Trends and Innovations in Management and Business

Book of Abstracts - GCIMB 2021

Global Conference on

Innovations in Management and Business

27Th-28Th July, 2021

CHAPMAN UNIVERSITY

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National Institute of Technology Warangal

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PREFACE

The world around us is incessantly changing and for the business to remain relevant and profitable, it has to necessarily adapt in order to meet the new realities. Innovations help organizations survive and thrive, keep them relevant and differentiate themselves from other players in the industry. The common factor that make the organizations truly stand out from others as leaders within their industries, is they embrace innovation. With the rapid advances in technology, organizations are now facing escalating competition and imprecise opportunities. Innovations in management can create potent advantages to the innovating company and bring dramatic shifts in the competitive position of the company and a significant move in industry leadership. During the past few decades, a noteworthy phenomenon was that management innovations have enabled companies to cross novel performance thresholds. Irrespective of the industry, an organization cannot expect to sustain a competitive edge if innovation is not an integral part of the overall business strategy. Assisting business organizations to gain competitive advantage through managerial innovations and developing new business models has become a vital issue for academicians, researchers and practitioners. As a backdrop to this, Chapman University of California, Howard University of Washington, D.C., and National Institute of Technology Warangal of India are jointly organizing the Global Conference on Innovations in Management and Business (GCIMB 2021).

Innovation has been a loyal companion to mankind since the dawn of creation. The current pandemic has although disrupted lives around the globe, it has also underscored and intensified the need for innovation in most all spheres of business and management to meet the resulting challenges. To harness and showcase the innate innovative ability of management and business professionals and academics from around the globe, the book will be a major reference. The book aims at bringing out some of the latest innovations in the areas of management and business. Additionally, there are dedicated topics like business analytics and managing crisis, which are considered to be the need of the hour in the area of business research. The book will be a good read for researchers/practitioners to understand the recent trends in the areas of management covering various functions.

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Track: *Business Analytics*

Do Managers Trust Algorithms for High-Stakes Decisions? A Machine Learning Decision Support Tool for Estimating Delays in Multi-Million Dollar Loans

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While predictive analytics are well integrated into information systems for decision support, applications are typically limited to predicting events that are relatively frequent, and the cost of an individual false positive may be inconsequential. Managers may be reluctant to trust algorithms that predict events that involve higher stakes. In this paper we ask whether managers trust algorithmic decision tools to predict consequential events. We partner with a large multi-lateral development bank to build a predictive modelling tool that predicts whether a loan will be late in its final disbursement. The size of these loans is substantial, with the average being over $50m USD. We incorporate measures of local and global model interpretability to see if these improve trust for the algorithms. We build a dashboard to communicate these predictions and survey 87 managers to see if the tool results in changes in stated beliefs on a project's expected delay. We find after viewing the tool most managers do not update their beliefs, with 81% failing to do so. We conclude with suggestions for improving the model and survey to ascertain how managers use algorithms for higher-stakes decisions.

Introduction: Decision support tools that use predictive analytics are becoming staples of information systems to augment managerial decision-making (Schmueli and Koppius, 2011). Some recent examples include models to predict hotel booking cancelations (Antonio et al., 2019), when electric vehicle batteries will decay (Kloor et al., 2017), delays in train arrivals (Oneto et al., 2018), and hospital intensive care unit admission (Yoon et al., 2016). A common theme among these applications is that they involve predicting elements that occur frequently, and for which the cost of error may be low. An open question is how managers will react to decision support tools that predict events that are of relatively higher stakes. These are events each of which may entail very high costs, or may involve decision parameters that may not lend themselves so easily to empirical modelling. One can imagine an entirely different set of managers who make decision regarding the first set of events, and a second set of managers that assess the latter. On one hand, managers may be willing to offload some of the responsibility of these costly decisions to algorithms. It's also possible that the decisions may be so consequential that managers will be reluctant to cede any control to algorithms at all.

To answer this question, we partnered with a large multi-lateral development bank to predict delays in the execution of large loans given by the bank. The bank under question disbursed between $10 billion and $20 billion USD in loans in 2018, with the average loan size of $67M. The major of these loans (78%) encounters a delay between estimated disbursement and final disbursement, with the average delay being 14 months. The bank shared with us data on almost 1,500 historical and current loans, and invited us to build a decision support system to predict loan delays to be used by managers during their yearly planning phase. We build a random forest model to predict the expected months a project will be delayed. To encourage managerial trust, we augment the predictions with several levels of information in addition to the point estimates. We include 1) prediction confidence intervals, 2) global model interpretability, and 3) local model interpretability.

We find that our machine learning model can predict a project's delay with reasonable accuracy. On average we estimate models for predicting delays in execution that are accurate to within half a year. These models improve the closer to the project execution data, implying that tracking of information during the project's pipeline will increase delay forecast accuracy. To determine how managers respond to this decision support tool, we embed our prediction estimates into a dashboard. We survey 87 managers on their use of the tool, asking them their expected months of delay for their project before and after exposing them to the expected delays for projects under their management. We find that managers, as a whole, are well-calibrated to the actual months of delay for projects. However, we find that managers do not appear to update their expected delay estimates after viewing the prediction tool. We conclude with some suggestions for why managers seem reluctant to trust the tool, and how we may encourage more to trust decision support tools for large-stakes decisions.

Detection of Birth Asphyxia from Cardiotocography data using Machine learning methods

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Background: Fetal Asphyxia is one of the major causes of infant mortality (nearly 20%) in India, and is caused by complications during labour. Those children who survive also may suffer from permanent mental disability. Since 1960's, Cardiotocography (CTG) is the method in use to detect fetal asphyxia by measuring fetal heartbeat and uterine contractions during labour.

Objective: The objective of this study is to evaluate the performance of machine learning techniques in classifying CTG data into the normal, suspect and pathological categories to identify the cases in which the fetus is in a state of risk.

Data and Methods: The dataset obtained from the UCI Machine Learning Repository contains the CTG readings of 2126 pregnant women. The data has been classified by three eminent gynaecologists into the normal, suspect and pathological categories. A normal category signifies that the fetus is safe and can wait for the natural delivery. In the case of the suspect and the pathological categories, the doctors may perform a C-section delivery in order to save the fetus. The data has 1655 rows of the normal category (77%), 295 of suspect (13.8%) and 176 rows for the pathological category (8.2%).
Five machine learning models namely Naïve-Bayes, Decision Tree, Random Forest, AdaBoost and XG-Boost, have been trained and tested on the CTG data in this study. The models have been evaluated on overall accuracy of the model, precision and sensitivity of the individual classes. Since this is a class imbalance problem, the Oversampling technique was used to improve the sensitivity of the models towards the minority classes. A k-fold cross validation technique was used to validate the models.

Results: It was observed that the Random Forest Classifier gave the best average accuracy of 94.7% in a k - fold cross validation. The AdaBoost classifier had the best sensitivity towards the 'Pathological' class by correctly classifying 96.9% of pathological cases in the validation set.

Conclusions: This model can help healthcare personnel who lack the expertise to read CTG data to monitor fetal heartrate. Due to disruptions in the medical services caused by the pandemic situation, countries are now developing strategies for home-monitoring of fetal heartbeat during the last trimester. This model can be used in the home-monitoring scenarios as well.

Performance of Investment Avenues- An In-depth Analysis Using Various Measures

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Investment benefits both the economy and the society. It is an outgrowth of economic development and the maturation of modern capitalism. In this current scenario, Investment plays a vital role in one's life.

Investment avenues selected for the study are Mutual Fund (Axis Midcap Fund Growth), HDFC Gold Exchange Traded Fund (HDGO), Infosys Ltd ADR (INFY), BSE Sensex, Gold, Silver, US Dollar, Crude Oil, Government Bonds Index. Objectives of the study are to evaluate the performance of selected alternative investments using performance analytical measures and to study the investors' preferences towards the investment based on ranks. The study is based on empirical research relying on secondary data. Major sources of the data are from official websites. Descriptive and inferential statistics have been used. The secondary data has been collected for a period of ten years from March 2011 to March 2021. For this present study, researcher has considered 3.865% risk free rate (364day T-bills), 5.5% minimum acceptable return (1 year term deposit rate) and benchmark return as BSE Sensex. The data has been tabulated, analysed and interpreted to elicit meaningful conclusion. Performance analytics package building under R version 4.0.3 has been used.
Mutual Fund secures the first rank in Risk Measures, Relative Risk, Drawdown and Downside Risk models. It has not fared well in Regression analysis Model since it has failed in minimizing systematic, market and total risk and maximizing alpha. However, gold investment has achieved the first birth in Regression analysis Model. In overall performance, mutual fund is the first in majority of ratios followed by Gold, BSE Sensex, USD, ADR, Silver, Crude oil, Bond index and ETF respectively. Hence, it is considered to be the best investment.

The implementation of this outcome is clear to all types of investors. It advocates an opportunity for diversification. These avenues offer high risk- reward trade-offs and a realm of the possibility to hedge funds. The findings of the study would enable the regulators to formulate better policies.

Keywords: Risk Measure Ratios, Regression analysis Ratios, Relative Risk Ratios, Drawdown Ratios and Downside risk Ratios.

Factors determining the Adoption of Mobile Wallet Technology at Rural Market

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Over the past few years, the demand for the Mobile wallet (MW) technology is growing in India. Research studies have been done on adoption of MW technology by urban customers. And these studies were focused on Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) to study the adoption of MW technology. However, the studies on customer behaviour revealed that perception of urban customer is different from rural customer in the usage of product/service/technology. So, this study is aimed to focus on this gap and made an attempt to determine the factors determining the adoption of mobile wallet technology at rural market. Technology role in usage of mobile wallets at rural market was found by using factor analysis. This study identified five factors as compatibility, efficiency, risk, convenience and secure. The highest influencing factor among the five is compatibility.

Keywords: Mobile Wallets; Technology; Rural Market; Customer; Usage

Eliciting Blockchain Adoption challenges in Indian Healthcare Ecosystem: A Value-Focussed Thinking based Text Analytics

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Purpose: Indian Healthcare ecosystem is a complex and evolving landscape with multitude of stakeholders and their variety of requirements (Shukla et al., 2020). However, it is posed with multiple challenges of trust, transparency, intermediaries, cost fluctuations, counterfeit drugs, low quality health services etc. Blockchain Technology which is an innovation in the paradigm of establishing trust, transparency and traceability in the host systems (Parekh et al., 2020; Pawar et al., 2020) is a key source of overcoming these challenges of Indian healthcare ecosystem. However, Blockchain adoption in such large-scale systems itself is a challenge and needs to be investigated before a policy level decision on its adoption strategy. We explore the aspect of identify these challenges using text analytics from the stakeholder centric data collected through Value Focussed Thinking (Keeney, 1992).

Research Methodology/Design: The research approach is two phased in this case. In phase 1, we identify a set of key stakeholders in the Indian healthcare ecosystem and elicit their requirements and challenges using Value Focussed Thinking framework (Keeney, 2009) in terms of identifying thresholds for adoption of Blockchain Technology. In phase 2, this textual data is exposed to text analytics-based techniques viz. word count, word cloud, sentiment analysis and topic analysis to better understand the challenges using analytical insights.

Major Findings: The major findings of this work are enlisted below:

- We identified some key decision artefacts in terms of Blockchain technology adoption which are very necessary to resolve before any action for optimal utility to stake holders.
- Indian Healthcare ecosystem is very complex and fuzzy to understand and hence a mixed approach of qualitative analysis coupled with text analytics gives flexible yet robust insights to the research premise

Research Implications: The research implications of this work are enlisted below:

- This work provides an insight to decision makers, policy makers and researchers among others to strategically understand and plan Blockchain Technology adoption in Indian Healthcare ecosystem
- This amalgamation of text analytics and stakeholder centric qualitative data elicitation paves way forward for new methodological aid for study of similar research premises.

Keywords: Blockchain, Text Analytics, Adoption, Value-Focussed Thinking.

Track: Crisis Management

The Role of Emotion Regulation for Organizational Resilience: A Biographical Analysis of an Elite Paratrooper Unit in the Second World War

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In our paper we examine the role of emotions for organizational resilience during an extreme context. In situations when organizations have to cope with adversity it is commonly acknowledged that emotions on the side of organizational members come into play. However, little is known how detrimental emotions are regulated in such adverse contexts in order to carry out necessary actions for the organization. Through an in-depth biographical study of an elite paratrooper unit that served during the Second World War, we explore how these emotion regulations take place on a collective level. In total, we analyse more than 4500 pages of biographies.
Our analysis suggests that three regulating behaviors are particularly important, namely "situational relativization", "role modelling", and "compassion". The use of these behaviors enables organizational members to downregulate "negative" emotions in order to maintain functioning. This does not imply that "positive" emotions will necessarily emerge as a result or that all "negative" emotions will disappear, but rather that it is essential for organizational members to contain negativity in the face of fear to maintain functioning, i.e., demonstrate resilience. Next, we find that this emotion regulating behaviors are facilitated by two preconditions namely "shared identity" and "confidence" that can be fostered by an organization in advance. By preparing their members on how to deal with adverse situations and regulate "negative" emotions, organizations can increase the likelihood of resilient behavior.
Several new insights emerged from our findings. First, we highlight that emotion regulation on a collective level is a key capability when it comes to organizational resilience. Particularly, we look at potential negatively perceived emotions and how they are turned into more positive ones. The Regulation of such emotions will allow for a resilient adaption to situational dynamics. Second, by theorizing how emotion regulation is facilitated by an organization prior to the onset of adversity and how emotion regulating behaviors are enacted during the situation, we contribute to the study of organizational resilience as a process. Organizations can thus anticipate not only an event, but also the emotions that such events will trigger in its members. These preconditions also represent the central influence goals for preparing the organization's members are therefore of high practical relevance.

