

## **EPILOGUE**

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The purpose of this part of the book is to draw the attention of the readers to key indicators given in each of the preceding chapters sequentially. The numbers coincide with the number of chapters in the book.

1. The Agri-tourism may look like a new concept but it is widely accepted in the western countries. Despite the fact that Indian economy is agriculture-based economy still this concept is new to the Indian scene. The Government is trying to develop self-sustained villages and the development of Agri-tourism centers in small places and villages is surely going to help the people living in villages. Higher Income, more employment opportunities, better education, better health services, better living standard and many more benefits are going to follow along with the tourists in these small rural areas.
2. The COVID-19 disease has totally changed the business strategies throughout the world by influencing the consumer purchase behaviour. Consumers' shopping habits are changing, and many of these new habits will remain post-pandemic. While purchases are currently centered on the most basic needs, people are shopping more consciously, buying local and are embracing digital commerce. To manage isolation, consumers are using digital technology to connect, learn and play and they will continue it in the same way. Moving forward, we will see an increase in the virtual workforce as more people will work from home and enjoy doing so.
3. With the increasing awareness people prefer generics over branded drugs as majority of respondents are familiar with generic drugs. People ask their physicians to prescribe generic drugs as they highly accept the substitution of generics with branded drugs. In addition, people also ask pharmacists for generics so in a way pharmacist play important role in influencing people to buy Generic drugs.
4. Individual investors are affected by various factors while selecting options to invest in. The major player amongst all the factors is the liquidity. The most important requirement of any investor is the liquidity of the asset he or she is investing in. The reason behind this is that the investments are considered as a tool to overcome any kind of uncertainty or financial crisis, and hence investment options which can easily and quickly be converted into ready cash are preferred more by the investors.
5. Life insurance sector is witnessing a year on year growth. This growth is majorly seen within private insurers as compared to LIC. Also, companies like SBI Life Insurance, ICICI Prudential and HDFC Life have majority market share in the private life insurers. Companies like Aegon Life, India First, IDBI Federal, and Shriram Life Insurance although are well performing companies but due to minimal market share are left unnoticed. In order to give an equal

competition in the market, it's very important for them to penetrate well and increase their customer base. Recently, LIC has witnessed major competition in the market from its peers as investors have become more flexible while choosing a plan.

6. Mainly rural youth uses only savings account out of various basic financial products. In terms of awareness also most of the rural investors are not at all aware of most of the basic financial products. Gender, Age and Income were some of the important factors affecting the usage and awareness of rural youth about various financial products. For a technical product like bond, shares and mutual funds, the education of respondents was found significant to affect their awareness level.
7. Eight factors namely Service Tools, Service Precision, Integrity, Affirmation, Appropriateness, Amenities, Credibility, and Smart Technology are associated with service quality of online or e-retailers. Males perceive satisfaction differently than females in terms of Integrity as a determinant factor of e-service quality. The Homemakers in terms of Integrity and Smart Technology and Self Employed in terms of Credibility are found significantly different from other groups in terms of satisfaction. However, Education and income level of respondents do not have a significant impact on satisfaction based on factors of e-service quality.
8. Post-independence, India has mainly focused on agriculture development and industrial unrest. The main focus has been on shifting of rural population to urban areas. Nonetheless, majority of population does not have sufficient funds. Housing finance is a bridge between their dream and required funds. A home loan is a long term commitment of 15-20 years. Tensity, Security and Flexibility, Credit Worthiness and Job volatility are the factors which affect the borrower's decision towards the home loan.
9. The paper was an attempt to understand the financial inclusion among the natives of Haryana and found that PMJDY was successful in attaining the objective. And the scheme was a success as it was able to include the financially excluded.
10. Communications, interaction, trust and internal relationship impacts the most in stakeholder relationships and with these parameters, the project gets impacted. The main stakeholder contribution, indirect or direct stakeholder relationship effect varies with respect to the size and type of the project. Project efficiency depends on time, quality, and cost. Stakeholders who make decisions regarding all standards need to be consulted and every decision should be made after each relevant stakeholder's consent has been obtained. Cost and time are the main factors that affect the project the most and stakeholders need to have a better understanding, consulting, and communication with each other.

11. The process of talent management is not just a function of human resource department; actually it must be engaged at each and every level of the organization. At present, a large number of the organizations are focusing on talent management to improve their talent management programs for the growth of their institutions. The most effective 'programmes under the talent management' are performance management, employee learning and development.
12. Maruti wants to sell to everyone but it failed to appeal the upper end customers even after multiple attempts. As a result, company decided to bring a separate brand for premium cars and NEXA was launched. Maruti being the biggest brand in Indian car market the expectations were very high from everyone. But NEXA failed to create the desired image of premium brand. The biggest reason for NEXA's inability to attract premium buyer is its poor planning. Maruti needs to understand that sales figure is not the ultimate criterion which determines success especially when you are selling a product which is not for masses.
13. Inability to touch or feel the product, inability to check the fit of garments, financial risks, and lack of enjoyment are the prime risks and disadvantages of online apparel purchase. However, consumers are shopping online apparel products because of several benefits online shopping provides. Online retailers should understand the consumer behavior that makes consumers reluctant to be frequent shoppers. They can use technological development which can provide 3-D view of the garments and recommend apparel according to individuals' body type.
14. Parents and the youth consider the web series better than the TV serials because of many factors like web content is more versatile, more thematic, they are to the point and deal with the issues and happenings of the society unlike the TV serials whose story lines are not at all real and are over dramatized. There was a contrast in the thinking of the youth and the adults regarding the content of the web. They both like it but the perception of the post effect is different in both the groups. Thus, it can be said that benefit through the content of the web series depends on how the audience adopts it.
15. Foreign institutional investors' pattern of investment is not consistent. Their investment shows wider fluctuations as the fund investments are also known as the hot money which moves out when the market shows a favorable position and enters when growth is being observed in the capital market. On the other side, the pattern of the domestic mutual fund also shows fluctuations but the rate is comparatively low. It is the position of the stock market that decides the future course of action of the institutional investors most of the time. But sometimes as in the case of FIIP and DMFP, both these trading decisions are taken independently.

16. Factors considered for usage of mobile payment services are important for all irrespective of gender. Many aware but non-users were found to be primarily concerned towards safety and security of transactions. Service providers need to generate awareness and ensure that the transactions on mobile payment platforms are safe and secure.
17. Management information system is an important part of the business which provides timely and accurate information to the business managers and helps them in taking appropriate decisions. With the change of technology management, new softwares are now used in information systems which lead to the fast and timely supply of the information. But information systems have to face the challenges like implementation costs, employees' resistance to change, server crash problems and learning of new system problems and up-to-date information.
18. In the current COVID-19 pandemic conditions, convenience, interactive website design, time saving, security of transactions, return policy and customer support are the major reasons for purchase from online grocery retailers. Under current situation, females prefer more online grocery purchase than males.
19. HR Analytics is the road ahead for the success of teachers of High schools. It would increase the effectiveness and efficiency of high school teachers.
20. Women's entrepreneurship is both about women's position in society and about the role of entrepreneurs in the same society. Increased participation of women in entrepreneurship is a prerequisite for improving the position of women in society.