On the other hand, Virtual Technological Innovation has become an integral part of the business world. It serves as a tool for the organizational and economic growth of our country.

As technology progresses, we find out newer usage of technology that makes our business better than what we were yesterday. Virtual Technology adds security, saving time and convenient not only in our daily lives but also for the business perspective. Facial recognition for uninterrupted and contactless methods of authentication brought tremendous speed at transportation, security, and business process, which were perceived as sci-fi dream a few decades ago.

It is no surprise that the future will bring even more incredible pieces of technologies. Pune Institute of Business Management is proud to organize the fifth International Conference on Navigating the Future of Business in a Turbulent Environment (2022), which dedicates its podium for the discussion of Business oriented upgrading of various stakeholders towards technological shift from traditional approach leads to managerial perspective. It also provides a platform for sharing knowledge of various aspects of technology and innovation in-terms of impact and hurdles of technological adoption in current business world.

The **“5th International Conference on Navigating the Future of Business in a Turbulent Environment”** aims at bringing together professionals to share their knowledge and experience regarding recent trends. The theme of the conference is business intervention and technology taken place in the business world. The global business environment is changing at a desperate pace. Digitization, technology, innovation and entrepreneurship are at the core of business dynamics in the uncertain business environment. With the focus on this theme, we welcome theoretical, conceptual and empirical contributions, based on qualitative, quantitative approaches and mixed methods in all areas - Marketing, Human Resource Management, Finance, General Management and Analytics

FOREWORD

The vision of the International Conference on Navigating the Future of Business in a Turbulent Environment 2022 is to build a technological awareness among the students, academicians and corporate. VIC - Business Intervention and Technology 2022 will supplement the student's mind with the understanding of Technology adoption leads to new business environment.

From my personal experience of visiting several national and international organizations, conferences, presentations, and business meetings, I had the pleasure of experiencing a few of the world's most advanced technologies which run on Internet of Things (IOT), Big Data Analytics, AI Technology, Machine Learning, and Robotics. For the betterment of the students for their future employability, knowledge assimilation, and contribution toward the technological advancements, this conference will be a pioneer for them.

Another greatest enticement of this conference is to encourage students with the research orientation in terms of Business Intervention & Technology. Whatever we are witnessing presently, in terms of technological progression, is a result of the long-term research process. In my 30 years of academic and corporate experience, I have always encouraged students and executives to adopt the research orientation in their education and profession. It is not only a mantra for future success but a great contribution to the advancement of our society as well.

My warm welcome to all the guests at the conference. We will look forward to your address. My heartiest congratulations to all the participants for their efforts on preparing the research papers and getting shortlisted for the presentation. And to my dearest students, make the best use of this conference, learn from the expert and learn to apply them in your own lives and corporate world.

Dr. Rajashree Pillai

Deputy Director

Dean – Research and Development

Pune Institute of Business Management

ABOUT THE PUNE INSTITUTE OF BUSINESS MANAGEMENT



Pune Institute of Business Management (PIBM) is one of the top B-Schools in India where our aim is to provide high value business management education to produce educated and skilled Management Graduates. PIBM stands tall amidst B-Schools in India because not only does we focus on the highest standards of academics but also train students with skillsets making them shine in the corporate world. Established in 2007 and spread across 18.5 Acres, PIBM is strategically located in calm and serene valley on the outskirts of Pune.

PIBM provides Post Graduate courses in Management at Pune campus. Post Graduate Diploma in Management (PGDM) which is an AICTE approved course is the flagship program at PIBM Pune. PIBM also offers Master in Business Administration (MBA) course in affiliation to Savitribai Phule Pune University. In recent years, PIBM has expanded by opening up Campuses for Graduation Courses - BBA, B.Com & BCA in Solan (Himachal Pradesh), Guwahati (Assam) and Shillong (Meghalaya).

At PIBM, education is not limited to academic accomplishments alone but extends much beyond the mainstream classroom education. Teamwork, problem solving, analytical thinking, creativity, leadership skills, decision making, and goal achievements are areas that are addressed effectively to build flourishing careers in business management. We boast of having the unique training

methodology in India where the whole curriculum is solely designed only on the basis of requirements of Industry. This helps in bridging the gap between Companies' requirements & Management Graduates' business knowledge.

To make the whole training process Industry friendly and learning process more practical in approach, the redesigning of curriculum happens every six months which keeps our training methods updated with latest Industry requirements. This process ensures that every concept during the training process is linked with the Jobs. Corporate Heads from various domains in Industry visit our campus on Corporate Weekends and interact with students to share the practical knowledge on Business Concepts.

PIBM is proud to have strong association with 50+ Corporate Panellists and 250+ other Corporate Heads like CEOs, CFOs, Directors, Presidents, VPs, and Heads etc. who continuously train our students. At PIBM, Quality speaks for itself. Every student of PIBM stands out in the crowd as they are not only equipped with Business Concepts but also the right attitude, competencies, aptitude, communication, skills and personality. The ever-growing number of companies that visit the campus for placements just reinforces year on year. The number of companies visiting the campus during Placement has outnumbered the total strength of students of the batch long back. The demand of PIBM students in Job market is growing every year. Till date PIBM has produced 3500+ successful Alumni who are placed in top companies at senior management positions as well as few have become an entrepreneur.

PIBM Achievements:

			
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in Top 100 B-schools in India	in Top 75 Private B-Schools	Among Top Placement Colleges	in Best B-Schools in India
			
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	Covered by Republic TV as one of the Great Places to Study in India.		Recognized as one of the Best Education Brands

5th International Conference on Navigating The Future of Business in a Turbulent Environment - 2022

About the International Conference 2022

Pune Institute of Business Management (PIBM) is delight to host the “**5th International Conference on Navigating the Future of Business in a Turbulent Environment**” under the theme of Marketing, Human Resource, Finance, Analytics and Operations & Supply chain in the beautiful city of Pune, India on 19th November 2022. This is an excellent opportunity for corporates, academics and fellow researchers from all over the world to come together and learn from each other about the new trends and future of business. ICNFBTE is an event where ideas are shared openly and lead to engaging discussions as the attendees work together on creative and practical solutions to common challenges in the stream of Management and Business World.

As India's is the next generation lead for various future business regard to Intervention, Innovation and Technology, we plan to bring the best mind researchers together from the industry and academia to understand the present technology and its navigation of future business. Bringing the field of Business, Management, Marketing, Human Resource, Finance, Analytics and Operations & Supply chain management into the future, ICNFBTE participants dive into the most pressing needs and emerging trends. If you are working on research, we encourage you to submit it and present it at the event. Get feedback from your peers, share your knowledge and experience, and learn from fellow members of the academia. Participants invited shall include research scholars, faculty, doctoral students, working professionals, case researchers and writers. We are looking forward to welcoming you in Pune, India at ICNFBTE 2022!

Conference Objectives

ICNFBTE conference identify the gaps, challenges and future opportunities in the streams of Business, Management and Digital age is to provide an opportunity for academicians, industry experts, practitioners, professionals and researchers from different fields to engage in discussion based on the constantly changing business environment.

- The influence of digital transformation and disruptive thinking in business today and in future needs critical analysis. It will also provide a platform to get acquainted with the latest

innovations and trends in the business environment coupled with their implications for the organizations.

- The forum will facilitate interaction among members inside and outside their own respective disciplines to enjoy the fellowship of other professionals and scholars in the field.

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“A COMPARATIVE STUDY OF INVESTMENT PATTERNS OF FARMERS AND SALARIED INDIVIDUALS”

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Abstract

Majority of farmers are more in the total Working Population. They play an essential role in economic development. Salaried individuals also play essential role in economic development. There is need to study investment patterns of farmers and difference in investment patterns of farmers and salaried individuals. This study mainly focuses on investment patterns of salaried individuals and farmers. Research is based on Primary and Secondary data. Primary data collected from salaried individuals and farmers of Baramati. The main objective of this study is to examine the difference between investment patterns of salaried individuals and farmers. This study reveals that there is difference in investment patterns of salaried individuals and farmers. This study is helpful for financial intuitions and government to frame the investment avenues as per the farmer's and salaried individual's Investment patterns. Key Words: Investment Patterns, Farmers, Salaried Individual.

Key Words: *Investment Patterns, Farmers, Salaried Individual*

A STUDY ON EMERGING TRENDS IN THE FIELD OF DIGITAL AND SOCIAL MEDIA MARKETING

***Ms. Kritika Prakash**, Research scholar, Institute for Excellence in Higher Education, Bhopal, Madhya Pradesh (I.E.H.E. Bhopal)

****Dr. Mahendra Singhai**, Professor of Commerce, Institute for Excellence in Higher Education, Bhopal, Madhya Pradesh.

Abstract

Digital Marketing and Social Media Marketing are the two elements which are separate diverse segments in the field of marketing. With the digital transformations and increase in the use of the technology, the digital as well as the social media marketing segment has brought a massive revolution around the globe. There are a lot of studies which are conducted on this subject, but the objective of this research paper is focusing on finding the recent trends in these fields for which up to 15 literature reviews are done in this paper. The research will also initiate a comparison among the two and find out how the companies can value and have the relevance analysis for it. The research gap in this topic is the changing technology, which makes every research content obsolete with the introduction of the new features, in relation with the new trends and new technology which is constantly changing. The research done on digital marketing or on the recent trend just one year ago or six months ago will be completely obsolete as all those factors would be implemented by one or the other app, a company or a startup that is overlooking all such trends to develop their business.