Keywords: Organizational Resilience, Emotion Regulation, Extreme Context, Crisis, Adversity.

Benevolent Approach: The Theory 'Z' of Motivation Probably Pretermitted by Douglas McGregor [An 'apropos style' of motivation necessitated (esp. among bureaucrats in India) as a result of COVID]

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"The difference between what we do and what we are capable of doing would suffice to solve most of the world's problems" - Mahatma Gandhi

Every Managerial Act rests on Assumptions, Generalizations and Hypothesis – which we call theory. Every manager has a unique theory – a theory developed out of his own experiences. This theory so developed determines the manner in which he/she deals with human behaviour. This theory on most occasions thrives on theoretical presumptions rather than realities. This is where the renowned theories of Douglas McGregor enter into picture. The McGregor theories stress on utilization of social knowledge in Management. The theories of McGregor identify that manger often depend on the knowledge they acquired from childhood (in understanding human behaviour) instead of relying on the sociological intricacies which influence and decide human behaviour. The McGregor theories go further and profess that successful management – depends not alone but significantly – upon the ability of the manager(s) to predict and control human behaviour. "Prediction" and "Control" are two important elements of McGregor's theories of motivation. While the debates on the merits and/or de-merits of the McGregor's theories lye thus, the COVID pandemic necessitated the adaptation of a new theory/approach in managing the human resources.

As known to all, the unprecedented COVID-19 pandemic and the consequential lockdowns have had serious impact on every walk of life of human beings. Almost every sector has undergone drastic changes. Uncontrollable spread of virus, exponential spike in cases, insufficient beds (in hospitals), shortage in oxygen supplies, scarcity of ventilators, dearth in vaccines, etc., have made life miserable for bureaucrats (public administrators) in India. More particularly, carrying out COVID containment activities by coordinating various departments has been a herculean task for district administration. Huge numbers of frontline warriors (in fighting COVID) have contracted the virus and many have died. There has been a tremendous amount of fear among the workforce to get involved in COVID related activities. There are numerous incidents where many case workers showed reluctance to take part in the pandemic containment activities. Lack of motivation on the part of workforce had hampered the COVID containment activities significantly. Some District Magistrates (hereinafter denoted as DMs) suspended people, some DMs stopped salaries, and some DMs used other coercive measures to get things done but in vain. The application of motivational/management approaches existing (in theory and in practice) have not been fruitful in bringing about impetus to work under these trying circumstances. This has given rise to a new style of motivational/management 0theory i.e., the 'Benevolent Approach'.

Benevolent Approach defined:

Benevolent theory/approach of motivation can be defined as '*the exhibition of utmost sensitivity in Reaching, Reading and Redressing the concerns of people i.e., the human resources/work force and thereby developing allegiance in them towards accomplishment of (organizational) tasks'*.

As rightly mentioned by Warren G. Bennis (in his foreword for the 'human side of enterprise), *'ideas are always invented before their founders hit on them'*. This theoretical paper throws light on - how the benevolent approach by the administration/management nurtures loyalty and commitment in people i.e., the human resources and how such munificent gestures from the management make them dedicated towards their individual tasks and faithful towards the organization. The paper while trying to substantiate the necessity of the benevolent approach makes some important theoretical propositions on how this novel approach is to be exhibited (by attempting to make refinements to the 'Human side of enterprise'). The paper also includes the limitations of this benevolent theory and the requirement of reinforcements for the continuance of the allegiance on the part of the people. The paper concludes by suggesting that this approach (though effective) may or may not be suitable under normal circumstances but is an "apropos theory" to persuade people to work under perilous circumstances (like the COVID pandemic).

Keywords: Apropos-theory, Pandemic, Benevolence, Motivation, Allegiance, Pretermit

Investigating the embodied and aesthetic dimensions of Crisis Leadership: insights from a large-scale crisis simulation

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Purpose: Despite the growing recognition of the role of emotions in sensemaking, mainstream work seems to overlook the importance of these non-rational aspects for crisis leadership predominantly centered so far around an individual leader seen mostly in rational terms. The aesthetic and embodied lens adopted by this paper intends to shed light on the role of emotions and bodily feelings in how leaders make sense of this complexity to arrive at quick and effective decision making in the midst of a crisis situation, despite uncertainty and ambiguity. Leadership is seen as emerging in practice from the ongoing interaction between leaders and followers, on a moment-by-moment basis.

Research Methodology/Design: Two large-scale crisis simulation exercises of an accident on a nuclear facility are analyzed in order to test five research propositions related to three core leadership dispositions we identified in the aesthetic and embodied literature: aesthetic sensibility, aesthetic reflexivity and practical wisdom. The video recordings of the meetings of the crisis management team composed of experienced decision makers were transcribed following a protocol frequently used in interaction and conversation analysis studies. It provides a transcript of the utterance for each participant with its timing, change of tone as well as its synchronicity with bodily elements (hand movements, gestures, posture, facial expression, etc.). Simultaneously, the utterances and movements of other participants are captured, resulting in a much more detailed account of the evolving interaction among all participants. More than four hundred precisely timed screen captures were taken where significant elements appeared.

Findings: First, on a general note, the interaction reveals a much more subtle and complex process than currently acknowledged. Influence constantly shifts back-and-forth between leader and followers very quickly, as the group itself is spontaneously splitting and re-arranging. The main finding is the importance of the aesthetic and embodied dimension in both the sense making and sense giving of the participants, and the extent to which it is related to the much more objective and rational aspects. Also, sensemaking seems much more constantly forward and backward looking than currently acknowledged. Regarding the research propositions, all five are verified in this particular study, pointing to the importance of embodied performances and the instillation of hope in followers, the ambivalence of leaders' emotional state and their evaluation of issues. Mental time travelling episodes appeared in more instances than expected, be it for the main decision or its operationalization, to spontaneously accept or reject propositions.

Research Implications: The results point to the need for further research on the embodied aspects of crisis leadership and a better account of followers. Temporality seems to be crucial and linked to practical wisdom when it comes to tough choices.

Keywords: crisis, leadership, aesthetics, embodiment, emotions, sensibility, reflexivity, practical wisdom

Towards a Tragic Crisis Theory: When Illusion Prevails Over Reality

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Purpose: This article explores the tragic nature of crisis based on the analysis of the Greek tradition of tragedy. In our paper, the tragic is viewed as the collision of an overdetermined scenario perceived as inevitable, insurmountable and irreparable and the managers' strategies to free themselves from this scenario and divert its trajectory. We therefore aim at improving our understanding of the tragic dynamics of crises and to highlight these strategies deployed by managers when faced with a point of no return in crisis situations. More specifically we propose a theoretical model of tragic crises that we sustain by empirical evidence drawn from the study of two cases.

Research Methodology/Design: This article uses a qualitative research method based on a multiple case study. We analyze and compare the action of the first fifteen firefighters parachuted on the Mann Gulch fire in August 1949 and the rescue of the mountain climbers Elisabeth Revol and Tomek Mackiewicz on the summit of the 8125-meter-high Nanga-Parbat in January 2018.

Major Findings: We have identified several strategies that managers deploy when faced with a situation that destroys and disarticulates their perception to the point that they feel it is already too late to act and that standard plans and procedures are outdated. These strategies are the hope making strategy which consists in transmitting and maintaining the common hope of a possible way out, the sacrifice of key assets or resources of the organization, creative imagination when the manager develops new ideas under the pressure of the logic of absurdity, the folly and hubris which generate genius in the research for a solution and religiosity to face the reality of the situation more peacefully and without despair. We also underline the role of emotions such as tragic joy which gives sense to the situation when the manager is confronted with the harsh reality of tragedy which shows him that all these stratagems push him towards the scenario he is trying to avoid. However, he only discovers this failure afterwards.

Research Implications: This article brings two theoretical contributions to the crisis management literature. First, it confirms and highlights the elements that make crises tragic. Secondly, it re-articulates the research proposals of this model to move towards a theory of tragic crisis and explains how managers could deal with the tragic part of crises. This article shows that beyond the rational and traditional patterns of crisis management prescribed in the literature, managers, in situation when is already too late to act and that plans are outdate, can also appeal to more intuitive strategies such as absurdity, folly, dissociative sacrifice, hybris, religiosity, disillusionment, hope making and tragic joy.

Keywords: Crisis management - Extreme contexts - Tragedy - creative imagination - logic of absurdity –folly dissociative sacrifice - religiosity - hope making - tragic joy

Impact of Effective Doctor Patient Communication on COVID Vaccine Acceptance: Observational Study among Unvaccinated Patients During a Medical Visit

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Purpose: Doctor-patient communication plays a critical role in the healthcare process as it affects the patient's decision making related to health interventions such as immunisation. During a medical visit effective doctor-patient communication can determine the patient's self-management behaviour and health outcomes. The purpose of this paper is to characterize doctor-parent vaccine communication and determine the influence of multiple communication practices on patient acceptance of COVID vaccine recommendation from the health professional.

Research Methodology: An observational study of doctor-patient vaccine discussions during medical visits were recorded and transcription analysed. The patients were coded based on demographic factors such as gender, age, disease type. Communication practices were coded and applied to all the visits. Conversation analysis used to capture breakthrough communication practices.

Major Findings: Health Professionals recommendation is a valuable tool in enforcing health interventions and positively influence COVID vaccine uptake among the unvaccinated. Shared understanding of the disease, use of metaphors, and patient centred communication leads to effective doctor-patient communication. Proper Non-verbal communication and active listening add to the effectiveness. The doctor has to adapt and modify his communication style based on the category of patient he is dealing with taking into consideration the social, cultural, emotional state of mind of the patient.

Research Implications: It provides a guide to how doctors can initiate and pursue COVID vaccine recommendations during medical visits and is associated with vaccine acceptance among the general population.

Keywords: doctor-patient communication, health communication, vaccine hesitancy, immunization, conversation analysis.

The Efficacy of Bootcamps in the Refugee Crisis

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Little is known about the career experiences of refugees and displaced people and the ways that organizations, leaders, and policymakers can assist them in finding work and maintaining employment. Statistics from the United Nations Refugee Agency are staggering. The UNHCR (2016) estimates the number of refugees worldwide at 21.3 million. Over 50% of refugees come from three countries: Somalia, Afghanistan, and Syria, with the number of Syrian refugees estimated at just under 5 million.

Ager and Strang's (2008) framework of integration indicates that employment is extremely important for refugee integration since it influences many other issues such as self-esteem, self-reliance, economic independence, and planning for the future. This suggests that research is necessary which examines programs to help refugees gain job skills and find employment. Immersive training programs may be one way of helping refugees learn marketable job skills. Coding boot camps are one example of immersive vocational training programs. Coding boot camps have emerged as the demand for software developers has exploded. Distinct from four-year university degrees, coding boot camps are vocational training programs utilizing accelerated schedules, experiential learnings, and an immersive educational pedagogy. Vocational boot camps typically include 1000 hours of hands-on training in a compressed amount of time. In comparison, the traditional approach (e.g., a 4-year university program) may include approximately 2000 hours of work directly related to the career being completed in the last two years of a typical college curriculum.

The purpose of this paper is to examine the efficacy of an immersive vocational training program to prepare refugees for jobs as computer coders. RBK bootcamp is a coding boot camp that was created to teach coding to Syrian refugees in Jordan. Jordan is one of the top six countries in the world hosting refugees, with an estimated 664,118 refugees living in Jordan in 2016. RBK is a unique coding boot camp for several reasons: it is a nonprofit organization, it is one of the first such programs in the Middle East, and half of its students are women.

This paper will utilize the selection data, daily performance and well-being data, and job outcome data collected from the first cohort of students enrolled in the RBK Bootcamp to examine the efficacy of an immersive vocational training program. This paper will also examine the relationship between the selection process utilized and employment outcomes obtained by students enrolled in the Bootcamp RBK.

Keywords: Displaced Persons, Immigrants, Integration, Labor Markets, Refugees, Syrian.

Track: Digital Transformation and Information Systems

The Study of Digital Marketing: Transforming the Future of Sales & Marketing

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Today, Marketing is powerful instrument and acts as a catalyst in overall business development of company. In the era of digitalization, the digital marketing has created new opportunities for business marketing and brand promotion. Digital marketing is an umbrella term for the marketing of products or services using digital technologies, mainly on the Internet, including mobile phones, display advertising, & any other digital medium. The way in which digital marketing has developed since the 1990s & 2000s has changed the way brands & businesses utilize technology & digital marketing for their marketing. Online marketing campaigns are becoming more widespread, as digital platforms are increasingly incorporated into marketing plans, & as people use digital devices instead of going to physical shops. Online marketing includes social marketing, word ads, banner ads, video Advertisement etc. Like other forms of market, internet marketing has its benefits & pitfalls. The ability to precisely target consumers & to measure the effectiveness of marketing strategies are the major advantages of online marketing. On the internet the level of consumer exposure varies greatly unlike traditional media like newspaper billboards, Visibility is the primary prerequisite for online marketing, traffic cannot increase if people don't know about the company & its products or services.

Keywords: Digital Marketing; Social Marketing; Promotion; Marketing Plans.

The Impact of Content and Sentiment Coherence on Information Diffusion

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While online discussion has been extensively studied in the previous literature, the role of information coherence along the course of information diffusion remains underexplored. In this study, we investigate the influence of information coherence in the online discussion context with a focus on the sequential patterns of user posts. We measure the information coherence using text mining techniques by two dimensions: content and sentiment. Using the data of over 31,000 threads from popular online automobile discussion platforms in China, we empirically estimate the effect of information coherence on the duration and breadth of information diffusion. Instrument variables are included to address the potential reverse causality in the information diffusion process. The empirical evidence sheds light on the heterogeneity of the coherence influence. It indicates that relevant content motivates more replies in a shorter duration, whereas consistent sentiment is associated with longer duration and fewer replies. The moderating analysis on the topic further deepens the understanding of the relationship between information coherence and information diffusion. We found that under the topic of information acquisition (vs. experience sharing), relevant content and consistent sentiment can end the discussion about information acquisition faster with fewer replies. Besides, the moderating analyses on user interaction suggest that user interaction does not always increase information diffusion in terms of more replies and longer duration.

High content dependency (vs. low content dependency) increase participation more efficiently under low content coherence, whereas high original poster's replies (vs. low original poster's replies) increase participation more efficiently under high sentiment coherence. Our contributions are three-fold. First, we extend the literature on the antecedents of information diffusion. Second, we distinguish sentiment from content when measuring information coherence. Third, these findings provide managerial insights for platforms to facilitate online discussion and for companies to facilitate product management.

Keywords: Information coherence, information diffusion, dependency, sequence, text mining

Mobile Learning by the Gig-Workforce: The Case of E-Commerce Delivery

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Purpose: Studies on mobile learning (m-learning) form part of the larger area of technology acceptance literature. These studies are predominantly based on the technology acceptance model and its extensions, which deal with a user's attitude towards technology. Consequently, most studies on m-learning address the issue of a user's attitude towards m-learning. But, in the case of a gig-worker being onboarded using m-learning, his/her ability to successfully deliver on job depends on the learning outcomes resulting from m-learning. The user therefore has to stay motivated and complete the m-learning course. Studies do not deal with this aspect of 'completion' in the m-learning technology usage context. Further, extant literature considers three broad classes of technology users – employees in organizations, end consumers and students in educational institutions. Not much has been studied about gig-workers. The purpose of this study is to identify the key motivating factors that enable gig-workers undertaking onboarding training using m-learning to complete the m-learning course.

Research Methodology/Design: A qualitative approach has been used to identify the key drivers of m-learning completion by gig-workers. A two-step process of conducting interviews was adopted. The first step involved unstructured interviews. Three members of the management of an ecommerce organization that uses mobile learning to onboard gig-workers for last mile delivery were interviewed. These interviews acted as an exploratory study to identify pointers for further semi-structured interviews of gig-workers. A total of thirtythree semi-structured interviews of gig-workers were conducted in August-September 2020. All interviews were telephonic owing to Covid-19 restrictions. Users of a mobile app, Oust which has been deployed by multiple ee-commerce organizations for onboarding gig-workers were interviewed.

Major Findings: Three new factors - perceived financial well-being, growth mindset, and experience due to gamification have been identified as key drivers of m-learning course completion.

Research Implications: This study is one of the few studies that deals with m-learning completion as opposed to existing studies that study attitude towards m-learning. Thus, a motivation theory approach to address technology usage has been adopted as opposed to the predominant 'attitude to use' perspective. This study contributes to the area of technology usage from the perspective of user experience from features like gamification. It identifies user characteristics like growth mindset and perceived financial well-being that drive m-learning by last mile delivery gig-workers. This study also contributes to the

area of services marketing by identifying personnel related issues that have not received much attention in extant literature. The practical implication of this study is that it shows the challenges in digital transformation of a learning process in the e-commerce business and also the importance of an efficient onboarding training process for last mile service delivery for e-commerce businesses. It also identifies how product features like gamification can be used to enhance technology usage and learning completion in this particular context.

Keywords: M-learning completion, gig-workers, onboarding, last mile delivery, perceived financial wellbeing, gamification, growth mindset, service delivery

Effect of COVID 19 on Adoption of Unified Payment Interface: A Study on Baby Boomers

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Purpose: The rationale behind this study is to investigate on factors influencing behavioral intention of baby boomers to adopt Unified Payment Interface as a payment mechanism. The study extended UTAUT with an additional construct namely ubiquity. The study also throws light on how COVID 19 has influenced baby boomers to adopt UPI. COVID made an unreceptive entry to our lives and since then transactions via cash have become a potentially hazardous payment mode due to higher chances of getting infected by the deadly virus. To facilitate contactless transactions, baby boomers started using UPI. This is a kind of forced adoption, but it has been a significant factor behind adopting UPI by baby boomers.

Research Methodology: The present study used consumer intercept survey to identify the influential antecedents of behavioral intention towards UPI usage. A structured questionnaire was administered online to collect responses. After data cleaning, a total number of four hundred and twentyone responses were used for data analysis. To establish significant relationship between the latent variables, Covariance based Structural Equation Modelling has been used.

Major Findings: The results signify that the antecedents of behavioral intention of baby boomers to adopt UPI are performance expectancy, effort expectancy, social influence and ubiquity. The onset of COVID was found to be the major reason for baby boomers to adopt UPI. Though COVID proved to be the foremost reason for baby boomers behind adopting UPI, but it was noted that they intend to use UPI in near future as well.

Research Implications: The study provides policy makers with an insight to understand the determining factors which influenced baby boomers to adopt UPI. An attempt should be made to create awareness amongst business personnel as ubiquity was noted to have a significant influence on adoption. As this niche section has accepted UPI as a payment mechanism, thus policy makers can focus on welcoming them with special initiatives. Targeted promotions can be a good strategy to focus on.

Keywords: Unified Payment Interface, COVID19, Baby boomers, Technology adoption

Digital Transformation of Home-Based Women Artisans during COVID-19 Pandemic in the Thar Desert of Rajasthan

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Purpose: The Thar Desert in India is a resource-scarce region in western Rajasthan. Agriculture production is limited and non-farm activities substitute the income of rural communities for their livelihoods. There exists a cadre of rural women artisans who are skilled in embroidery craft and make beautiful products to support their families. Based on the estimates of WIEGO (2021), 64% of women in emerging economies are employed in the informal sector. In India, in the year 2017-18, 27.6% of women were employed in the agriculture & non-farm, and allied industries (Raveendran, 2020). The COVID-19 pandemic has hit the home-based women workers hard due to repeated lockdowns, supply chain disruptions, and market inactivity. Earlier they used to market their products globally but the pandemic posed a great threat for survival. It was a challenge for these women artisans to sustain their work. Women artisans have not been covered under any social security schemes, hence no resilience. Urmul Desert Crafts, a development artisan brand working in western Rajasthan handheld these home-based artisans and integrated the production and marketing processes with digital platforms so that they could continue the production and marketing of their products online.

Research Methodology/Design: The paper analyses the processes and mechanisms of digital transformation and performance of women artisans using a systems approach. We adopted a case study method and gathered data through focused group discussions and in-depth interviews with the participants. A SWOT analysis was also done to assess the digital integration system adopted.

Major Findings: The study shows that digital transformation has not only led to faster and improved supply chain distribution but also enhanced the confidence in using the digital devices by women artisans based in desert villages; that created new opportunities for them. Also, the 'work-focused digital transformation' has supported the women artisans to continue and sustain their work during these tough times. Community support is essential to create robust digital networks. Continuous skills enhancement training is required to make artisans efficient to use digital technology for their work. The study finds that social media and communication apps like WhatsApp, Zoom, Google Meet, and Facebook were preferred to communicate and promote artisanal business.

Research Implications: The paper would contribute to understanding the possibilities that digital integration and inclusion can bring for rural small scale, marginalized women workers who otherwise cannot participate in the market transactions due to social arrangements. It proposes to establish dedicated digital business centers at the gram panchayat level or on a cluster level so that beyond pandemic some of the processes of production and integration like designing, quality check, etc. can be done digitally.

Keywords: Digital Transformation, Women Home-based Crafts Artisans, Rural-Businesses, COVID-19 Pandemic, Thar Desert

Analysis of Virtual Interaction Platforms

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Purpose: Purpose of the study is to help users choose the best virtual interaction platform amongst variety of available players in the market i.e., Google Meet, Cisco WebEx, Microsoft Teams, zoom etc. so it can suit as per the user's requirements. The report is also expected to help many researchers and Corporate users /decision makers and act as an input in their respective areas. With too many Virtual interactions software`s in the market (free and paid) users find it difficult to decide and get a factual report on selection of the right platform

Research Methodology /Design: The proposed research framework is planned with one dependent variable and two independent variables. The dependent variable (H0) is selection of the virtual interaction platform and hypotheses is around two independent variables i.e., H1 and H2. H1 is the Relative Advantage and H2 is the Security of the interaction platforms. As the dependent variable identified is the selection of the virtual interaction's platform, the factors which influences or been considered while selecting the virtual interactions platform. Focus area is only B2C (Business to Consumer), B2B is not in the scope of study

Source of Data/Collection /Analysis: The data collection method used is a Primary Method collection in which the research instruments would be a combination of personal Interviews, Online Surveys /Questionnaire through Google Forms and a format in MS Word document with pre filled details. The collection and collation of data from different sources would be directly done with the trial version of the IBM SPSS platform. Microsoft Excel may be used if required. SPSS would be used for the data Analysis and Interpretations,

Sample Size/Target Respondents: Sampling method selected would be convenience sampling as the population would be close and handy to be interviewed. The questionnaire includes the qualification, occupation and level of computer literacy. The sample size selected is 37. The target audience of the respondents are largely based out of Mumbai and Pune with respondents demographics across Age, Gender, Occupation and active users in the space of using virtual interaction platforms and computer literate

Major Findings: Zoom is the most favourite platform amongst the consideration set. It is also the most preferred one for hosting/ participating in the meeting Zoom is also the preferred choice of platform across all the ages groups. Intention for the Selection of Platform is been influenced by Relative advantage and Security

Research Implications: The findings of this research can be referred by IT Head and Managers from the industry to take the right decisions in the selection of the platform, they can also customise /upgrade the existing platform to match the requirements of the

users in the Enterprise. At an academic level, the inputs can be used for further proper empirical and cross-sectional studies. They can use the research to pick up the best features suiting thesis requirements

Keywords: Google Meet, Microsoft Teams, Selection, Virtual Interaction Platform, Zoom

Reimagining the Future of Contact Centre Workspaces Post-Covid: An Asia-Pacific Perspective by COPC Inc.

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The ongoing waves of the novel Coronavirus or Covid pandemic, apart from causing social damage and dislodging traditional business models, has created an urgent need to relook at different aspects of work and commerce. While remote virtual workspaces have been variously studied over years across industries, especially services like Contact Centres, the drastic changes in the recent months in business and social environment, and the overnight rise of work-from-home and work-from-anywhere using new digital transformative solutions, require a much closer examination. Just like other businesses, many Contact Centres effectively deployed temporary work-from-home (WFH) solutions to ensure business continuity during the first few months of the pandemic. In a recent industry survey conducted by COPC Inc., respondents across Asia-Pacific region claimed that their centres were able to move 70% of staff to a work-from-home environment within four to six weeks. This required a fundamental change in the systems, processes, and people management, which was driven by innovative digital solutions that were built quickly. In the past few months, many of these centres developed strategies, powered by digital transformation, for long-term hybrid business models that combine the resilience of bricks-&-mortar solutions with the flexibility of remote working environment, with centres claiming that about 95% of work has the capability of being carried out in a remote virtual environment. This paper discusses how Contact Centres, especially in India, Australia, and the Philippines, are transforming themselves during the pandemic with the use of information systems and solutions, using the specific case of contact centres in Asia-Pacific region. We approach this from a practitioner's perspective and cover the different dimensions of management of service businesses, i.e., leadership, planning, processes, people, and performance. The paper discusses how IS-powered innovative remote workplaces could be used to build long-term and robust business models in response to the crisis due to the pandemic and provides a direction for study in other industries.