Digital Marketing and Social Media Marketing are the two elements which are separate diverse segments in the field of marketing. With the digital transformations and increase in the use of the technology, the digital as well as the social media marketing segment has brought a massive revolution around the globe. There are a lot of studies which are conducted on this subject, but the objective of this research paper is focusing on finding the recent trends in these fields for which up to 15 literature reviews are done in this paper. The research will also initiate a comparison among the two and find out how the companies can value and have the relevance analysis for it.

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Keywords: *Niches, Digital Automations, Digital Marketing, Social Media Marketing*

BUILDING DRIP MARKETING IN BUSINESS

***Dr.K.Kalyan Chakravarthy**, Assistant Professor, Rgukt Rk Valley, Kadapa

Abstract

Meeting human needs profitable. New technologies, methods, practices, e-commerce, artificial intelligence are emerging in business the concept of drip marketing is getting a prominent place. Drip marketing is a communication tool to reach prospective customers. It focuses the target customers through email, SMS, voice, social media, campaigns and push notifications etc. The objective of drip marketing is to continuous follow up the customers and increases the sales tools of the business.

Keywords: *Drip Marketing, Communication, Reminder, Differentiate*

BUSINESS SUSTAINABILITY AND INFRASTRUCTURE FIRMS

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****Mr. Ram Nayan Yadava** FPM, Indian Institute of Forest Management, Bhopal,

Abstract

This study provides first comprehensive view on the quantity and quality of sustainability report of 36 Indian Infrastructure firm. The study adopted scoring methodology to derive the score of GRI based sustainability reporting. The study finds that the average reporting of the selected 36 infrastructure firms were 26 % while the highest score was (ILFS) and lowest score was 2% (Madhucon Infra).. The reporting on social and environmental dimension- was worst, on economic dimension was better as compared to social and environmental dimension, thus considerable difference in sustainability reporting for economic, social and environmental dimension .Furthermore, the reporting of larger firms was comparatively better than the small and the medium infrastructure firms. The study would be helpful in deriving score which assist in comparison of sustainability report which ultimately improve the performance of sustainability reporting.

Key words: GRI reports, scoring method, Indian firms, Infrastructure sector, Business sustainability, environmental management at firm level.

DIGITAL SUPPLY CHAIN MANAGEMENT

***Ms. Nikita Shaikh**, Research Scholar, Amity, Delhi

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Abstract

In the current fast developing digital era, digital transformations take place within every industry, and they have great impact on the management of the supply chains. Sustainability drives today's digital transformation, and the digital transformation of supply chains is essential for the sustainable viability of firms in the era of Industry 4.0. Many studies have focused on technology for big data analysis and the IoT as technologies to fulfill digital supply chains. Technological innovation is essential to achieve competitive advantages in the digital supply chain. In this rapidly developing digital era, digital transformations take place within every industry, and they have effects on the management of the supply chains.

Keywords: Digital Supply Chain, Innovative Technology, Sustainable Supply Chain, Digital Transformation, Industry 4.0, Resilience, Digitization

Evaluation of Marketing Mix (Product, Price, Place, Promotion) in the context of Dairy Industry

***Ms. Mouli Kundu**, Student, Pune Institute of Management Studies, Pune

Abstract

Purpose: The purpose of this paper is to the study about relevance and application of 4 P's (Product, Price, Place, Promotion) marketing mix in dairy industry.

Design / Methodology/ Approach: The paper adopted mixed approach of both Qualitative & Quantitative natures. By examining the theoretical underpinnings of Marketing Mix, it offers some insights for the marketers to plan some product distribution strategies and also help researchers to provide further insights in the area of Marketing mix.

Findings: Paper identifies fundamental concept of marketing mix, primary ingredients or elements of marketing strategy (Product, Price, Place, Promotion, People, Physical evidence and Process) and how it's very important for the marketers to ensure smooth and hassle free distribution of dairy products.

Research Implications: Milk is the integral part of anyone's food consumption and peoples also consuming the milk for boosting immunity but its timely and smooth distribution and supply can be achieved with the help of using proper marketing mix. Thus, present research paper helps marketers and future researchers to study on various aspects of marketing mix so as to improve better supply chain management.

Originality: This research intends to investigate the strategic impact of marketing mix on organization sales performance

Keywords: *Marketing Mix, Positioning, Strategies of Dairy Industry*

A STUDY ON FOMO [FEAR OF MISSING OUT] MARKETING AND ITS IMPACT ON CUSTOMER MINDSET TO PURCHASE THE PRODUCT

***Ms. Neharika Pasayat**

Student, Pune Institute of Management Studies ,PIMS, Pune

Abstract

Purpose: The purpose of this paper is to understand various strategies used by marketers for FOMO (Fear of Missing Out) marketing strategy. Also, Researcher wants to identify factors promoting consumer to buy the product under FOMO Situation and how it affects on their buying intention.

Design/ Methodology/ Approach: The present paper is Quantitative in Nature identifies various factors influencing Fear of Missing Out and research based on the collecting and analysing data through the structured questionnaire. SPSS 2.0 Version have been used to analyse the data. The Correlation Technique have been used to find the relationship between FOMO Marketing and customer buying intention.

Findings: This paper evaluates the concept of Fear of Missing Out [FOMO] marketing concept and how it leads to buying intention and buying behaviour of the consumer. There exists positive relation between the FOMO Feeling and customer's desire to buy the product.

Practical/Managerial Implications: The findings of the study will help marketers to design the FOMO Marketing Strategy for their products and services so as to promote customer to generate the Desire and turn into the buying intention, furthermore into buying behaviour.

Originality: The present research paper contributes to the literature in the area of FOMO marketing as a Branding Strategy where if the FOMO will be supported by the intervention of AI Technology will convert buying intention in to buying behaviour more fastly.

Keywords: *FOMO marketing, Buying behaviour, Buying intention, Branding strategy*

A STUDY ON INDIAN INSURANCE INDUSTRY AND PREVALENT PROBLEMS AND CHALLENGES EXISTING IN THE INSURANCE MARKET

***Ms. Snehal Rajesh Wade**, Student, Pune Institute of Management Studies (PIMS), Pune

Abstract

Purpose: The purpose of this paper to understand the insurance sector performance in India. This paper examines how the Insurance protect the interest of the customer, their family, assets/property, provide medical aid in the hard time to protect themselves from financial risk.

Design/Methodology/Approach: The study is mixed, both qualitative & quantitative in nature and conducted by various literatures in terms of financial reporting. This study based on the secondary data collection Also Primary survey of 50 respondents taken for the data analysis using SPSS 2.0 Version software.

Findings: The present research found that post COVID Pandemic, India's Insurance sector experiencing upward boom. This upward boom mostly because of the personal reasons such as peoples are becoming more Health conscious instead of Wealth conscious. Hence, in order to safe guard personal health as well as family members individuals are ready to spend their money on getting insurance coverage.

Practical/Managerial Implications: The findings of the study shows that those people who are assumed to be 'Financially literate' are more prominent investor in investing their money in getting insurance coverage. Thus, marketers should come up with strategies to promote awareness of insurance sector.

Originality: The present research paper makes contribution to the literature by providing some pre-existing evidences on insurance sector performance and probable challenges and problems existing in the market.

Keywords: *Benefits, life insurance, consequences, insurance, investment, premium.*

A STUDY ABOUT THE FACTORS INFLUENCING CUSTOMER TO PURCHASE READYMADE FOOD (READY TO EAT) FROM ONLINE FOOD DELIVERY SERVICES

***Mr. Kunal Das**, student, Pune Institute of Management Studies, Pune

ABSTRACT

Purpose- The study is aims to find out the factor which are influencing customer to purchase Ready to Eat Food from online food delivery apps and services. Due to various factors, online food marketing is also able to create plenty of job opportunities which leads to rise in ‘Gig economy’.

Methodology- This research paper is quantitative type of research and systematic review of research papers published in various national and international level journals. The sampling technique is used in this research paper is Random Probability sampling process. A Primary survey of 70 respondents have been collected and data have been analysed using SPSS 2.0 Version.

Finding- This paper helps to figure out the influencing factors i.e. time saving, easy to access using internet, various options of menu, offers and discounts, Cash on delivery facility, Home delivery, Taste, changing life style and mainly the working professionals specifically unmarried individuals promotes them to buy food online.

Managerial Implication- This paper helps to identify the pros and cons of online food delivery services. The present findings of the study will enable marketers to design some marketing and branding strategies so as sustain the Online Food Delivery Business. Also further study about this topic will also help to new researcher to research upon impact of consumption of Outside readymade food on their Health.

Originality of values- The paper contributes to the literature by providing some insights about the Online Food Delivery Businesses and to explore some new opportunities so as to grow the business in all round way.

Keywords- *Food, Food industry, Technology, Marketplace*

A STUDY ON CONSUMER SATISFACTION ON PERSONAL CARE PRODUCTS

***Ms. Sakshi Kumari**, Student, Pune Institute of Management Studies (PIMS), Pune

Abstract

Purpose: The purpose of this paper is to understand the buying behaviour of consumers on Personal care products. Additionally, the study concentrates on the top FMCG brands relating to personal and oral care products.

Design/ Methodology/ Approach: The present paper is quantitative in nature determining the influence of various factors affecting consumer behaviour for personal care products. The study used Probability Random Sampling where 60 responses were considered for the evaluation purpose. Data were analysed using SPSS 2.0 Version.

Research Implications: This paper strives to focus on various aspects of branding strategies used by FMCG Companies for selling personal and oral care products and also analyses how the branding strategies influences customers to purchase the product.

Originality: The paper is more of Quantitative in nature so that the findings of the study will also promote Future researchers to study further in the area of use of a combination of appropriate marketing mix for designing and implementing their branding strategies.

Keywords: *Brand preference, FMCG, branding strategies, brand association, Business, customers, marketing mix*

MARKET POTENTIAL AND INSTITUTIONAL PREFERENCES A STUDY ON ATL IN PUNE

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Abstract

India holds an important place in the global education industry. India has one of the largest networks of higher education institutions in the world. However, there is still a lot of potential for further development and improvement in the education system. With almost 27% of India's population in the age group of 0-14 years, India's education sector provides numerous growth opportunities. The education sector in India was estimated to be worth US\$ 117 billion in FY20 and is expected to reach US\$ 225 billion by FY25. This has seen a raise on importance of government spending on education with a view to increase the number of skilled manpower.

An envision of AIM, NITI Aayog would play an instrumental role in the alignment of innovation policies between central, state, and sectoral ministries, by incentivizing the promotion of an ecosystem of innovation and entrepreneurship at various levels. This has resulted in ATL that is encouraging students and teachers to experiment, explore and follow a self-learning path, thereby empowering them to think differently about problems and develop innovative solutions, by leveraging the latest technology tools. ATL is also providing the community including parents, mentors, and other individuals interested in innovation to give life to their ideas. Through frequent community sessions, ATL is shaping an ecosystem wherein every individual can contribute towards finding solutions to day-to-day problems of the society and the country, henceforth creating a strong essence of national service. Hence, this study is conducted with a view to understanding the market potential and institutional preferences in the Pune region.

Key words: ATL, Education Industry, Market Potential, Institutions, Community

CUSTOMERS' IMPULSIVE BEHAVIOR: A STUDY WITH REFERENCE TO CLASSMATE IN RAJKOT

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Abstract

The predicament is quite concerning for the organised players business because the unorganised sector dominates the Indian stationery market and it is widely dispersed. The organised stationery business in India is growing slowly due to a number of factors, including a lack of modern production facilities, an unorganised form of operation, marginal demands, government policies, and international rivalry. However, as a result of the enormous rise in demand for stationery products in India, the industry is already exhibiting signs of planned growth. The arrival of numerous foreign brands into India is the cause of this desire. The educational and office stationery products make up a substantial portion of the stationery market in India.

Everyone, from businesses to schools, needs stationery supplies. With a wide variety of product portfolio, the brand Classmate enables Joyful Learning, which is the most powerful driver for developing knowledge & skill, nurturing curiosity and enhancing creativity.

Customer who by stationery sometimes exhibits the behaviour of impulse buying. Unplanned consumer purchases are known as impulse purchases, and they play a significant role in consumer purchasing behaviour. Understanding the behaviour and purchase intentions is an important function of any company to develop an effective marketing strategy. Hence, this study is taken up with an objective to understand the profile of customers in the industry and the factors that influence their purchase preferences.

Key Words: *Stationery, Purchasing Behaviour, Classmate, Impulse Purchase*

NUTRITION VALUE AS A PROMOTIONAL STRATEGY: A REVIEW OF BISCUITS IN INDIAN CONTEXT

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Abstract

The fourth-largest sector of the Indian economy is the fast-moving consumer goods (FMCG) industry. Consumer packaged goods having a high turnover rate-i.e., those that are created, delivered, advertised, and consumed quickly- are what define it. Detergents, personal care items, dental care goods, cosmetics, and other FMCG products currently rule the market. Pharmaceuticals, consumer electronics, soft drinks, packaged food items, and chocolates are also part of India's FMCG industry.

Companies develop a variety of methods for their promotional operations in the FMCG sector, including television commercials, print advertisements, and billboards. Additionally, businesses have established contracts with celebrities to promote their brands.

The most significant new market that has emerged over the past couple of years is consumers who are health aware. The most crucial element of a human diet is dietary fibre, which is made up of indigestible carbohydrates that the microflora non the human gut can use instead of the endogenous enzymes in the intestine. Dietary fibres began to play a significant role in the human metabolism by providing a cleansing action and by making regular in the morning as people began experiencing a variety of metabolic diseases as a result of a lack of dietary fibres in the diet. This study's purpose is to review and discover consumer behaviour in order to develop promotional techniques.

Keywords: FMCG, Biscuits, Nutrition, Marketing, Promotional strategy

A STUDY OF INFLUENCE OF ONLINE RIDING SYSTEM TOWARDS CUSTOMER PREFERENCE CHANGE

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Abstract

Purpose: The purpose of this paper is to study about factors influencing customers to use online riding systems and how the online cab services marks works.

Design/ Methodology/ Approach: The present research paper is Quantitative in nature where author conducted primary survey in order to understand various factors influencing the online cab service market and how it influences customer to get the better riding services. For fulfilling the objectives, a primary survey of 40 Respondents have been conducted and the comparative analysis of OLA and UBER Cab services has been identified.

Findings: Research found that customers are preferring OLA services that UBER because of following factors: Time availability, Online payment system availability and Safety while travelling (during night travel).

Research Implications: The Research is done to show how the customer preference has changed from Booking a cab physically to Booking a cab from their fingertips. In this we find out that how convenience and small discounts have influenced customer's mind and changed their preference OLA to UBER and vice versa.

Originality: The statistical analysis shows that Females prefer OLA services than UBER because of safety issues have been reported for UBER. Also, OLA Services are found to be more user friendly as compared to UBER. The result of this study may help the Cab service industry to design future marketing strategies.

Keywords: Influence, Online Riding, Uber, Ola, Cab, Booking, Service, Statistical Analysis, and Customer

COMPETITOR ANALYSIS OF ONLINE SHOPPING SITES

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Abstract

The Internet has evolved into a more powerful and essential tool for all people's needs and methods of work. Innovative businesses have created systems for accepting orders from customers, making payments easier, providing customer service, gathering marketing data, and receiving online reviews by integrating various online information management tools with the use of the Internet. E-commerce, or Internet commerce, has become the collective name for these operations. With its wide range of products and straightforward purchasing process, online shopping has become incredibly convenient for everyone. Currently in Indian market e-tailers such as Amazon, Flipkart, Snapdeal etc. and the customer preference towards online shopping has been predominantly increased in past decades. The present research conducted the quantitative survey in order to perform comparative analysis of various online shopping sites. The study used SWOT Analysis, Porter's Five forces of Model techniques. The major reason why people are satisfied shopping online are: variety of products availability, modern convenience of monetary transactions, online offers and discounts, easy shopping services, shopping secrecy/ privacy, easy replace and refund policies, crowd avoidance, same day delivery/ cash on delivery/ home delivery options.

Keyword- *Internet, E-Commerce, Customer, Online shopping sites.*

AN EMPIRICAL STUDY OF IMPACT OF HEALTH CONSCIOUSNESS ON SALE OF PERSONAL CARE AND HYGIENE PRODUCTS OF RECKITT BENCKISER

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ABSTRACT

Purpose: The purpose of this paper is to Understand the consumer behavior and its effects on sale of pharmaceutical products such as Dettol Antiseptic, Hand wash and Sanitizer of Reckitt Benckiser company.

Design/Methodology/Approach: The present paper is quantitative in nature determining the influence of various factors affecting consumer behavior for pharmaceutical hygiene products. Researcher conducted primary survey of 60 respondents in order to understand their needs, wants and preferences regarding personal hygiene products of Reckitt Benckiser company.

Findings: Study found that post COVID pandemic peoples are becoming more health and hygiene conscious and it leads to increase in the sale of Dettol products.

Research Implications: This study shows Post pandemic sale of hygiene products have been grown prominently because it just considered as preventive measures. Also, the products sold of Reckitt Benckiser is following appropriate product mix i.e. a proper combination of 7 p's (product, price, promotion, place, people, process, physical evidence) for targeting right customer at right place.

Originality: The paper implies that when the question of health and personal care, customers are showing more preference towards 'Customer Loyalty' and becoming reluctant to switch the product. This is the reason which shows why Reckitt Benckiser achieved more market share as compared to their competitors.

Keywords: FMCG, Preference, Customer Satisfaction, Sanitization, Antiseptic, hygiene.

STUDY ON THE EFFECTIVENESS OF CONTENT MARKETING IN THE FMCG SECTOR

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Abstract

This research aims to investigate the effectiveness of content focusing on the top FMCG companies operating in India. We studied the various content marketing strategies that are being used by the business organizations to create more visibility and increase online presence. Marketing on digital platforms allows the marketers to convey the message more effectively to its target audience. The present fast-paced and digitally savvy audience who is always hungry for something more, the FMCG sector tries to understand how to cater that segment. It tries to understand that digital consumption has also increased online purchase of FMCG products. The findings of the research are to understand how content marketing benefits the FMCG companies.

Key Words: Content Marketing, Online Marketing, FMCG, Digital Marketing

RIDING WITH TRANQUILLITY – THE ANALYSIS TOWARDS BULLET 350

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Abstract

The Indian two-wheeler market, which was anticipated to experience a seismic change during the festive season, fell short of market forecasts and only saw a modest year-over-year (YoY) gain of 1.33 percent in October 2022. In October 2022, the domestic two-wheeler market had total sales of 14,97,021 motorcycles and scooters, up from 14,77,335 units in October 2021. The oldest motorcycle still in continuous production is the Royal Enfield Bullet 350. It has essentially not changed over the period of its existence, with the exception of a few small adjustments to assist it meet with ever evolving safety and emission standards. In order to make the product more customer-centric and increase customer happiness, Royal Enfield has consistently been at the forefront of research to identify the changing client expectations.