Keywords: COVID-19, remote working, work-from-home, transformation

The Key to Digital Transformation: Reflections on the CASE (Connected, Autonomous, Shared, Electric) @ Toyota

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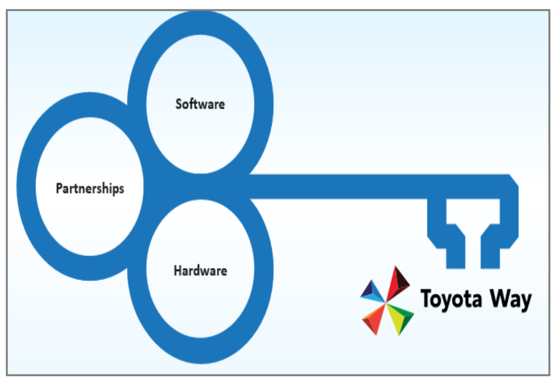
For most of Toyota's history we have focused on honing manufacturing to become our key market differentiator. New times and new consumer demands driven by the ever-growing digital connections in all aspects of daily life have motivated Toyota to transition into a software focused mobility company with the same "people first" focus that is a hallmark of the Toyota Way.
At the heart of this shift is or own approach to Digital transformation which will act as the enabler to deliver the mobility vision for Toyota.
At Toyota, digital transformation is more than just the technological tools. It is very much about people and applying the Toyota problem-solving approach to the digital domain to meet and exceed our customer's needs.
Realization – Digital Transformation
There are 3 key drivers of digital transformation at Toyota.

1. Maintain the company's Core Values/ Philosophy
2. Inspect and adapt our business practices with an openness to structural changes
3. Explore Partnerships and encourage experimentation mindset

1. Reflect and pivot company's Core Values/ Philosophy



Toyota realizes that transforming from automotive company to mobility company will not come without fundamental shift in thinking and while maintaining core values. The following two significant changes have been initiated.
First, Toyota will give software and hardware equal weight and importance Second, Toyota will expand partnerships with other companies to leverage best in class technologies in the rapidly evolving digital domain. These changes in approach along with mindset of continuous improvement (Kaizen) and Respect for people laid a solid foundation to drive digital transformation.

2. Be open to make some structural changes
Toyota has made some transformational changes to its organization structure to inspire change, innovation and engagement.
In order to enable agility and scale, North America operations created a new Digital Transformation & Mobility pillar that focuses on areas such as shared mobility,

connectivity services and over-the-air feature upgrades to identify new business models and future opportunities.
Established two new companies Toyota Connected and Toyota Research Institute (TRI).
Toyota Connected leads the development of Toyota's cloud-based digital Connected Mobility Intelligence Platform. Technology and ethical artificial intelligence leveraged to transform how people interact with their vehicles and to provide predictive and contextual services that anticipate our driver's needs. TRI leverages AI to improve safety, mobility, and human ability.

3. Explore Partnerships and encourage experimentation mindset
In order to realize the CASE (connected, autonomous, shared, electric) future, Toyota understands the importance of having right partners and mindset that encourages experimentation.
Toyota understands that they could not achieve this software-driven goal alone. Moving forward, it is important to explore possibilities of entering partnerships with other industry and tech leaders to create the best products.
Partnerships will expand Toyota's abilities by uniting partners, communities, customers and employees
In visionary partnership, ENEOS and Toyota have agreed on a new initiative to explore the utilization and application of hydrogen energy at Woven City. Through this effort, they aim to help achieve a carbon-neutral society by 2050.

Digital Transformation of Government Aided Primary Education System in COVID Era: A Value-Focussed Thinking Based Assessment

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Purpose: Education paves the way for better quality life. Nations across the world are investing heavily to ensure a basic minimum education for its citizens (Kainth, 2006; Yadav et al., 2018). However, the advent of COVID-19 has made a huge roadblock to these initiatives in terms of befitting its prime stakeholders that are the enrolled students. We analyse the situation of Indian context where government is backing the primary education initiative under Sarva Shiksha Abhiyan (Kainth, 2006). The students enrolled in government aided primary education system in India are usually based out in rural or remote settings, economically deprived, can be differently abled and have some other societal or economic challenges(Iivari et al., 2020). The plight of their challenges is further worsened by unavailability of technological aid, awareness and required skills needed to use technology that can facilitate essential education mechanism (Wachter et al., 2000). This work aims to define the Digital Transformation strategy for government aided primary education system by providing optimal utility to all the stakeholders in terms of eliciting their requirements and devising policy decision accordingly.

Research Methodology/Design: We use a Value-Focussed Thinking framework (Keeney, 1992) to understand the requirements of government aided primary education system by interacting with the key stakeholders and understanding their requirements and challenges that drive the objectives of this research premise. The key stakeholders consulted in this process are:

Hierarchical structure of Identified Stakeholders
Parents/Guardians of the students
Students (Aged 6 to 14 years)
Teachers or Faculty members
Principal or Headmaster of the school Block Education Officer (BEO)
Block Development Officer (BDO)
Basic Shiksha Adhikari (BSA)
Assistant Director of Primary Education
Director of Primary Education
Education Secretary

Minister of State for Education

Major Findings: Some key findings of our analysis are enlisted below:

- The education mechanism has completely gone for a toss in the COVID situation in case of government aided primary education system. Technological aid and adoption-based awareness and training are both critical for the success of this system
- There are very poor standards of technological aid to students who are differently abled. Unique technological premises are needed to cater to their needs to enable them for primary education
- The teachers in these systems also lack awareness and training on the significance and usage of Digital Transformation
- There is a lot of opaqueness and malign practices viz. diversion of benefits, no complaint mechanism, poor quality of education and environment among others in the chain of government aided primary education system which can be well managed and handled using the aid of technology.

Research Implications: The key research implications of this work are enlisted below:

- This research work provides the decision-making agencies, policy makers and researchers among others to understand a stakeholder centric perspective on requirement elicitation of Digital Transformation in government aided primary education system
- This research brings out hidden challenges and under researched artefacts of government aided primary education system which can act as a key direction of improvement for this system.
- The stakeholder centric perspective of policy formulation for Digital Transformation in this research work assures for developing solutions that provide optimal utility to different stakeholders.

Keywords: Digital Transformation, Government Aided Primary Education System, Value Focussed Thinking, COVID-19

Aadhaar-Enabled Public Distribution System (AePDS) in India: Social Inclusion or Technology-Driven Exclusion?

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The Indian Public Distribution System (PDS), India's leading national food security program, has witnessed several Technology-enabled performance improvement initiatives over the last decade. The primary motivation behind these initiatives is to reduce leakages and improve transparency. Several states in India have adopted one such initiative known as the Aadhaar-based Biometric Authentication (ABBA) system to authenticate PDS beneficiaries. In addition, with the advent of Aadhaar (India's unique Biometric identity project), other states are increasingly replacing their existing PDS beneficiary identification system with the Aadhaar-based Biometrics System.

The Public Distribution System's necessary foundation depends upon four factors: viz. availability, accessibility, affordability, and acceptability. The application of ICT (Information and Communication Technology) plays a pivotal role in consolidating these factors. For example, Aadhaar enabled Public Distribution System (AePDS), and end-to-end computerization of the Targeted Public Distribution System (TPDS) improved the availability, accessibility, and affordability of subsidized food grains. However, Aadhaar authentication failures have marred the "acceptability" of a Biometric-based authentication system in AePDS.

This paper examines the Technological aspects of the Aadhaar Based Biometric Authentication (ABBA) system in considerable detail. ABBA is the underlying Biometric authentication technology to authenticate and allocate food grain entitlements in the Indian Public Distribution System (PDS). It discusses how ABBA's Technological factors affect beneficiaries' interaction with the PDS at Fair Price Shop (FPS) across all states in India. Not much literature is available on factors leading to beneficiary exclusion, which stem from human-machine interaction (HMI) in AePDS. Hence, there is a great need to better understand the man-machine interaction in ABBA for relevant stakeholders (e.g., policymakers, academicians, beneficiaries, etc.) to effectively deliver subsidized food grains. This paper presents a systematic approach to understand how individuals interact with the AePDS, ABBA, and Authentication failure factors that may lead to Technology-driven exclusion of beneficiaries. This study's data consists of PDS shop-level transactions captured using ABBA-enabled electronic point of sale (ePOS) devices installed at PDS shops. The research intends to facilitate the better design of the AePDS system based on a detailed understanding of significant technical aspects of AePDS, which practitioners have largely ignored.

Keywords: Public Distribution System, AePDS, Aadhaar, Authentication failure, Biometrics, Food Security, ePOS, Human-Machine Interaction

Covid-19 and Digital Entrepreneurship in Africa

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This paper focuses on the effects of the COVID-19 pandemic on digital entrepreneurship in Africa. Digital entrepreneurship is contextually operationalized as the transformation of the business climate in Africa through the productive use of technologies to drive commercial and entrepreneurship ventures and operations. The paper adopts a descriptive method as its mode of analysis. It utilizes secondary and empirical sources to posit that the COVID-19 pandemic has opened new doors of entrepreneurial exploits for Africa (especially, one that is digital) to source for viable means of reaching potential customers for business ventures, exploration of new means of generating revenue and taking of concerted effort to reduce cost in business operations; strengthening of networking relationships and partnership and discovery of new methods of survival, and the reviving of ailing business ventures through government support and appropriate training.

Keywords: COVID-19 Pandemic, Digital, Entrepreneurship, Africa, Government, and e-commerce

Role of Digitalization Effect on Economic Growth- A Study

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The present study focused on the role of digitalization in economic growth. To estimate Digitalization, the study attempted to create a banking technology index that would serve as a proxy for Digitalization from 2012-13 to 2019-20. The study four economic indicators namely GDP, Inflation, Index of Industrial Production and Interest rates. The study states that short run association exist between the repo rate and digitalization, while remaining economic indicators like GDP, Inflation, IIP have long run association between the digitalization growth. It states from the finding of OLS that GDP and Index of Industrial Production is positively impact by digitalization growth. Furthermore, it predicts that the digitalization growth has significant impact on Economic growth and state that digitalization has the potential to boost productivity, create new jobs, and enhance the quality of life for society at large.

Keywords: Digitalization, GDP, Inflation, Index of Industrial Production and Interest rates

A Study of Adoption of E-Learning System by Indian Students

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Purpose: COVID 19 pandemic situation has forced to adopt online mode for learning. Whereas readiness of Indian students to use online platforms are under question. There are various models available to understand acceptance of technology. For this study we have used the most popular UTAUT model. The Purpose of this study is to investigate whether Indian students from higher education are ready to adopt e-Learning technology and to find out significant predictors of continual use.

Methodology: An online survey was conducted among the students from a private university in India. The participants were from post graduate professional programs. The scales used from this study were adapted from various previous significant studies including UTAUT. Reliability and validity of the scales were assessed. The data were analyzed using structural Equation Modelling software.

Major Finding: The aim of this study was to find out significant factors of adoption of e-Learning platform by post graduate students of a University. In the given context the study observed that, Performance Expectancy and availability of resources are important predictors of intention for continual use whereas effort expectancy, self-efficacy, anxiety, social influence are insignificant predictors.

Research Implications: The results of this study are partially consistent with previous studies. In the context of higher education in India, technology acceptance models have little significance to understand students' acceptance of technology. This study has found two significant predictors: performance expectance and availability of resources. We believe there would be more significant factors which required to be investigated. There is a plausibility of the different technology acceptance models in Indian context.

Keywords: e-Learning, Higher Education, India, Information System, Technology Acceptance, UTAUT Model

Fighting Misinformation in Social Media during COVID 19: A Data based Approach

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Purpose: There is so much misinformation, deception, and "false news" about COVID-19 that the World Health Organization's director-general has dubbed it an "infodemic". Social media is used as a tool for spreading this misinformation. Vulnerable and marginalized people are misled, because of the same and they are under a lot of stress. In this paper, we try to come with a solution, a tool to fight this infodemic. With the available data from credible sources, we attempt to verify the credibility of a news item shared on social media.

Research Methodology: The study uses beautiful soup, a web scraping library to scrape the headline and description of the social media article. The model makes use of library such as scikit learn, pandas, matplotlib, numpy for machine learning to determine whether the shared social media article is factually correct. The model makes use of dataset 'Fake News by Kaggle', available on the internet to verify the social media article. The dataset used in the study predicts the fake news with 96 percent accuracy.

Major Findings: The study contributes the invention of the tool – The TruthFinder, that analyses the factual correctness of social media articles related to COVID 19 instantly. The Truthfinder operates on a very simple algorithm. Once the link of the social media article is given as input. The headline and the description of the article is extracted and inserted in to the machine learning model. Using the data set that is available, the social media article is factually checked. In case, the article is considered fake, related COVID 19 articles from trustable sources are shared to the user.

Research Implications: The model presented in the study is currently a proof of concept. However, in future the authors are working to develop a fully functional mobile app based on the model. This app will be useful to combat the misinformation spread about COVID 19, related to faulty remedies, fear mongering about vaccines and side effects. Along with debunking of false news, Truth Finder also disseminates factually correct articles that are related to the fake news shared. So, that the social media user is better informed to combat the infodemic in future, related to COVID 19.