An organization's customer satisfaction ratings can have a big impact. All marketing initiatives today are centred on the customer, and market players compete to keep their standing in the eyes of consumers. The satisfaction of customers is essential to every business' success. Perceived quality, a well-known game-changer in consumers' purchasing decisions, is regarded as one of the most crucial markers of a product's and company's success. As a result, this study attempts to shed light on the client profiles for Bullet while also concentrating on finding the preference elements that influence their purchasing behaviour. A consumer-driven approach bases every strategic marketing choice on what customers want. Consumer research is performed to assess a tactic prior to deployment. Every element of a market offering, including the product's form, is influenced by the wants of potential buyers.

Indian two-wheeler, which was expected to see a seismic shift during the festive period, failed to live up to the market expectations and recorded a marginal year-on-year (YoY) growth of 1.33 per cent for October 2022 in the Indian market. The domestic two-wheeler industry saw total sales of 14,97,021 motorcycles and scooters in the domestic market in October 2022, as against 14,77,335 units in October 2021.

Key Words: Tranquility, Bullet, Royal Enfield, Customer-centric, customer satisfaction

Advertising Themes Based on Social Purpose that Resonate with Millennials and Generation Z

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Abstract

Advertisers have repeatedly attempted to use socially relevant themes to drive a message for positive change and to connect their brand with a grassroots cause to create a deeper connect with their target segment. The approach often involves questioning regressive social practices or cultural mores. These attempts sometime create a backlash where the advertiser is attacked and slogans to boycott the brand becomes a social media campaign by the hurt group. The advertiser is left with no option but to withdraw the ad and tender an apology or modify it appropriately to appease the groups. Although social media remains the major mode of communication to express protest or support, but protesters sometime come out into the streets to vandalize the stores, torch the company's products, or even attack its workers. Advertisements that are met with social push-back have much to lose: they have to tender an apology which indirectly helps competition and also absorb the loss of resources spent in crafting and delivering the message. Given the number of public agitations that erupted in the last five years around seemingly well-meaning advertisements, it has become important to help advertisers pick social purposes that is both important and safe. Following list is only indicative and not exhaustive.

Keywords: *Social Purpose, advertising, backlash, ad themes, safe*

CONSUMER REACTION TO CONDITIONAL DISCOUNTS ON PURCHASE OF APPAREL FROM RETAIL STORES IN LUCKNOW.

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Abstract

This paper aims to investigate into the reaction of consumers on purchase of apparels when conditional discounts prevail in the market. When a deal is presented with a price discount or a conditional spending requirement, the experimental studies have shown consumers tend to spend more to avail the benefits of the discounts. Conditional discounts have been classified into three different types, buy 1 get 1 free, cash back facility and fixed amount discount. To study this behavior research was conducted among the consumers in Lucknow to examine how they make their purchase decision with respect to such discounts. Also, how brand loyal consumers react to conditional discounts in the market. The study shows that deal-prone consumers are induced to overspend. On comparing the three types of discounts it is seen that percentage discount outperforms the buy 1 get 1 free and cash back facility. Conditional discounts adopted by the sellers lead to overspending by the buyers over what would have been spent when the prices were normal or the market price which eventually benefits the seller. Furthermore, it was also found that conditional discounts improve consumer welfare and satisfaction leading to a win-win situation for both the buyers as well as sellers.

Key words- Price promotion, retailer, conditional discounts, over spending, deal-prone, apparels, purchase.

A STUDY ON MODES OF DIGITAL PAYMENT SYSTEM, ANALYSIS OF FRAUDS OCCURRING THROUGH DIGITAL PAYMENT SYSTEM

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Abstract

Purpose: The purpose of the study is to understand various high end technological, various sets and ways of how digital payment came into operations. Alongside analysis the possibilities of loophole in all those transactions of digital payment.

Design/methodology/approach: The present paper is quantitative in nature which identifies various set of different digital payment system and also the factors such as ‘perception’ and ‘trust’ in digital payments, and experience with online frauds, affect the payment behaviour of consumers through digital payment.

Finding: The paper identifies that literate people are highly aware of UPI system as compared to illiterate one and those who are staying in villages. Peoples from the city are more habitual to use digital payment system as it provides Convenience and easy to use have been the determining factors for its used.

Research Implication: The paper will help various end users of financial instrument, organisation as well as the consumer to understand, in what factors digital transaction are adopted and how to make the best used out of it.

Originality: The present research paper helps in making valuable contribution literature by providing some pre-existing evidences on up-to-date modes of digital system available and link up on single platform so that future researcher can test the model proposed by author for its relevance.

Keywords: *Digitalisation, Payment system,*

DO ORGANIZATIONS NEED EMOTIONALLY INTELLIGENT LEADERSHIP AT THE WORKPLACE

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Abstract

Organization is a group of people who are joining together to perform specific tasks. Every organization has a different set of policies and practices which an individual needs to follow. An organization includes teams and team members who have to perform specific tasks on a daily basis. People have to perform their work by proper communication, trust and integrity. Due to lack of these three attributes, conflicts arise among the team members which cause the conditions of anxiety, depression, anger and mood variation, improper response to top management, counter productivity and errors in tasks performance. To overcome such a situation, there is a need for an appropriate style of leadership which can help teams to perform well. The performance of a team depends upon the nature of leadership styles. The kind of leadership style adopted by leaders is sometimes not appropriate completely. To apply appropriate leadership in a particular situation, there is a need to be emotionally intelligent at the workplace. I would like to build a proper relationship between how the traits of Emotional Intelligence will influence positively on the leadership efficiency in organizations. Key findings of the study have focused on the impact of emotional intelligence on organizational growth. The given model has recommended that people with high emotional intelligence can build effective communication, trust and integrity in a team. The attempt has also been made to build a relationship between emotional intelligence and the nature of leadership styles to be adopted in organizations. The finding suggested that transformational style of leadership should be encouraged in an organization. The study of the mentioned topic will help in understanding individual and collective behaviour and its effect on the quality of work.

Keywords: *Leadership, Emotional Intelligence, Trust, Integrity, Communication*

TALENT MANAGEMENT AND EMPLOYEE SATISFACTION: MODERATING ROLE OF EMPLOYEE ENGAGEMENT

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Abstract

This study looks at how talent management affects employee satisfaction and the moderating effect of employee engagement. A survey of 403 randomly selected individuals who work in Nepalese commercial banks has been undertaken for the investigation. A well-structured five-point Likert scale questionnaire with the responses strongly disagree (1) to strongly agree (2) was used to collect the data. The results show that employee engagement significantly moderates the relationship between talent management and employee satisfaction in Nepalese commercial banks, and talent management has a considerable impact on employee satisfaction. The constructs' cronbach's alpha values have also been observed to be greater. The concept of employee engagement has theoretical implications. This study also emphasizes the fact that employee engagement is crucial in mediating between variables and confirms the significance of talent management and engagement for bankers' satisfaction. Future research in Nepal may examine this topic and develop a separate scale of employee engagement, concentrating on the antecedent variables and evaluating their theoretical justifications. The recent study shown that, in the banking industry, a high level of involvement may result in high retention, ensuring satisfaction, but only temporarily. The analysis suggests the need for a more precise employee engagement construct.

Key words: *Talent Management, Employee Engagement, Employee Satisfaction, Employee Retention, Nepal*

HR TECHNOLOGIES IN THE VUCA WORLD

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Abstract

We live in an unpredictable and ever-changing world. We basically call it the VUCA world. VUCA, which stands for Volatility, Uncertainty, Complexity, and Ambiguity, has never looked back since it was first used in 1987. In a dynamic environment with a VUCA element, the roles of HR personnel must continually change. The 21st century HR function has moved from being a “behind the scenes” organization to being a “key differentiator”. Human resource management has undergone unprecedented changes in recent years. With the appetite for a more diverse workforce, growth, and the adoption of artificial intelligence (AI) and machine learning (ML), HR professionals have changed their work habits and sharpened their skills. HR technology, frequently alluded to as HR Tech, has grown quickly lately, with huge managers around the globe generally embracing centre HR technology frameworks from big business programming organizations, for example, Oracle and SAP, just as particular HR tech merchants. A large number of these businesses are entering a second era of HR technology by moving from their on-premises frameworks to new cloud stages, including SaaS. In the interim, little and average sized businesses are likewise moving in huge numbers to digitize their human asset capacities, generally going to SaaS stages or cloud-based HR technology re-appropriating sellers. The paper aims to analyse the use of technology in Human Resources and how is it beneficial for HR performance & productivity and to identify the technologies which are being used in HR for increasing the organizational performance. The research conducted is descriptive in nature and is completely based on secondary data and the sources used are - Journals, Magazines, News, Websites, Articles, Blogs, Reports, Research papers

Keywords: HR technologies, Performance, Productivity, Workforce analytics, Vuca World

A STUDY ON IMPACT OF WELFARE FACILITIES ON EMPLOYEE JOB SATISFACTION: A LITERATURE REVIEW

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Abstract

Every organization has the HR Policies for empowering their employee and provide some welfare opportunities. Thus, Employee Welfare refers to a variety of various employee friendly services, perks and benefits that the company provides for their employees. But in return of this, organization expects improved performance and productivity from their workforce which will contributes the organization's success in terms of improved business performance. The present paper aims to study about various factors which promoting employee's satisfaction towards the welfare facilities provide by their employer. The Study is quantitative nature, where the responses of 50 employee working in various industrial sector have been taken and the correlation between the Employee welfare facilities and its impact on Employee's satisfaction level have been identified. Results shows that there exists positive correlation between the above-mentioned variables.

Keywords: Employee welfare, performance, correlation, employee's satisfaction

An Empirical Study of impact of Work Stress on Changing Food Habits of Working Professionals

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ABSTRACT

The phrase "job stress" has entered regular usage in today's language. The primary factor in low productivity in every organization seems to be workplace stress. To overcome stress, workers require a certain type of motivation and stress-reduction techniques and methodologies for relieving stress at the workplace. The present research article strives to focus on how to examine the main causes of work place stress and explain how it affects productivity. There are numerous types of work-related stress that exist in the daily lives of employees such as stress arising due to workload, job security, autonomy, role conflicts, poor compensation, etc. Workload, job security, and shift work related to organizations are the main aspects taken into account in the current article. The study looks into how workload, job stability, and shift work effect on employees' ability to do their jobs and how the employees getting stressed which leads to the changing food habits. The present study is quantitative in nature where result shows that there exists significant relationships between Employee's work stress and its impact on changing food habits.

Keywords – *Workload, Job Stress, Food Habits, Poor Compensation, Job Security, Role Conflicts.*

A STUDY OF CUSTOMER PERCEPTION AND SATISFACTION LEVEL ABOUT ONLINE SHOPPING SITE WITH SPECIAL REFERENCE TO APPAREL

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Abstract

Purpose- The purpose of this study is to understand which the factors are influencing customers to purchase online apparel using online site.

Methodology – This study provides a quantitative analysis and literature review of research that has been published in journals at both the national and international levels. The random probability sampling procedure is the sampling method employed in this research work. The results of a preliminary survey of respondents have been analysed using SPSS 2.0 Version

Finding – The result shows that busy lifestyle, upliftment in the living standards, Inflation, Easy availability of internet services, Easy payment options, Variety of availability of products and services offered of online shopping sites, Higher price offering and discounts, Cash on Delivery, Home Delivery, FOMO Marketing influence are the prominent factors influences customers to purchase the clothe using online shopping sites.

Managerial Implication- The Findings of the study shows that day by day shopping intention on online shopping sites goes on increasing but problems such as lower quality cloths, some frauds are happening during the digital payments. So online shopping sites should come up with some measures to prevent such digital frauds happening while purchasing clothes using online shopping sites.

Originality of value - The findings of the study show that working professionals mostly salaried employees are more inclined towards to online shopping for clothes because of paucity of time but In India the GST (Goods and Services Tax) is so high on online products and it plays big role in fixing the price of products. So, the present paper will provide some insights to policy makers to reduce GST on online shopping products specially cloths.

Key word – *Online shopping sites, Amazon, Flipkart, Myntra, Meesho Customer satisfaction.*

EFFECT OF FAVORITISM AND NEPOTISM ON EMPLOYEE'S PERFORMANCE AT WORKPLACE

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Abstract

Purpose; The purpose of the paper is to understand the effect of Favoritism and Nepotism on Employee performance at workplace and how it affects on the work efficiency and work performance at the workplace.

Design /methodology / approach – The Study conducted primary survey using structured questionnaire where employee's perception towards the favouritism and nepotism happening at their workplace is studied and also how it affects on their performance and productivity have been found. For this around 40 responses of employees has been considered for the data analysis using SPSS 2.0 Version.

Findings – This paper evaluates the performance of the employee getting effected by the practice of nepotism and favoritism at workplace and to study how nepotism indirectly impact on employee performance and leading to generate the intention to quit the job.

Practical / Managerial Implications: This study would support to study about the effect of the nepotism and favoritism in workplace which happens in almost all the sector, in every job profession. But for reducing favorism at workplace no any statutory laws are exists, so companies should focus on formulating company policies for prevention of such instances.

Originality: These present research paper makes contribution to the literature by providing some insights about the factors influencing occurrence of favorism and nepotism at the workplace and also studies how it affects on employee's performance level and if it does not resolve it may provoke employee to generate intention to leave the job which may leads to loss of 'Human Asset'.

Keywords: *Nepotism, favouritism, cronyism, and human resource practices*

PROBLEMS AND CHALLENGES FACED BY THE FRESHER'S DURING GETTING THEIR FIRST JOB: A LITERATURE REVIEW

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Abstract

In today's scenario, getting the first job is the most important thing for a fresher. Because a job is the only thing that gives them 'Financial Independence and a sense of adulthood. So after completing their degree either it is Graduation or Engineering, or maybe MBA they want a higher package salary job. But the reality is quite harsh because HR Recruiters don't want to hire newly fresh Graduate candidates. When hiring recruiters always doubt the knowledge, skills, and abilities of fresher and hence they are preferring work with experienced people than freshers. There are so many reasons from the side of the HR Recruiter for not hiring the freshers. But the present paper focuses on the fresher side, the problems and challenges faced by freshers while getting their first job. The study is quantitative in nature where a primary survey of 50 fresher students has been analyzed. The findings of the study show that freshers are not getting their first job easily because from a Recruiter's point of view they are lacking in knowledge and skills. Freshers cannot handle the work pressure and compensation expectations of freshers are going on increasing. The paper provides insights to future researchers about performing an in-depth analysis of the problems faced by freshers while getting their first job. Also, Policy makers in India should formulate policies and schemes to empower freshers' knowledge, skills, and abilities so as to make them 'Employable'.

Keywords: *Engineering and MBA Graduates, soft skills recruitment, Selection & recruitment problem, organization's need & demands.*

AN ANALYTICAL STUDY OF INVESTMENT (LONG TERM EQUITIES) STRATEGIES FOR AN INDIVIDUAL (BASED ON SECTORS OF ECONOMY OR ECONOMIC CYCLE)

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Abstract

This study explores the various Investment options and instruments available in the market and risk associated with them. Main objective of the study is to check the awareness of Equity investment and make them aware of long term Investment and diversification of risk. The objective is fulfilled by Primary data collected through Questionnaires and Personal Interview of sample size 150-200. The sample size includes Retired person, Age 20-20, Age 31-40, sole proprietors, Housewives, etc. It is expected that the result of Primary Data will be less as only educated people have limited awareness and rest of the people are not aware of Long Term Equity Investment. Awareness can be created by providing them information about equity market. This Study further explains the individual how an Individual can plan his investment around the year by studying the economic sectors. This study shows details of all the sectors viz... Agricultural sector, Industrial Sector and Service Sector, further it shows how an Individual can use this strategies for investment in Equities of the various companies. The aim of the research is to create awareness of this trending Investment in our country.

Keywords: *Investment, strategies, Economy, awareness, Equity*

A STUDY OF RATIO ANALYSIS OF BANKING SECTOR IN INDIA: A LITERATURE REVIEW

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Abstract

Purpose: The majority of financial statement analyses concentrate on firms that either contribute significantly to economic figures or operate in a highly competitive business environment. The goal of this paper is to conduct the ratio analysis so to determine how well a company's financial performance which will helps investors to make investment decisions and also will provide some insights to business owner about the comparative performance of their organization with other leading banks.

Design/methodology/approach: -This study looks at the performance of the commercial banking sector from April 2011 to March 2014. Financial statements for Axis Bank, SBI Bank, and HDFC Bank were obtained from databases such as CMIE, Prowess, Money Control, and Yahoo Finance for the indicated periods. To calculate the financial ratios, necessary data collected from these financial statements was condensed.

Findings: - Four main Indian commercial banks' profitability, liquidity, and solvency performance are gauged using financial parameters. In this study, liquidity ratios, activity ratios, leverage ratios, profitability ratios, and market value ratios will be used to assess the financial statements of these institutions. The current , quick, and acid-test ratios were employed to measure liquidity. Working capital, debtor, and inventory turnover ratios were all utilised to measure activity.

Research implications: - such as the debt-to-equity and interest-coverage ratios. Profit margin, net profit margin, return on assets, return on shareholder equity, and earnings per share were all utilised to determine profitability. Price-to-earnings and earnings-per-share ratios were applied to determine market value of banks.

Originality: - The present research paper makes contribution to the literature by providing some pre-existing evidences on mediating and moderating factors influencing Entrepreneurial Intention and converging on single platform so that future researchers can test the model proposed by author for its relevance.

Keywords: *Return on Assets (ROA), Quick ratio, Acid ratio, and Earnings Per Share (EPS).*

EMPIRICAL STUDY OF IMPACT OF FINANCIAL LITERACY ON PERSONAL FINANCIAL PLANNING

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Abstract

Purpose: This paper aims to report on a survey about the personal financial planning attitudes of people in India and studies about how the financial literacy influences individual's Personal Financial Planning and Decision Making.

Design/Methodology/ Approach: The study surveyed 70 people about their attitudes towards personal financial planning. Participants were asked about their level of financial knowledge, Financial Literacy and does it have an impact on personal financial planning. Furthermore, Data is analysed using SPSS 2.0 Versions and using various statistical techniques.