Keywords: Fake News, False News, Misinformation, Social Media, Infodemic, COVID19, Pandemic

The Moderating Effect of Gender on the Acceptance and Continuance Usage Intention of Mobile Banking Apps

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Purpose: Mobile banking apps are applications provided by Banks to access banking services such as accessing account details, fund transfers, managing deposits/loans, and dealing with financial products on Mobile phones capable of installing apps and are enabled with the Internet. The success of Mobile banking apps depends on their continual use. In this paper authors aim to look at the impact of moderator (Gender) on the factors influencing customers to accept and continually use Mobile banking apps as an effective means to access banking services.

Research Methodology/Design: A questionnaire survey was used to study the sampled 93 users of Mobile banking apps in Alleppey district, India. The primary data collected were analysed using SmartPLS software.

Major Findings: To validate the research model, the following tests were used: construct reliability, convergence validity, and discriminant validity. All the constructs were tested for statistical relevance and distinctness. The constructs used have composite reliability (CR) of 0.7 or greater. The average variance extracted (AVE) was used to test convergent validity for each construct, and the values are above 0.5. The square roots of AVEs were more significant than the correlation between each pair of constructs tested using the Fornell and Larcker criterion, which is an excellent indicator to ensure discriminant validity.

The results revealed that gender as a moderator impacts the integrated UTAUT2 model had a high exploratory power in explaining users' Performance Expectancy (PE), Effort Expectancy (EE), Perceived Value (PV), and Satisfaction on continuance intention to use Mobile Banking apps.

Research Implications: While the majority of earlier research focuses on adoption, this study seeks to understand the significance of factors on the continuance usage intention of mobile banking apps in the post-adoption stage, as these are important to explain the actual use of the apps, which is critical in the success of mobile banking apps. The study extends the UTAUT model with gender as moderators to strengthen the research. This will enhance the understanding of the role played by gender on behavioural intention of mobile banking apps.

Users have not embraced mobile banking apps to the extent expected by Banks, the future of banking will see the massive reduction of staff and brick and mortar branches while ensuring 24/7 access to banking services. Banks need to understand the factors of

acceptance and continuance intention to ensure the swift and effective transition from branch banking to Mobile banking apps while ensuring satisfied customers. The outcome should enable an improved usage of mobile banking apps, which is a win-win situation for both the bank and the customer.

Keywords: Mobile banking apps, UTAUT2, Continuance usage intention

A Study on Ed tech platforms – A Perspective on E learning apps During Covid-19

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Purpose: The purpose of the present paper is to investigate the effectiveness of electronic learning (E-learning) apps in the higher education in India. It also evaluates the level of importance of such apps in students' life.

Design/Methodology/Approach: A structured questionnaire was distributed online among 200 students belonging to different Indian universities and parents. The collected data was analyzed and interpreted.

Findings: The present research revealed that role of electronic learning apps are increasing among students learning. The results indicated that the e learning apps can be very useful in the higher education environment. Furthermore, the results showed that the students and parents had adequate knowledge and awareness to use mobile technology and the Internet to favour their educational purposes. The problems encountered while using e learning apps were also analyzed and presented in this research.

Research Implications: The present study is very useful for the service providers to help the policy makers and teachers to develop course curriculums effectively and create a conducive virtual learning environment.

Originality/Value: The findings emphasize the popularity of electronic learning apps among students of higher education in India. It also reveals that these learning apps can be used effectively in the higher education

Keywords: E-learning, Internet, Mobile Technology, Virtual learning.

Emerging Digital Platforms for Pharmaceutical Marketing Professionals

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Traditionally Pharmaceutical Companies are lagging behind in adopting technology in pharmaceutical marketing compared to other business sectors. In current scenario of Covid pandemic, with dropping reach and engagement with key stakeholders has compelled Pharmaceutical Companies to adventure for new ways and means to reach and engage key stakeholders. In this context Digital Platforms have emerged as boon for Pharmaceutical Marketing Professionals for sustaining and Business development. Digital Tools like Websites, E-mail, SMS, Blogs, Webinars, E-Learning, Multi-Channel Marketing, Omni Channel Marketing, Mobile Health apps, Gamification and Social Media emerged as winners in accomplishing the key objectives of Pharmaceutical marketing. This study is carried on the emerging Pharmaceutical Digital Marketing tools like Websites, E-mail, Blogs and Mobile Health apps to establish its role and importance in current times. These tools found to be promising in establishing set objectives for a given task and can be considered as future of Pharmaceutical Marketing which is highly regulated.

Keywords: Digital Tools, Pharmaceutical Marketing, Pharmaceutical Digital Marketing, Stakeholders, Pharmaceutical Marketing Professionals.

Track: Economics and International Business

Financial Inclusion and Development Outcomes

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This paper explores an empirical relationship between financial inclusion and fertility, one of the important development outcomes. There are some studies which show the impact of financial inclusion on different developmental outcomes: such as poverty, inequality, economic growth and development, education, health, empowerment, and entrepreneurship. But only a few studies, have analysed the impact of financial inclusion on specific health indicators. This paper examines the relationship between financial inclusion and one of the important indicators of health outcomes, fertility. The financial inclusion has a great impact on fertility decline. This study uses data for a panel of 120 countries including 70 developing countries, during 2004- 2018 from World Bank's WDI (World Development Indicators) and IMF's Financial Access Survey (FAS) to test the link between financial inclusion and fertility. Considering the previous studies, I have taken up five indicators of financial inclusion based on access and availability, and usage for developing a financial inclusion index (FII) using PCA (Principal Component Analysis) technique. The PCA optimises the combinations of different sub-indices and helps to identify those combinations that give the most variance. The financial inclusion indicators include number of ATMs, number of bank branches, number of deposits, percentage of credit to GDP ratio and percentage of deposits to GDP ratio.

Further, it uses Panel Fixed Model to estimate the relationship between financial inclusion and fertility. And to test the non- linear relationship between fertility and financial inclusion, we use the SLM test to statistically test the existence of a U-shape relationship between financial inclusion and fertility. The SLM test explores monotonic or non-monotonic relationship between financial inclusion and fertility. We also take the semi-parametric approach to understand the non-linearity relationship between financial inclusion and fertility.

Finally, the results suggest that there is a non-linear relationship between financial inclusion and fertility. As financial inclusion increases, initially fertility declines but after reaching a critical point the relationship turns positive, which shows the existence of a U-shaped relationship between financial inclusion and fertility. These results hold true for both for all 120 countries including 70 developing countries. Other important variables that statistically influence levels of fertility were levels of education, female labour force participation rates, levels of urbanisation and age-dependency. The inflation rate and trade openness also significantly influence levels of fertility rate.

Keywords: Financial Inclusion, Fertility, developing countries, and development outcomes.

Impact of international trade on Indian employment

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This study aims to investigate the effect that international trade has on the employment of Indians. The global business, which includes the import and the export sector as the backbone of a country, has been advancing in an unprecedented manner in the case of India. From the findings of reports in 2014, it is evident that India ranks 19th in terms of exporting in global markets. In this paper, we question whether this elevation of trade has created or destroyed employment opportunities in India. To answer this question, I will be using various methodological approaches, namely, growth accounting, factor content, and panel data modeling approaches. The panel data will be collected from om the Annual Survey of Industries (ASI) and World Bank trade data set to verify the accuracy of the data provided. While using the growth accounting method, it was found that there is a positive impact of trade on manufacturing jobs.

In addition to this, I will also be contacting various companies like Shakti Apifoods Pvt. Ltd., Trac Fasteners, Kishore Exports, and Oil & Natural Gas. These companies, along with other small business companies dealing in international trade, will receive a questionnaire regarding the change in the employment rates that will help us verify the effect of export and import. Apart from this, interviews with various employees will also be held to consider what they feel is the effect of global trade in the employment generating sector of India. Further, it will also be useful to get accurate and precise results that will be received through surveys and questionnaires. A significant finding during the research was that due to the changing direction of work, the failure to raise employment in India is due to the constantly changing product composition and the everchanging business trends in the distant countries. After much research, the results suggest that there has been minimal employment gain from international trade, unlike any other Asian country that has greatly benefited from international trade. And there is little evidence for a direct relationship between the competition of importing various goods and individuals' probability of becoming unemployed. It was also found that importing multiple products from other countries had an adverse effect on employment generation. This paper will show how international trade does not indeed affect the employment generation in India through concrete examples and statistics.

Keywords: international trade, employment, India.

The importance of perception and its impact on business relationships in regions that are considered at risk

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The Global Conference of Innovation in Management and Business provides a unique forum to share the work being done to align the perception of businesses with the value they are able to create with the assumed risk premium, which can increase accessibility to Foreign Direct Investment, FDI. Most investors have a risk aversion to industry and regions of which they are not familiar, and it is worse for places that have a high-risk premium because of the reputation that precedes it. This risk aversion is justified and is reasonable and responsible, but can be reduced if the investors have the proper perspective. This presentation suggests ways for ventures to be viewed through simple optics that provide objectivity through an algorithm on dimensions that provide a score and persona. If remoras can negotiate a mutually beneficial relationship with sharks, any entity can do the same. A platform that levels the risk premium field with proper perception creates the environment to be able to establish relationships with businesses anywhere in the world. This especially helps businesses in at risk regions of the world rewrite what they are perceived to be and help build the growth of the middle class through the accessibility to Foreign Direct Investments as a result of the ventures successful business transactions. There is a tremendous opportunity in the untapped middle class that, if engaged, has the ability to transform the balance of power in regions with a high-risk premium by forcing change and priorities through the power of economics to enact change. There are very hard-working entrepreneurs in regions of high risk around the world. In fact, many that are in the poverty bracket own businesses and have brilliant feasible ideas, but do not have access to resources, education, and funds at the right cost of capital that will enable them to thrive and grow sustainably. What is the effective framework to the solution and how does the platform work? How does perception impact FDI? Can FDI be predatory? How does FDI impact the middle class and the strength of a region? How does an index and a persona improve perception? How does an improved perception from investors and improved self-perception change standards and reduce corruption, fraud, and default? What is needed from the community of scholars and experts to drive this objectivity? How does this affect sustainability and the environment? How could a successful solution supersede fractured governmental institutions and still succeed? These questions need to be tackled in this forum to spark the need to develop and empower a middle class to help lift regions with a low-risk premium out of poverty.

A study on rise of Crypto currency in India - Its Risks, Gains, and The Way Ahead

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The present article studies the Cryptocurrency rise worldwide and its risks, gains, drawbacks, and the future of its survival. It also analyses that its working process and how the nations are spending cryptocurrency in business. In today's society, our lives have mostly become digital, or in other words, we live in a virtual world. Every stage of life necessitates the use of technology in some form or another. Almost all of our transactions, especially those involving money, have gone computerized. Among them, a currency is on the rise, i.e., Bitcoin, a kind of cryptocurrency, is not a new idea, but it has taken on a new shape. It has been accessible on the market for a long time in many forms of digital currencies, but only a few people are aware of its existence and function. The objective of the present paper is to provide an in-depth review of cryptocurrencies.

Keywords: Cryptocurrency, Digital Currency, Bitcoin, Worldwide, India, Present, Future.

Recent Developments in Antitrust Law That Will Affect Healthcare Marketing

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Purpose: The recent change of Presidential Administration from President Donald Trump to President Joseph Biden will have a dramatic impact on healthcare marketing. The former administration was relatively lenient on antitrust matters whereas the incoming administration is likely to take a more conservative position on antitrust issues. The purpose of this research is to alert healthcare marketers regarding how antitrust law will change affecting healthcare strategy, marketing and the marketing mix and to provide insights for research.

Research methodology / Design: The research will be based entirely on secondary research.

Major findings: As with any change in administration, government regulatory personnel will turn over. Two key regulatory bodies: The Department of Justice (DoJ) and The Federal Trade Commission (FTC) will likely take different positions on present and future antitrust issues (also, State governments will work with the Federal agencies as antitrust law impacts healthcare marketing). Given this transition, the following are major findings:

Mergers and VERTICAL INTEGRATION:

Mergers: Changes in DoJ and FTC members and Heads will likely lead to a more aggressive stance to healthcare mergers. More focus will be on mergers of physician practices and hospital acquisition of medical practices.

Cross-Market Mergers: This recent development has to do with mergers among healthcare entities that are not direct competitors. Nonetheless, their integration may cause anticompetitive effects.

COPA: CERTIFICATE OF PUBLIC AUTHORITY: (COPA). In antitrust law, the State Action Exemption stands as a difficult barrier to mergers. The first hurdle is the party (ies) seeking to merger or enter a market may have to establish that there is a clear statement that COMPETITION HAS NO PLACE IN THIS SECTOR. Under COPA, there is a much more lenient focus on mergers and acquisitions recognizing that healthcare is often the number one source of economic growth and employment in a market area. For example, Penn Medicine is the number one private employer in the Greater Philadelphia Market Area; The University of Pittsburgh Medical Center is the number one private employer in the entire State of Pennsylvania. COPAs, now in about 30 States, will require more understanding of the impact of healthcare activity on an economy. And the FTC

has no regulatory influence at all under COPA, compared to its leverage in a State Action Exemption matter.