Finding: The findings of the study that, while most respondents feel both that financial planning is important and that they are interested in developing a financial plan, very few feel that they have the necessary skills and knowledge to prepare their own plan. In addition, the participants indicated a strong preference for professional personal financial planning advice.

Research Implications: While the results are not generalizable to the wider population, the views of this group are important because one might expect that educated individuals would be both more interested in personal financial planning and more capable of preparing their own financial plans as compared with average Indian.

Practical implications: The study presents some implications for practice and financial literacy education from India perspective and fosters inclusion of Financial Knowledge in every aspects of community in India.

Originality: The present paper emphasizes that 'Financial Independence' is depends upon the 'Financial Literacy' of the individual and more the financial literacy more will be the Financial Independence.

Keywords: *Personal Finance, Financial Planning, Financial Literacy*

A PARADIGM SHIFT IN FINANCIAL SECTOR FROM TRADITIONAL FINANCE TO DIGITAL FINANCE: A LITERATURE REVIEW

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ABSTRACT

Purpose: The purpose of this paper is to understand the paradigm shift in the financial sector from traditional finance to digital finance.

Design/ Methodology/Approach: The present paper is qualitative in nature which identifies various dimensions influencing paradigm shift in financial sector from traditional finance to digital finance. Also finding of the study may help to know moderating and mediating factors influencing this paradigm change.

Finding: The paper is the literature review based where researcher reviews research papers related to traditional finance to digital finance.

Research Implication: The paper will help policy makers and users of financial instrument to understand the level of financial inclusion due to digital finance and how digital finance made individual's work easy.

Originality: The present research paper helps to make contribution to the literature by providing some pre-existing evidence of digital finance during the era of traditional finance and research model.

Keywords: financial inclusion, digitalization, financial education, paradigm shift, digital finance, fintech, blockchain.

A STUDY OF FINANCIAL REPORTING ANALYSIS OF IT SECTOR: A LITERATURE REVIEW

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Abstract

Purpose: This paper aims to understand the financial performance of leading IT companies in India. This paper examines performance of leading IT companies in context of its economic environment in order to arrive at a decision.

Design/Methodology/Approach: The study is qualitative in nature and conducted by various literatures in terms of financial reporting. This study purely adopts secondary data collection strategy, and considers a variety of secondary sources accessed through the Internet and academic databases viz. literature reviews published in various national and international level journals, websites, books, reports, etc.

Findings: This paper evaluates the financial performance of leading IT companies for the purpose of designing business strategies for businessmen and investment decisions by the investors.

Practical/Managerial Implications: This study would support investors and different stakeholders in enhancing their knowledge about the financial position and growth of IT industry in India to meet their own pursuits.

Originality: The present research paper makes contribution to the literature by providing some pre-existing evidences on mediating and moderating factors influencing Entrepreneurial Intention and converging on single platform so that future researchers can test the model proposed by author for its relevance.

Keywords: *Financial Reporting Analysis, Earnings Per Share (EPS), Return on Assets (ROA)*

FINANCIAL PERFORMANCE ANALYSIS OF LEADING PHARMACEUTICAL COMPANIES IN INDIA

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Abstract

Purpose: With a focus on the potential contribution of intellectual capital (IC) to financial stability, this study examines the financial performance of leading Pharmaceutical Companies in India to assess the Business Financial Health so as to provide insights to investor for future investment in companies.

Design/methodology/approach: The analysis is based on ratio analysis, so as to provide significant information about the accounting information which portrays performance of the business in Monetary Terms. The Study used SPSS 2.0 Version for the data analysis, Correlation technique have been used. Various ratios such as Efficiency ratios, Solvency & Profitability ratios.

Findings: The growing trend of size measurements for Indian pharmaceutical businesses is governed by the trend of profit measure growth. The pharmaceutical businesses use all of their available capital equally, and their entire resources determine operational profitability (EBIT), short- and long-term liquidity, but not the symmetry of short-term movements of profitability and size drivers. For Indian pharmaceutical enterprise, a drastic rise has been observed post COVID

Practical implications: Indian pharmaceutical enterprises require growth and sustainability, with a growing emphasis on patent matters. They should alter their company approach towards Intellectual Capital (IC), particularly when it affects patents, to improve innovation capabilities and defeat global competition.

Originality/value: This study focuses on the financial performance of leading Indian pharmaceutical businesses where various ratios such as Liquidity Ratio, Efficiency ratios, Solvency ratios, Profitability ratios. Helps to conclude the rising business performance. Thus, Marketer will get insights about how to and how much to invest on Research and Development Activities.

Keywords: *Financial Performance, Return on Assets, Quick Ratio, Inventory Turn Over Ratio Earnings per share(EPS).*

COMPARATIVE FINANCIAL PERFORMANCE ANALYSIS OF LEADING AUTOMOBILE COMPANIES IN INDIA

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Abstract

Purpose: This paper aims to understand and ascertain the comparative financial performance analysis of leading Indian automobile companies such as Tata Motors, Mahindra & Mahindra, Maruti Suzuki in terms of their financial performance.

Design/ Methodology/ Approach: The present paper is both Quantitative in Nature. Paper identifies various Dimensions that influencing the automobile sectors. Researcher Reviewed more than 15 research papers related to Comparative analysis of Automobile sector. Past 5 years of Annual reports of all above companies have been taken into consideration for studying the financial performance.

Findings: The success and failure of the organization get affected by the difference in accounting/ financial information from year to year. Four key accounting variables which are the important factors to determine the financial statements are Performance variables, Liquidity Variables, Leverage Variables and growth were ascertained. Financial Ratios such as liquidity, profitability, leverage, solvency, and efficiency were used as an indicator for financial performance.

Implications: The present research article will contributes the existing literature in terms to study of financial performance of leading automobile companies in India and will provide insights to the automobile businesses to plan their future progression and will promote investors to make investment decisions in automobile companies.

Originality: The present research paper makes contribution to the literature by providing some pre-existing evidences on Comparative Analysis of Automobile sectors to make them on single platform so that future researchers can understand and know how study Financial performance of the automobile companies.

Keywords: *Automobile Industry, Financial performance, Liquidity analysis, leverage analysis, Return on Capital Employed(ROCE)*

ARE CAS CURIOUS ABOUT ANTI MONEY LAUNDERING COURSE?

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Abstract

Online education in India has witnessed an enhanced acceptance over a few years. But it's the COVID pandemic which has heralded a boom for the industry. Online learning has become an integral part of schools, colleges and even offices across India – with the advantage that such a mode of education is easily scalable. The Indian government is also allowing the universities to offer fully online degrees - a change that could reshape the education industry in the country.

With the online higher education market in India slated to grow 10 times over the next five years, EdTech has certainly emerged as one of the mainstays of the post-pandemic economy for investors and practitioners alike. On the other side, the Chartered Accountants (CA) in India had been doing a great job in recognising the budget, taxes, auditing and providing expert financial advice to the clients. Auditing remains a part where there's still scope of improvement, that's where anti-money laundering course comes into action.

Money laundering is a method which is used by criminals to disguise the money which is earned illegally to appear legitimate. Anti-money laundering course empowers CAs to understand and help organizations to meet the supervisory responsibilities and to prevent negative impacts of money laundering. Hence, this study aims at understanding the potential for the course 'Anti Money Laundering for Chartered Accountants' in the Pune region.

Keywords: Chartered Accountants, Money Laundering, Education industry, Market Potential, EdTech.

A STUDY OF TECHNICAL PARAMETERS THAT AFFECT ON SELECTION OF SYSTEMATIC INVESTMENT PLANS WITH SPECIAL REFERENCE TO SELECT FLEXI/MULTI CAP MUTUAL FUNDS IN INDIA

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Abstract

Most of the Countries economic development depends on investment done in that country and Mutual fund investment plays key role in it. A well-established Mutual fund market is the key factor for economic growth in many developed countries. India opens the market for different investment to provide variety of financial products. Systematic investment planning was introduced in the India's financial system for providing comparatively safer investment for the common investors. Most of people wants to invest in Mutual funds through monthly contribution through SIP. But there is large variety of categories of mutual fund schemes in market. At this situation investors prefers mostly Flexi/Multicap funds as it is less risker as it invests in multiple categories of funds. So, in this manuscript main focus is on the analysis of performance of Flexi/Multicap funds so it will help to investors to take decision about which scheme supposed to pick. So, for the study purpose 5 Flexi/Multicap funds has been selected out of total 39 multi/Flexicap funds available currently in Indian mutual fund market. For investor there is no need to pay attention towards different categories of mutual funds like large, mid and small cap mutual funds as these multi/Flexicap category invests in all 3 categories with proper analysis of funds. So for this purpose the Secondary data has been considered for the performance analysis and it was achieved by using various tools and techniques like different ratios.

Keywords: Mutual Fund, Funds, India, Systematic Investment Plan (SIP), Performance, Flexi/Multicap fund.

STUDY RELATED TO BEHAVIOUR PATTERN OF INDIVIDUAL INVESTORS

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Abstract

Purpose: The purpose of this research paper is to investigate behavioural factors influencing the decisions of investors when they are investing. Investment is one of the emerging areas of research in the field of finance. People are now concerned about their future after retirement.

Design/Methodology/ Approach: The study surveyed 50 people about their behaviour toward investment planning. Participants were asked about their financial plan, Financial Literacy and do they invest in a regular basis. Furthermore, Data is analyzed using SPSS 2.0 Versions and using various statistical techniques.

Finding: – The findings of the study shows there exists a positive correlation between Human behavior and their intention for investment in stocks. While doing an investment into stocks, individual shows some psychological biases such as: Heuristics Behaviour pattern and loss aversion, regret aversion, mental accounting, self control.

Research Implications: The present paper finds that while doing investment in stocks peoples are showing some psychological biases. Thus study helps future researchers to study more about the each psychological pattern of behaviour and its impact on investment decision making.

Practical implications: The present paper follows a quantitative method of research in order to validate some pre-existing concepts related to Behavioural Finance.

Originality: This research article contributes to the theory development in the field of Behavioural Finance. Future researchers can further study about the in-depth analysis of psychological and behavioural factors and its influence on investment decision-making.

Keywords: *Investment, Financial Planning, Stock Market*

FINANCIAL IMPLICATIONS OF MERGER AND ACQUISITION OF INDIAN BANKS – AN ANALYTICAL FINANCIAL REPORT

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Abstract

The paper aims to examine the financial repercussions drawn of the merger between two banks in India. The Indian Financial Sector makes a major contributing role in the enhancement and development of the economies not just within the country but globally as well. There have been 33 mergers and acquisitions since the nationalization of 14 major banks that have taken place in India in 1969. This paper has examined the selected financial ratios of two major banks to analyze the outcome of mergers and acquisitions on these Indian Banks. The Study takes cases of the merger between the SBI and the State Bank of Indore along with the case of merger between the ICICI bank and the Bank of Rajasthan in the year 2010. For the purpose secondary data was used and the paper analyzed 5-years of pre-post merger financial ratios of the both the merged banks, where paired T-test has been applied to the ratios to compare their pre and post-merger performance. There were found to be some differences in pre and post-merger ratios of the banks but not much impact was noted to be found stating that mergers do cause a significant change in the financial standing the Indian Banks.

Keyword: *Banking Sector, Merger and Acquisition and Indian Banks*

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EVALUATION OF TECHNOLOGY AND DIGITALIZATION OF INDIAN BANKS AND OTHER FINANCIAL INSTITUTION WITH SPECIAL FOCUS ON MERGING AND ACQUIRING BANKS AND OTHER FINANCIAL INSTITUTION

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Abstract

The Indian Banking and other financial system have been through a lot of constant changes since independence to pave their ways in order to stand amongst other global financial institution. Merger and Acquisition has been one of the major reforms to strengthen the Indian financial sector to be globally suited and strong. The Indian Financial and Banking sector has indeed earned enormous achievements in a short span of time as a diverse economy. Merger and Acquisition have played a crucial role in making the banking sector in paving ways for new markets and technologies but with the growing expansion and customer base the financial sector along with Indian banks have been walking on thin ice. In order to tackle the growing needs of the customers and with the global hit of pandemic much has been shifted to digital arena, with the expanding tech savvy generation much operations needs to be digitalised raising doubts and concerns of customers and the financial institution in meeting the needs and securing the functions from any hacking or leak. The study focuses on the need and importance of incorporating global mega digital trends in banking and other financial sectors to speed up their growth and grasp in the global market by comparing the market size pre and post digitalization, the growth of such institution and with focus on digital security of data. Digital Banking is going to be the foremost preferred sort of banking within the coming years with AI and Robotics playing their significant roles. Though Covid – 19 pandemic has been harsh on all the economics but it has also boosted the digitalization of banking and other financial sector. As all the things have pros and cons, the same goes for the

digitalization in the field of banking. The cons of digitalization carry the danger of fraud to which block chain and finTech have been quiet helpful.

Our over dependency on non-automation being questioned has brought to light that how wrong we have been and how much rigidity in context to changes can cause harm to us. Not just outside but in India as well companies are forced to adapt and move forward towards the path of digitalization along with exposing all our flaws, preparedness and negligence on the same. The Government of India, realizing the perks and benefits of digitalization has been taking the constant initiative to make the economy and its people digitally aware and ahead with other.

Digitalization can help economy gain immensely only if the proper attention and affection is shared with it. It has the power to enhance productivity, profitability and business and in turn benefit the economy. The Indian Economy contributing towards digital awareness is to contribute towards the same purpose. Working towards a common dream to make India Digital is what everyone is now focusing on.

Keyword: Digitalization, Indian Economy, Mega digital trends, Banking Sector

A STUDY TO ANALYSE IMPACT OF ANNOUNCEMENT OF BUYBACK OF SHARES ON THE PRICE OF SECURITIES

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Abstract

One of the most important corporate action a company can do to allow its shares to be absorbed inside itself and reduce the number of outstanding shares in the market is to buyback its shares. The announcement of share repurchase could be a lucrative opportunity for shareholders because, typically, shares buyback is performed by paying shareholders a premium above the trading market price. The massive rush of individual investors seeking to apply for shares buyback on the stock market has caused a change number of investors buying the securities hence resulted into change in the price of equities on the trading day following the announcement. Examining the effects of announcement of share buyback as well as related factors including buyback size, buyback price, and stock returns during the previous year prior to announcement of the move to buyback of shares is the main goal of this paper. Analysis was done on data from 32 companies that announced buyback within the last year. The paper's findings show that the repurchase price per share and its premium price above the current market price have a significant beneficial impact on stock price movement the following day. One-year stock return and buyback size as a percentage of market capitalization are not found to have much of an influence.

Keyword: Digitalization, Banking Sector, Securities, Share price

A STUDY ON IMPACT OF STOCK SPLIT ON PRICE OF THE SHARE

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Abstract

When a corporation wants to increase its number of shares in stock exchange market without dilution of the existing shareholder's ownership, it opts for stock split. It is a corporate action in which number of shares of company increases on one hand and face value of share decreases on other hand without any change in the market cap. The paper observes investor reaction on price before and after split of the stock. In this paper analysis is done on 45 companies which have gone for stock split. Whether stock split will increase price of stock among retail investors in the stock exchange market and will there be any deviation between expected price and actual price of share after split. For examining the impact of stock split factors taken into consideration are price of stock before split, price of stock after split, expected price after split, compounded growth of stock price for six months before split.

Keyword: Banking Sector, Stock, Share market

TIME SERIES ANALYSIS: AN APPLICATION OF FORECASTING MODEL ON GENERAL TRADE

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Abstract

General Trade is an essential piece of the FMCG business, as it assists with guaranteeing that items are accessible to customers in an ideal and productive way. General exchange is around 90% of the general retail market, and incorporates regular Kirana shops, corner shops, general stores, mother and pop stores, container beedi shops and other little retail outlets arranged close to neighborhoods. With the section of current exchange things have extraordinarily changed, its portion of the market is reliably expanding. Huge foundation advancement, infectious insides, innovative turn of events, normalization, advertising and advancement has generally helped support its smooth infiltration. Be that as it may, the general exchange frameworks have continued as before. There has been no huge mechanical advancement in this field over beyond fifty years.

Accordingly, there has been stagnation in the general exchange organization of India. Today, the producers and wholesalers are battling to stay up with the quick changing shopper requests. They are taking on different conflicts: On one side they are battling Present day exchange while on the opposite side they have Web based business organizations, that poor person recently made shopping helpful yet have likewise placed the best grouping of items before the clients. To restore and ad lib Broad Exchange, it expects to rebuild the framework with innovation support. Stock arranging is prominent piece of dissemination divert in FMCG industry.

Appropriate stock administration assists with adjusting market interest, depends vigorously on precise gauge of future interest. Prescience of future deals is called as deals determining it assists in business with understanding future patterns and conduct it assists business with designating assets in a right amount brilliantly. What's more, to further develop stock arranging it additionally expect to comprehend the irregularity factor, Irregularity determining supports surveying the patterns and examples in client's deals lifecycle which assists with seeing precisely when to make explicit moves like purchasing stock, pushing market drives and running advancements.

From the above conversations, it is perfectly clear that deals estimating is really significant by and significantly to comprehend irregularity factor. The central goal of this study was to develop a model by which the we can ready to estimate deals involving verifiable information as a source of perspective through the utilization of Time series Approach and comprehend the way of behaving, patterns and example exposed to irregularity utilizing SARIMA model. There were different models additionally analyzed and assessed named Direct relapse, Strategic relapse, weighted normal model (up to 4 attentions) and SARIMA model.

Keywords: *Time Series Analysis, Forecasting, SARIMA, General Trade, FMCG.*

TIME SERIES ANALYSIS: AN APPLICATION OF SARIMA MODEL IN GENERAL TRADE TO FORECAST SALES

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Abstract

General Trade is an essential piece of the FMCG business, as it assists with guaranteeing that items are accessible to customers in an ideal and productive way. Time Series (SARIMA) model is a significant model to help for forecasting the sales of Wholesale trade to Retail trade. To study the SARIMA model Time Series Approach, which helps to forecast the sales of Wholesale trade to Retail trade. A large data from a particular city to be prejudicated in the analysis of ARIMA, SARIMA models to make the analysis accurate abide in similar research. 48 data and 132 data are fitted to different sales forecasting models, whereas the SARIMA model is found best suitable model to forecast the sales forecasting of retail store sales by the wholesalers as well as the retailers also. The future scope of study aligns with the quality-seasonal effect on demand of retail trade.