Price Fixing:

Price Fixing is a per se violation of the Sherman Act, Section One. There is currently a significant level of activity regarding generic price fixing typically involving a relative handful of competitors Hence, the question is: was there an agreement to fix prices or was the similarity in prices simply a matter of self-interest with each competitor acting in its own interest, on a UNILATERAL AND INDEPENDENT basis

Product Management: “Killer Acquisitions”:

Product Management and “Killer Acquisitions”: this issue merits a submission on its own. It has to do with a company recognizing that a potential new product entry could impact pricing downward. Hence, what if a company buys the company with the potential low priced product to stifle price competition?

Vertical Integration, Channel Systems and Category Captain Management:

The Affordable Care Act (March 2010) provides for the formation of networks comprised of different entities in the healthcare delivery channel. This raises questions of price fixing, market foreclosure and value-based healthcare offerings that encompass Social Determinants of Healthcare (SDOH)

Regarding vertical mergers among healthcare providers, research is needed on alternatives to negatively impacting a hospital’s ability to receive patients.

Research implications:

Vertical Mergers: Research will be needed to address the relationships among different healthcare entities in the delivery channel. The recent merger attempt between Illumina and Grail illustrates the key question. Illumina is a gene-sequencing provider; Grail has developed a potential gene sequence. Will Illumina have the power to foreclose potential developers of gene sequencing?

Regarding vertical mergers between Hospitals and Physicians, it is much more difficult to accurately measure physician data; hospitals’ data is more accessible in terms of inpatient discharge data.

COPA: COPAs involve general approval by the State Dept of Health, and then signed off by the State Attorney General. Marketing will be needed at a more expansive level to take into account the impact on Public Health and the economy.

Merger Activity in general: more marketing input will be required to assess what is driving a potential merger? Marketing input on who the “customers, affected parties” will be needed with more specificity. What are companies doing to provide educational outreach in the local community? In a merger matter involving only a handful of competitors, what is the assessment among local businesses. For example, in the recent merger litigation involving Jefferson and Einstein Hospitals in Philadelphia, the District Court ruled against the FTC's challenge relying on this issue among other facts assessing relevant product and geographic markets.

Price Fixing: Especially in concentrated markets such as generic drugs, more marketing input will be important to analyze the existence of UNILATERAL AND INDEPENDENT analysis of how competitors arrive at a price.

"Killer Acquisitions" ; Marketing expertise regarding forecasting and product development can be critical in a market area such as new drug development where the odds of a new drug reaching the market are lower than 10 percent.

Keywords: Healthcare Strategy / Healthcare Marketing / Regulatory / Antitrust / The Marketing Mix.

Study on socio-economic aspects of substance abuse in auto-rickshaw drivers of Kolkata, West Bengal, India.

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Urbanization and urban growth in India are changing rapidly than the expectation. Kolkata is mega city and seventh most populous city according to 2011 Indian census. Kolkata is experiencing the "Autocracy" as "Auto-rickshaw" is main mode of public transport. In this city, auto-route are fixed with the fixed number of auto-rickshaws/ route and the transportation mode is purely shared basis. The study was conducted considering the Kolkata in two part as North Calcutta and South Calcutta. The total number of auto-rickshaws are ten thousand one hundred eighteen (10,118) as per the record of public vehicle department, West Bengal, Kolkata. The study was conducted considering three hundred ninety-two (392) auto-rickshaw drivers. The socio-demographic profile was important part of the study and explained using statistical method as the formal economy of auto-rickshaws is social-economic problem as many people get into this profession with hope of earning a decent income for the benefit of themselves and their families and the situation becomes in-formal economics according to today's observation. Drug abuse is observed in Auto-rickshaw drivers as lower income group are mostly biased for drug abuse. According to data interpretation, 93% of total population are addicted with any kind like Smoking, consumption of alcohol, prescribed drugs, gambling, tobacco and others kind (Sex/Pornography/Gaming) addiction. In India, tobacco is the most dominant consumer products as legal drugs. With the narration of this study, it has also been tried to discuss about the comparative analysis of expenditure pattern with the auto-ownership status and earning. By this study, the impact of substance abuse on socio economic status have been considered to discuss.

Keywords: Auto-rickshaw, Drug abuse, Socio-economic, Urban-Transport, Kolkata.

Green Economy – The Road Ahead

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A Green Economy aims at reducing Environmental risks and ecological scarcities, and that aims for sustainable development without degrading the environment. Globally most of the countries are working on Green Economy under the Guidance of UNITED NATIONS ENVIRONMENT PROGRAME (UNEP). Despite the efforts of several governments globally to implement these Objectives, there are continuing concerns over global economic developments leading to inclusive and sustainable growth. Developing Countries like India, in spite of several challenges are working to establish Green Economy which includes economic activities, infrastructure and assets that allow reduced carbon emissions and pollution, enhanced energy and resource efficiency, and prevention of the loss of biodiversity and ecosystem services promoting growth in employment and income which are driven by public and private investment. The notion of green economy does not replace sustainable development, but creates a new focus on the economy, investment, capital and infrastructure, employment and skills and positive social and environmental outcomes. This study focuses on initiatives taken in the field of Energy, Power and Carbon Emissions. The development is in the right direction and several initiatives are yet to be taken to achieve the objectives. This provides a macro-economic approach to sustainable economic growth with a central focus on investments, employment and skills.

Keywords: Green Economy, Sustainable Growth, UNEP, Carbon Emissions, Pollution, Employment

Track: Entrepreneurship and Innovation

Unleashing the Power of Innovation Capability: Role of Competencies and Knowledge Capital in the PostCovid-19 World

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Purpose: The purpose of this study is to identify the variables that drive innovation capability in the Information Technology (IT) industry specifically, in the post-Covid-19 world. Thus, the objectives of this study have two-folds – a) to understand the role of high growth support competencies in the purview of an organization's innovation capability amid the crisis, and b) to study how investment over knowledge capital promotes innovation growth opportunities given the fact that knowledge capital is the engine of growth in modern economies. and further, based on the design thinking (DT) paradigm, this literature review study analyses how does design thinking helps to reshape the research and innovation projects.

Design/methodology/approach: This study has synthesized existing literature related to innovation outcome from design thinking, in the context of information technology (IT), and further on, how successful firms manage to use design thinking effectively through which it identifies the variables driving innovation capability in IT industry.

Findings: The results of the study show that competences and knowledge capital drive innovation capability as its characteristics in the IT industry. Furthermore, the discussion extends constructivist learning in the highly globalized environment, enabling cognitive, functional, ethical, and personal dimensions, driving designerly way of thinking, fostering digital competencies, leveraging entrepreneurial spirit grouped with an experimental culture, and collaborating to create new valuable products and services, understanding the cross-technological learning dimension as it has a positive association with knowledge accumulated capital on firm's innovative performance and investment in increasing innovativeness and knowledge over design paradigm can be seen as a strategic choice for product innovation and innovation performance are the abilities of an organization to react to a crisis. Additionally, it ascertains the importance of knowledge capital by underpinning the organization's success by focussing on two facets – a) dynamics of the market and b) nature of strategic competencies.

Research Limitations/Implications: This study proposes that this article should help the IT industry and the organizations underneath to achieve greater agility, adaptability, entrepreneurialism mindset, critical thinking, skills of reflection, interpretation (communicative, social), knowledge management competencies (acquisition, integration, analysis, and sharing of knowledge), and problem-solving skills through the extent of

developing high-level growth competency, embracing design thinking (DT) by focussing over a) geographical proximity (an ecosystem with rapid problem solving and comprise of innovation impact opportunities), b) social networks (an integration of social ties – diversity, trust, facilitating knowledge of interaction and creativity), c) institutional (regulating norms and values inside/outside the knowledge ecosystem), d) cognitive proximity (degree of effective learning on the ground of knowledge sharing) and e) organizational proximity (shares acknowledgment over knowledge ecosystems and create opportunities for strategic collaborations) and lastly, developing the mindset of - a) responsibility (values, ethics, reflection), b) emotional intelligence (transcultural understanding, empathy, solidarity, compassion), c) system orientation (inter-disciplinarity) and d) future 3 orientation with personal involvement (self-motivation, motivating others, learning) in these post-Covid-19 times more effectively and confidently.

Keywords: Innovation Capability, Information Technology (IT), Design thinking (DT), Competences, Knowledge Capital, Innovation Outcome

Organizational Slack and Innovation: Role of Manager's Perception and Environmental Turbulence

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Purpose: The purpose of this paper is to - examine the role of manager's perception in the relationship between organizational slack and innovation and how environmental turbulence exerts influence on this relationship – to develop a conceptual framework based on an extensive literature review to comprehend how manager's perception and environmental turbulence affect this relationship.

Research Methodology/ Design: This paper provides a conceptual framework on the role of manager's perception and environmental turbulence in the relationship between organizational slack and innovation using resource-Based theory, organizational behavioral theory, agency theory, and contingency theory. The analysis proposes the manager's perception of slack and anticipates how the level of slack affects the manager's tendency to engage in innovative activities. Moreover, the paper anticipates the influence of external turbulence and relates it with the slack innovation relationship.

Major Findings: From a conceptual treatment, adequate availability of both absorbed and unabsorbed slack has a positive bearing on the manager's perception about slack which motivates managers to deploy and redeploy slack for innovation. A low level of slack may have a negligible influence on the manager's tendency to engage in innovative activities. Managers cannot imagine innovation in the absence of adequate slack resources. A low level of slack is perceived by managers as inadequate to engage in innovative activities. Therefore, to use slack for innovation, managers must accumulate enough resources and once the level of slack reaches the point of a perceived surplus, then only managers can think about engaging in innovative activities. Moreover, a turbulent environment exerts a strong influence on the slack innovation relationship, and to survive and prosper in such an environment firms need to have adequate slack to continuously engage in innovation and consequently to gain a competitive edge in the market.

Research Implications: Managers and decision-makers need to understand that too little or too much slack is harmful to the firm; slack on its own is idle that needs to be utilized for productive purposes, and the manager is the acting agent who identifies the slack and subsequently utilized it for innovation. Therefore, managers are required to check regularly whether an adequate level of slack is available because to gain a competitive edge in the turbulent environment, firms are bound to keep an adequate level of slack all the time. Whereas, excessive slack is harmful to the firm because it involves opportunity costs. Managers need to strike the balance between excessive and deficient slack for sailing firm smoothly through a turbulent environment. Further, managers need to realize that firms do not operate in a vacuum, the operation of a firm is influenced by the

environment in which that firm is operating. Therefore, continuous scanning of turbulence in the environment is indispensable for deploying and redeploying slack for securing innovation.

Keywords: Absorbed slack, Unabsorbed slack, Innovation, Manager’s perception, Environmental turbulence

Senior Entrepreneurship among Retired Citizens in Srilanka

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Purpose: Aging population provokes many problematic implications for the whole world today. Sri Lanka is also a place where we can see a rapidly aging population in the Asian region which is creating many worse circumstances in social & economic aspects. Also, this is expected to increase speedily in the years to come. Hence, this is a serious contemporary issue which generates severe challenges towards the whole nation.Finding solutions for this issue is so worth and timely. Promoting senior entrepreneurship is getting more attention in this regard and that is a wonderful mean to mitigate the problematic implications of aging population in Sri Lanka. However, the economic contribution coming from senior citizens to the economy after their retirement is low in Sri Lanka. Retired senior citizens more prefer to spend their life leisurely rather than moving towards any other career. The preliminary survey evidence proved that retired senior citizens are not that much into senior entrepreneurship due to many reasons. Hence, this study was dedicated to find out the internal and external motivational factors which boost senior entrepreneurship in Sri Lanka.

Research Methodology/Design: The researchers carried out an exploratory qualitative study based on the inductive approach by executing the survey method. The primary data were gathered from senior entrepreneurs in Rathnapura District, Sri Lanka by conducting semi-structured interviews to identify motivators of them to become senior entrepreneurs. The semi-structured interview protocol was developed by the researchers to gather data and content analysis was carried out to analyse data.

Major Findings: Findings of the study revealed three external motivators and seven internal motivators for retired citizens to become senior entrepreneurs. The Social Bond, Role Models and Exposure were explored as external motivators whilst Prior Experience, Having Resources, Personal Interest, Health Concern, Leisure and Personal Growth were identified as internal motivators.

Research Implications: Knowing these internal and external motivators have more positive implications since retired senior people can be motivated to start their later career as entrepreneurs without wasting their remaining life at homes alone. It will grant them a more fruitful and enjoyable life even after their retirement. Hence, these findings are more worth for policymakers and decision-makers of the country to motivate existing and potential senior entrepreneurs and which will solve the drastic challenges created by the aging population of the country.