General Trade is an essential piece of the FMCG business, as it assists with guaranteeing that items are accessible to customers in an ideal and productive way. General exchange is around 90% of the general retail market, and incorporates regular Kirana shops, corner shops, general stores, mother and pop stores, container beedi shops and other little retail outlets arranged close to neighborhoods. With the section of current exchange things have extraordinarily changed, its portion of the market is reliably expanding. Huge foundation advancement, infectious insides, innovative turn of events, normalization, advertising and advancement has generally helped support its smooth infiltration. Be that as it may, the general exchange frameworks have continued as before. There has been no huge mechanical advancement in this field over beyond fifty years.

Accordingly, there has been stagnation in the general exchange organization of India. Today, the producers and wholesalers are battling to stay up with the quick changing shopper requests. They are taking on different conflicts: On one side, they are battling Present day exchange while on the opposite side, they have Web based business organizations, that poor person recently made shopping helpful yet have likewise placed the best grouping of items before the clients. To restore and ad lib Broad Exchange, it expects to rebuild the framework with innovation support. Stock arranging is a prominent piece of dissemination divert in FMCG industry. Appropriate stock administration assists with adjusting market interest, depends vigorously on a precise gauge of future interest. Prescience of future deals is called as deals determining it assists in business with understanding future patterns and conduct it assists business with designating assets in a right amount brilliantly. What's more, to further develop stock arranging it additionally expect to comprehend the irregularity factor, Irregularity determining supports surveying the patterns and examples in the client's deals lifecycle, which assists with seeing precisely when to make explicit moves like purchasing stock, pushing market drives and running advancements. From the above conversations, it is perfectly clear that deals estimating is really significant by and by and significantly to comprehend irregularity factor. The central goal of this study was to develop a model by which the we can ready to estimate deals involving verifiable information as a source of perspective through the utilization of Time series Approach and comprehend the way of behaving, patterns and example exposed to irregularity utilizing SARIMA model. There were different models additionally analyzed and assessed named Direct relapse, Strategic relapse, weighted normal model (up to 4 attentions) and SARIMA model.

Keywords: Time Series, SARIMA, seasonality, Wholesale trade, Retail Trade, SPSS, R, Python

ROLE OF ANALYTICS IN DECISION MAKING IN TURBULENT ENVIRONMENT: A CRITICAL REVIEW

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Abstract

Strategic planning, for organizations to match the pace of changes in the business environment, remains a challenge and an area of discussion by researchers and practitioners. Over the past few years, developments in business analytics have provided strategic planners with promising instruments for dealing with turbulent environments. This study aims to reveal whether or not the application of business analytics in strategic planning contributes to better company performance, and to formulate recommendations on how to integrate business analytics in companies' performance management systems. Despite the presumption that environmental turbulence renders conventional strategic planning all but impossible, the evidence from the corporate sector suggests that reports of the demise of strategic planning are greatly exaggerated. This paper aims to fill this empirical gap by describing the characteristics of the strategic planning systems of multinational, multi business companies faced with volatile, unpredictable business environments. In-depth case studies of the planning systems of three of the India's paramount companies identified fundamental changes in the nature and role of strategic planning since the end of the second decade of twenty first century during tumultuous times.

Keywords: Strategic Planning, Turbulent business environment, Business analytics, Strategy formulation and implementation).

NEP 2020: A CRITICAL ANALYSIS: PROBLEMS, APPROACHES, CHALLENGES, OPPORTUNITIES, AND CRITICISM

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Abstract

Due to the fact that education promotes social and economic advancement, a nation's school and college levels require a well-defined and futuristic education strategy. To make their educational systems efficient, various nations implement various stages at the high school and college levels throughout their life cycles, taking into account tradition and culture. The aim for India's future educational system is described in the National Education Policy 2020 (NEP 2020), which was adopted by the Indian Union Cabinet on July 29, 2020. The old National Policy on Education, 1986, has been replaced with the new policy. In both rural and urban India, the policy provides a complete framework for education from early childhood through higher education. It also covers vocational training. By 2021, the strategy wants to completely overhaul India's educational system.

The administration quickly stressed that no one will be forced to study any particular language, and that English will not be replaced with any regional language as the language of teaching. The implementation of the language policy in NEP is up to the states, organisations, and schools; it is intended to be a broad guideline and advisory in nature. India's Concurrent List includes the subject of education. The New Education Policy 2020 was initially put into effect in the state of Himachal Pradesh. By 2024, the country's schools should be using the national educational policy. This study will give an insight to the problems, challenges, opportunities of NEP 2020

Keywords: Higher Education, National Education Policy: 2020, NEP -2020, Overview & Analysis, Implementation Strategies, Approaches Challenges, Opportunities

ADOLESCENTS' ADDICTION TO ONLINE GAMING: A STUDY IN KANPUR

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Abstract

Online game addiction is becoming a widespread phenomenon that has an impact on many people and communities. In this study, we depend on the functionalist viewpoint to understand how people perceive online gaming and how addicted they are to it for real money. According to research, playing online too much can cause symptoms that are typical of drug abusers. Adolescents may be more susceptible to acquiring a gaming addiction than members of other age groups because of how engaging games are to this demographic. Given these possible issues, a study of the literature was conducted in order to offer the classification foundation of online gaming addiction using recognised frameworks for mental disorders, to present and assess the findings in light of relevant and widely accepted mental disorder criteria. According to evidence, problematic online gaming might be thought of as a behavioural addiction rather than an impulse control disease. The results indicate a number of functional needs that motivate online gaming and addiction. Following content analysis, two categories with different themes emerged: (1) psychological demands and motives of addicts; and (2) online gaming as the addicts' primary daily preoccupation. According to this study, businesses should develop differentiated marketing plans for consumer groups that are broken down by their various unique characteristics.

Keyword: *Online Gaming Process, Adolescent Addiction, Online Gaming*

***A STUDY ON “INCLUSIVENESS OF SCHEDULE CASTE
ENTREPRENEURS INTO ENTREPRENEURSHIP: WITH SPECIAL
REFERENCE TO DALIT INDIAN CHAMBER OF COMMERCE &
INDUSTRIES IN PROMOTING INCLUSIVENESS”***

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Abstract

This paper is an attempt to measure inclusiveness into entrepreneurship ecosystem among the SC entrepreneurs. This paper discusses the role of Dalit Indian Chamber of Commerce & Industries (DICCI) in promoting inclusiveness among SC entrepreneurs. Schedule caste is a socially segregated community which was stigmatized to be untouchables in ancient India. There mere touch or presence was considered to be impure & harmful. This sought of segregation resulted in severe socio economic exploitation and exclusiveness from the socio economic fabric of Indian society.

Inclusive Entrepreneurship ‘democratizes’ entrepreneurship by overcoming the barriers to business creation that entrepreneurs from under-represented backgrounds typically caste. ([https://www.nasdaq.com/articles/inclusive-entrepreneurship-a-roadmap-for-a-more-equitable-future.](https://www.nasdaq.com/articles/inclusive-entrepreneurship-a-roadmap-for-a-more-equitable-future))

Inclusiveness here is measured by creating a path analysis (Model) consisting of 3 independent variables namely Trade Openness, Trade fairness & Diversity climate. Each independent variable is selected based on its exclusive relativity with the dependent variable (Inclusiveness). All the variables were assigned weights and they duly established a moderate level of inclusiveness among the sc entrepreneurs with the hand holding support of DICCI as a mentor organization.

Keywords: Inclusiveness, Schedule Caste, Dalit Indian Chamber of Commerce (DICCI), democratized, stigmatized etc.

IMPACT OF ONLINE EDUCATION ON STUDENTS LEARNING AND ACADEMIC PERFORMANCES

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Abstract

Both working professionals and students pursuing higher education now highly value online education. These types of online education will benefit to students as it provides the independence and adaptability that these courses provide. During the COVID -19 Pandemic mostly education sector made a paradigm shift from traditional methods of teaching to online education systems. The present paper is a pure Quantitative research based where survey of 50 students have been conducted using structured questionnaire and correlation analysis technique have been used to find the existence of significant correlation between the impact of online education on student's learning and their academic performances.

The results show that there are variety of factors influencing student to opt online education over traditional classroom teaching as it provides students to learn from anywhere and whatever. Also Online learning in the form certification courses also enable students to develop some new competencies so as to become 'Best Fit' for the job and to increase the chances of getting job. The paper provides further scope for future researcher to study deep into does online learning in the form of certification will be considered by the HR Recruiters during the recruitment and selection process.

Keywords – *Online education, internships, full-time job, traditional education, animation, one-on-one support, communication.*

AI BASED MODELS AS SOLUTION FOR EDUCATION SECTOR - A GROWING PARADIGM

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Abstract

Since its invention for more than sixty years ago, artificial intelligence (A.I.) has gone through winters and springtime. The development of big data and supercomputing technology appears to have recently strengthened A.I. The latest generation of A.I. is proliferating and has regained its appeal as a study topic. This paper seeks to list the areas which have some challenges and provides opportunities to solve the problems in education. It relates to the impact of newly developed AI-based decision-making systems and a series of suggestions for information systems (I.S.) researchers regarding study directions. The paper offers an overview of the development of A.I. The use of A.I. for decision-making is then covered in general, along with the challenges that arise when integrating and interacting with A.I. to help or replace human decision-makers. Beyond computational models of human cognition, the current trend toward researching collaborative learning environments needs to be supported by an evolution of the theories and models that are employed. Bases can be models through the provision of design techniques and systems for the creation of educational technology components, or by limiting the variety of available learning tools.

Keywords: Artificial Intelligence, Education, Technology, Development, Integration.



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