Keywords: Entrepreneurship, Senior Entrepreneurship, Retired Senior Citizen, Internal Motives, External Motives

Nexus between Innovativeness, Entrepreneurial Knowledge, and Passion under the Mediation of Entrepreneurial Self-Efficacy

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Purpose: Drawing on entrepreneurial passion theory, the present study examined the direct and indirect influence of innovativeness and entrepreneurial knowledge on entrepreneurial passion through the underlying mechanism of entrepreneurial self-efficacy.

Design/methodology/approach: Data were gathered through surveys from 257 students of renowned business incubation centers, Pakistan. The time-lagged data were collected under three waves through adapted and adopted questionnaire. SmartPLS and Hayes Process Macro were applied for data analysis.

Findings: The results indicated that innovativeness and entrepreneurial knowledge significantly influence students' entrepreneurial passion both directly and through entrepreneurial self-efficacy.

Originality/Value: The study contributes new knowledge and understanding to the emerging research of innovation and entrepreneurship by highlighting key factors that lead to the development of entrepreneurial passion among students.

Research Implications: The findings provide some valuable managerial implications for decision-makers in the education sector to foster entrepreneurial passion in students by encouraging them and providing them with the basic resources. Academic regulatory authorities and policymakers should take the initiative of devising new policies and modifying existing ones toward changing cultural values that limit the business performance of students. Moreover, to equip young students with knowledge of entrepreneurship, activities such as national or international conferences, sessions, seminars, business plan competitions career expo, alumni gatherings, and/or events should be organized by the universities. The management of Business Incubation Centers in universities should also groom students having a passion to do business by providing them with training and mentoring sessions so that they may transform their personalities and become future entrepreneurial leaders.

Keywords: Innovativeness, Entrepreneurial Passion, Entrepreneurial Knowledge, Entrepreneurial Self-Efficacy, Incubation Center.

Women in Small Entrepreneurial Ventures in Kolkata: A Study of Motivational Factors and Challenges

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Women's entrepreneurship is a relatively new phenomenon in India, despite the fact that entrepreneurship is a centuries-old phenomenon. From the viewpoints of many socio-demographic variables of women's entrepreneurial life, the present study has performed to investigate the motivating factors and various reasons for women entrepreneurs adopting their own business. The study explores various aspects of women entrepreneurship. This research analyzes the demographic profile of women entrepreneurs, as well as the numerous motivating factors that encourage women to start businesses, and the problems that women face in the small-scale sectors. The findings of the study assist to infer that different motivating pull and push factors, such as security need, lack of job opportunity, lack of education, lack of appreciation, sometimes compel women to start their own business. However, the revenue generation, flexibility, economic independence, social acknowledgement, career orientation and need dominance, which are necessary for a healthy development of women, are the strong attributes that pulled the women entrepreneurs starting their business. According to the findings, the major hurdles of small-scale sector women entrepreneurs include lack of finance, lack of awareness of Govt. schemes, stiff competition etc. Poor work-life balance, lack of me-time and dependency on male family members for various legal and administrative formalities have been identified as other significant challenges they face. The study employed various statistical procedures, such as analysis of variance, chi-square tests, reliability analysis, factor analysis etc., for meaningful conclusions.

Keywords: women entrepreneur, motivational factors, subjective entrepreneurial success, challenges, factor analysis.

Factors Affecting Intrapreneurial Behavior of Academic Employees / Staff in Higher Education Institutions

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Purpose: The main purpose of this study is to understand and explore the various factors which affect the intrapreneurial behavior of academic staffs of an academic institution.

Methodology / Design: The design of this study is quantitative in nature and causal research design has been used to explore the causal relationship among the independent (organizational culture and Self-efficacy) and dependent variable (Intrapreneurial behavior). The following hypotheses were also formulated:

H1: The organization culture of academic institution/ organization positively affects the intrapreneurial behavior of academic staffs of that academic institution.

H2: The Self-efficacy of academic staffs also positively affects their intrapreneurial behavior.

Data Collection and Instruments: Data were collected by using a structured questionnaire having 19 items (6 items to measure the organization culture; 5 items to measure Self-efficacy and 8 items to measure the Intrapreneurial behavior) with the sample size consisting of a total of 146 respondents. All the questions were measured on a five-point Likert scale and the reliability test of the instrument was also done and the Cronbach's Alpha value for all the 19 items of 3 variables was found .867.

Data Analysis: Data have been analyzed with the help of SPSS software and multiple regression analysis has been conducted to explore the causal relationship among the independent and dependent variable.

Major Findings: In model summary, it has been found that the model explains 37.6 % variation in the dependent variable (Intrapreneurial Behaviour) as the R Square value is found to be .376. It has also been found in this study that both the independent variables (Organization culture and Self-efficacy) are positively affecting the dependent variable (Intrapreneurial Behaviour). However, self-efficacy has been found as more influencing factor to intrapreneurial behavior. Both the hypotheses are also supported with the coefficients value of Organization culture (.204) and Self Efficacy (.454) with the p-value less than .05. Further, Self-efficacy (Beta=.504) has been found the most influencing factor as compared to the organization culture under this study and hence need more attention towards developing the intrapreneurial behavior.

Conclusion and Implications: This study is supposed to provide a basis for those studies exploring more on the other factors determining the intrapreneurial behavior of academic staffs in academic institutions/organization. This study will also be helpful in developing appropriate policies supporting intrapreneurial development in higher education institutions which will be further helpful in creating a competitive advantage.

Keywords: Intrapreneurship, Intrapreneurial behaviour, organizational culture, and Self-efficacy.

A Study of Satisfaction and Financial Stability among the Migrants to Dehradun from other parts of Uttarakhand State- A Special Case of Middle Level Employees

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Continuous inflow of migrants is a common problem for all the capitals of the country and particularly so for a state like Uttarakhand which is majorly a rural state. Residents from difficult terrains of the state migrate to the capital city of Dehradun in search of a financially stable and satisfied life. The paper aims to explore whether the much-expected financial stability is brought by this migration or not. The paper aims to find the real reasons for this migration to the capital city Dehradun. Another important objective of the research is to measure the satisfaction and financial stability of the people after migration and also to determine whether the migrated residents might consider going back to their native places in future or have permanently migrated to the capital. Primary data was collected for the study through structured questionnaires and personal interviews. A random sampling of 70 families who have migrated to Dehradun was done for the study. Secondary data in the form of authentic studies conducted by the government and other agencies at the ground level was also taken into consideration. For the purpose of the study, financial stability of these families was judged on the basis of property owned, earnings and other similar factors. It was found that lack of good education facilities and employment opportunities are the most prominent reasons for migration. A constantly increasing influx of migrants to the capital city of Dehradun is surely leading to less qualitative employment which will eventually lead to dissatisfaction among the migrants. Though the government has come up with various policies and programs to facilitate economic development and entrepreneurship in the hilly regions of Uttarakhand state but somehow these promises have not yet been delivered which leaves much to be done on the part of the residents on their own. The research tries to explore how encouraging entrepreneurial ventures can turn out to be the saviour here and what can be done to create an ecosystem in the rural areas which supports entrepreneurship. This can lead to reverse migration in a big way, though changes at the micro level have already started.

Keywords: migrants, financial stability, satisfaction, migration, entrepreneurship

Creative and Innovative Business Potential for Urban Women

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Women entrepreneurs are the intangible assets for the economy, who build credible business organisations for the mobilisation of resources to create far reaching economic impacts. They act as a catalyst to the Indian economy. The sustainable development goals can be achieved by educating and training women so that they can help in the eradication of poverty by improving the living standard of people. She is creator, innovator and contributor to the development of many positive activates needed by the society. The women leadership and decision-making can build interest of society to create a better future. The women entrepreneurship is created by the values of self- respect and empowerment to build an honest empire of hope and faith. The basic qualities guiding women entrepreneurship depends on quality of values supported by social norms. The social system will always support individuals who work for positive benefit of human survival. The society and civilisation proper because of human efforts done for development. The existing concepts of women needs to be expanded as they are capable of doing innovative and creative work. So far there has been very little analysis done on the policies and programs for facilitating women entrepreneurs. There has been lot of different policies to address the unique need to women entrepreneurs and focusing on making it women centric but lot of awareness is still needed. It is widely seen in urban cultural that traditional methods are acknowledged a lot but with the women taking over the society there has been lot of innovative work done by them. Urban Women entrepreneurs play a significant role in giving jobs, reducing poverty, and in developing other human's mind. Rural women has main hold on the small and the medium size business in agricultural sector. Beyond this they are even in production, health care and education sector as well. Women entrepreneurs have gained mass entry in innovative business sector despite of male dominance in this sector. They have faced issues in managing finances, marketing and other support services. The network of women is also usually not that strong but despite of all these the creative and the innovative work women does have made a difference in society. Lot of developing nations have understood that women entrepreneurial activities will help the nation grow and in long run it will even benefit the socioeconomic growth of the nation in full potential. With the growth in sociocultural of the economy the women have empowered, their leadership skills have been improved, personal growth has been seen and professionally women have become stronger.

Objective and Purpose: The basic aim of the paper is to analyse the issues and challenges associated with women entrepreneurship. The objective is to build women entrepreneurship abilities that shape social behaviour.

Research Methodology: The detail study will be done to analyse the existing literature published in journals, government websites and reports published. A strategic framework will create to develop a successful model for growth and development of women entrepreneurship.

Keywords: Creativity, Women Entrepreneurship, Innovative Business, Social Behaviour

Survival of Indian MSMEs During the Pandemic

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The year 2020 has affected the world with the adverse effects of the Pandemic Covid-19, bringing the economic activities to a near standstill. Major victims to this pandemic are Micro, Small and Medium sized enterprises (MSME). India has been hit very hard due to this pandemic. The MSME sector which is considered to be the income generator and also largest employment providing sector of India has been badly hit during the times of the Pandemic. Prior the pandemic, Micro, Small and Medium sized enterprises (MSMEs) contributions to the GDP are considered to be more than 30%. The economic growth of the country has come down very drastically after the hit of the pandemic. With the continuous support and encouragement given by the Government the Micro, Small and Medium sized enterprises (MSMEs) are trying to survive and bring the economy back to normal. Still the second wave has hit the economy badly with the conditions worsening than the first wave. Keeping in view these situations the Micro, Small and Medium sized enterprises (MSMEs) have planned their survival embracing the new technological implementations.

Purpose: The main purpose of the study is to examine the problems faced by the Indian Micro, Small and Medium sized enterprises (MSMEs) amidst the pandemic and the measures taken by the Government.

This study also focuses the role of Government in Supporting employers and employees of Micro, Small and Medium sized enterprises (MSMEs) during the pandemic and the strategies adopted for effective management of Micro, Small and Medium sized enterprises (MSMEs). The study further examines the role of Government and the RBI in framing the policies for the uplift of the Micro, Small and Medium sized enterprises (MSMEs) during the times of the pandemic.

Research Methodology/ Design: The study has adopted an exploratory methodology with extensive review of available literature including policy documents, research papers, reports in the relevant field etc. Due to the pandemic-imposed restrictions it was difficult to collect the primary data so the study mainly concentrates on secondary sources.

Major Findings: Government of India has responded with measure to safeguard the Micro, Small and Medium sized enterprises (MSMEs) sector. The Finance Minister has given major economic package to Micro, Small and Medium sized enterprises (MSMEs) under the self-reliant India campaign.

Adoption of digital means of sales by the Micro, Small and Medium sized enterprises (MSMEs) has earned more turnover as per the survey conducted by Credit Rating

Information Services of India Limited (CRISIL). The finding of the agency is that 60% of the Micro, Small and Medium sized enterprises (MSMEs) have shifted their selling to digital platforms to survive during the pandemic. Most of the textile industries, gems and jewellery has embraced online selling platform.

Research Implications: The outbreak of the pandemic has created very unhealthy situations for the survival of Micro, Small and Medium sized enterprises (MSMEs). But with the support of Government and Financial Institutions, Micro, Small and Medium sized enterprises (MSMEs) tried to survive the pandemic created economic depression. Considering the role of Micro, Small and Medium sized enterprises (MSMEs) in the economic development and the contribution to exports of India, the Government has implemented various policies and schemes for the revival of the Micro, Small and Medium sized enterprises (MSMEs). Also by adapting digital marketing the Micro, Small and Medium sized enterprises (MSMEs) has captured the market and survived the distress situation created due to the pandemic.

Keywords: Pandemic, MSMEs, Survival, Policies.

Entrepreneurship Education and Entrepreneurial Intentions in India: Does Gender Really Play a Role?

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Purpose: The presence of women in the workforce and the global economy is increasing exponentially. However, major differences between the two genders are still evident in several aspects of the economy. Notably, when it comes to startup businesses and entrepreneurship, there is a lower percentage of women's participation as compared to men. Various studies into this disparity have been conducted across many countries. However, studies focused on the Indian context are scarce. Recent initiatives for women's equality in India have led to several government policies and initiatives, such as "Stand Up India," "Beti Bachao (Save the girl child)" and "Beti Padhao (Educate the girl child)." Besides, several studies have independently concluded that males and females exhibit different characteristics with respect to entrepreneurial intention. Since women have historically not received the same entrepreneurial opportunities as men, our objective is to understand the relationship between Gender, Entrepreneurial Education, and Entrepreneurial Intention in the Indian context. Using extensive literature review from studies across the globe, we propose that Entrepreneurship Education (EE) and Entrepreneurial Intentions (EI) are positively related and that Female Gender will attenuate this relationship

Research Methodology/Design: We used three dimensions of EI (Grand Vision and Risk-taking Ability (GVRT), Opportunity Exploitation (OEX), and Ability to Persevere (PEX)) to understand the impact of formal EE on EI, using gender as a moderator and career preparedness as a control variable. The questionnaire was sent out to 450 graduates of 4 business schools; of which 368 were used for analysis.

Major Findings: We find that male students score higher for two of the three dimensions of EI (GVRT and OEX), whereas there is no significant difference in male and female student scores for the third dimension (PEX). The aggregate EI also indicates that male students express a greater level of EI. An additional analysis was conducted for the students who reported higher scores for their institute, preparing them for their careers. For this analysis, a subsample of 233 responses was used. Interestingly, in this subsample, there are no gender-based differences when it comes to the positive relationship between EE and EI and all the three dimensions of EE.

Research Implications: The study implies that there is no significant difference between males and females who would display entrepreneurial intention. But female students

undertake fewer entrepreneurial activities after their college education due to social and economic constraints. Besides, entrepreneurship education needs a more detailed curriculum to help students explore entrepreneurial opportunities better.

Keywords: Entrepreneurial Intention, Entrepreneurial Education, Gender, Risk Taking, Opportunity Exploitation, Perseverance, Career Preparedness, India

Determinants of Firm's Innovation in India: An Empirical Evidence from Enterprise Survey

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Innovation is extremely important in developing nations like India as high FDI inflows are creating immense new challenges before industries. During the last two decades, researchers have identified a comprehensive group of firm-specific factors that affects a firm's innovation activities across the world. Although, the studies in the Indian context had not given attention to the broad set of explanatory variables that influences product innovation and process innovation in Indian firms. This paper is empirically investigating the firm-level determinants of a firm's product innovation and process innovation by using the cross-sectional dataset obtained from the World Bank's Enterprise Surveys for 9281 Indian firms. To prevent outliers from biasing the findings, firms that refuse to respond for some items or do not know, having missing data were excluded from the sample, leaving 8595 firms for the final analysis. Also, the final sample firms further segregated into three industries namely manufacturing, retails, and services for industry-wise analysis. We have included a broad set of explanatory variables to investigate the effects on firm's innovation activity. The data was analyzed by employing probit regression using Stata software. The analysis shows that firms are more engaged in process innovations as compared to product innovation. Our baseline models show statistically significant results for all the independent variables except for the variable line of credit in the case of product innovation only. Specifically, analysis indicates that firms engaged in the R&D activity are highly engaged in both types of innovation activity. Also, firms having a female as a top manager and formal training programs for employees have higher chances of being innovative firms. Furthermore, our industry-wise analysis of sample firms reveals the following noteworthy results. First, the percentage of ownership positively influences product innovation in the manufacturing and services industry while negatively influence product innovation in the case of retail industry. Second, R&D activity had a significant and positive influence on both innovation activity in the manufacturing and services industry only. Third, younger firms are highly engaged in innovation activity than mature firms. At last, the top manager's experience positively influences both innovation activity in the manufacturing and services industry and negatively influences only process innovation in the retail industry. The present study provides several managerial and policy implications. Firstly, firms spending funds on R&D activities get higher innovation performance, thus government policies should encourage firms to invest more in R&D activities. Secondly, female manager and training programs for employees also increase the odds of having higher innovative performance therefore, appropriate promotion policy by discarding gender biases and training programs for employees should be included in the firm's growth-related strategy.

Finally, mature firms should be incentivized and provided with the appropriate ecosystem to be involved in innovation activity.

Keywords: Innovation Determinants, Product and Process Innovation, Probit Regression, India, World Bank Enterprise Survey

Gauging the Impact of Digital Financial Literacy on MSME Firms' Performance in India

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Micro, Small and Medium Enterprises (MSMEs) are the backbone of all developing economies as they are playing a vital role in driving economic activity and employment generation. With respect to Indian Economy, the total number of MSMEs account for around 65 million and producing more than 6000 products in different sectors. MSME sector contribution to India's GDP is 30% and nearly half of the country's exports are generated from this sector. This sector is generating nearly 117 million employment opportunities in the country.

Despite being the backbone of our country's economy, MSMEs are facing the challenges that come from traditional practices adopted in borrowing the funds, intense competition, ever-demanding customer preferences and lack of digital presence which are added problems for their growth. Under these circumstances, if small and medium enterprises wish to succeed in their business, they must adopt the latest digital tools and technology which can promote easy access to finance, marketing their products globally that in turn strengthen their physical and financial performance. Digital Financial Literacy is need of the hour for MSMEs to expand and grow their business in Domestic as well as International markets.

In view of the above, the present paper mainly focused on assessing the impact of Digital and Financial Literacy variables on MSME firms' performance in India. The main objective of the study is to understand the awareness level of Digital and Financial literacy variables on MSMEs and also evaluate the impact of Digital and Financial Literacy variables on MSME firms' performance. Primary data was collected by using a structured questionnaire from a sample of 150 Micro, Small and Medium Enterprises in the state of Telangana. Using SPSS software, Simple Linear Regression analysis, Anova and descriptive statistics have been applied to the sample data to find out the impact of Digital and Financial Literacy variables on MSME Firms' performance in India.

The results of the study revealed that there is a significant impact of Digital Financial literacy on Firms productivity, profitability and performance. The study concluded that Digital Financial Literacy is essential for MSMEs to enhance access to finance, skill upgradation, impart technology and marketing support, which leads to inclusive growth of Micro, Small and Medium Enterprises. To educate and create awareness on digital transformation for MSMEs, recently Ministry of MSME, Govt. of India has launched

"Digital Saksham" program to create awareness and educate more than three lakh MSMEs to adopt digital tools to improve their firms' performance. Enabling the MSMEs to adopt and participate more actively in the digital transformation is essential for boosting the economic growth and delivering a more inclusive globalization.

Keywords: Digital Literacy, Financial Literacy, Firm Performance, Alternative Financing Options, Digital Transformation, MSMEs.

Creating Corporate Entrepreneurship: The Need for a New Paradigm

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This paper attempts to highlight the importance of entrepreneurship development as an "a critical resource" for achieving sustainable economic growth of the country. Several factors go into the making of an Entrepreneur. Individuals who initiate, establish, maintain, and expand new enterprise constitute the entrepreneurial class. It is myth that entrepreneurs are born. Entrepreneurs can be developed by planned training to develop the desired attitudes which are identified to be present in a person to become an entrepreneur. Entrepreneurial development is a complex phenomenon. From SME to corporate entrepreneurship depends on the productive activity undertaken by him and constant endeavour to sustain and improve it. An entrepreneur is one of the important segments of economic growth. In fact, he is a person responsible for setting up a business or an enterprise; He has the initiative skill of innovation and who looks for high achievements. He is a catalyst of development with him we prosper, without him, we are poor.

The research shows that they are confident, wanted to be independent, achieve something in life and wished to utilize their skills, creativity and their educational qualifications productively. Their vision in selecting their present line of enterprise proved their foresightedness and an indication of their aptitude for an entrepreneurship

This paper focuses on the factors which are contributing as a basic requirement for nation's development during COVID-19. The fields, which are suitable during this pandemic period, are explained in this article. The fields are E-commerce, R&D opportunities, Inventor-Entrepreneur, Export promotion, Import substitution

Keywords: Corporate Entrepreneurship, E-Commerce, Inventor, Export, Import.

Analysis of Factors Affecting Sustainable Entrepreneurshipp

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Purpose: This paper aims to develop strategy and policy suggestion for encouraging the sustainable entrepreneurship by analysing the variables that affect entrepreneurship and contribute to sustainable entrepreneurship literature by adopting holistic approach to analysis of entrepreneurship variable. The paper also tries to analyze the barrier and motivational factor that influence entrepreneur in its transition towards sustainability. It is observed that not only the large business but also entrepreneur play great role in solving environmental problem and sustainability.

Methodology: A hybrid model composed of Delphi and fuzzy DEMATEL (Decision-Making Trial and Evaluation Laboratory) method were used to gather and analyze the sustainable entrepreneurship variables. These variables are analyzed and ranked, and their causal relationship were mapped.

Result: The study identifies the seven influencing factors which may help entrepreneur in decision making. The result obtained from the model may help as a reference for the entrepreneur aiming to increase their growth and competitiveness.

Managerial Implication: The study will bring clarity regarding the sustainable entrepreneurship practices. Entrepreneur may aim find that a focus on these factors will increase their firm's success and competitiveness and will gain potentially valuable insight from the causal diagram obtained from the hybrid model.

Keywords: Sustainability, Entrepreneurship, Competitiveness

Awareness on Government Schemes to Encourage Women Entrepreneurs in Telangana State

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Purpose: The purpose of this study is to analyse the awareness level of young women entrepreneurs in Telangana State towards Government schemes to uplift women entrepreneurs which allows quantitative references of women's opinions.

Design/methodology/approach: Government schemes of eight familiar and useful were considered to empower entrepreneurship among women who were already started SMEs and interacted with them to know the awareness levels on schemes from all the sectors.

Findings: The government must place a strong focus on the development of training opportunities for female entrepreneurs. From time to time, training programmes for women entrepreneurs should be held with a focus on the generation of money, the administration of business operations, the development of new products, and marketing.

Practical Implications: To encourage unregistered women entrepreneurs to register their businesses, an environment must be established in which they may get government help as well as financial aid from banks. The moral support of family members is very essential for the growth of women entrepreneurs.

Social Implications: The implementation of a large-scale awareness campaign with the aim of increasing awareness among women about the many business possibilities accessible to them should be prioritised.

Originality/Value: The study focus on identifying challenges faced by women entrepreneurs, identified schemes offered by Government to uplift women entrepreneurs to experience success, to examined the awareness level among young women entrepreneurs and provide adequate suggestions.

Keywords: Women, Entrepreneur, Problems, Schemes, Government

The Culture of Innovation

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Each organization that seeks to make a unique contribution, good and great, creates its own society with social pacts and cultures. We live in a time, historical, in which these social pacts and cultures are redefined. What we expect of each other in our companies, and what communities expect of our companies, is experiencing dynamic change due to a pandemic of health and the acceleration of human technologies.

Why does this matter? In the time of the Great Plague in the fourteenth century, about a half of Europe died. The impact changed the social contract between feudal owner and worker. The worker, in short supply due to the death of so many, could now command a wage and generate competition for labor. When the printing press was invented, a few books were the first to be printed. Among them were Ptolemy's maps, Marco Polo's Travels, the Gutenberg Bible. The steady increase in accessibility to knowledge gave greater expanse to discussion among people in different places. A cultural change occurred that permeated the arts and moved the world to reshape its connections. There was change in the map of religions and a redrawing of Ptolemy's maps. Voyages of exploration added to knowledge and exchange in the world. The "social contracts" by which people lived and worked were opened to question, notably in a work by Jean-Jacques Rousseau.

In this paper, I ask the questions: 1) What is the social contract for innovation? 2) How can we innovate the contract for innovation tomorrow?

Astro Teller, in his duly famed TED talk, describes the specific values, structures, and practices of a culture of innovation he created and grew at GoogleX. Teller delights, face full with happiness, in the greatest failures of his division of the company. He celebrates them; they celebrate them. Why? Because in Teller's view the ambition to do great things, like bring drones to far-off places along with access to internet, or grow nourishing plants in environments that otherwise could not grow them, leads always to failures. This is an opportunity to learn that you would not have if you had not done the project. It is a success because it leads to learning and innovation. The knowledge gained informs good human judgement as to the viability of project, possible, changes, or a decision to end the project. This is a culture.

We have experienced the acceleration to working remotely. Also, we are creating new cultures in and among our companies. What are our values? What products and services have been born and begun to flourish in this period? In the Middle Ages a pandemic changed economic history. In the Renaissance a new pandemic of knowledge fired exploration and technology, and a decisive change in the history of global cultural communication. Today, a pandemic occurs as a remarkable advance in human technology races forward. This is the foundational context of a new culture of innovation.

Impact of Krishi Vigyan Kendra's Vocational Training Programmes on Rural Youth's Self Employment: Literature Review

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India has been predominantly a rural country with two thirds of its population still residing in rural areas. India's 70% workforce belongs to rural areas. It is said that true India lives in her villages. The rural economy of India has continuously been supporting and contributing to the economy of India. Thus, the rural economy of India is backbone of the Indian economy. India is predicted to be a rural country in the time to come and its 50% population is projected to be residing in the rural areas even by the year 2050.

The Krishi Vigyan Kendra is mainly concerned with imparting need based and vocational training to the farmers, farm women, and rural youth. Here the attempts will be made to assess the impact of vocational training programmes on self-employment of rural youth. The prime aim of the research is to study the overall adoption status of various practices imparted during various vocational training programmes organized by Krishi Vigyan Kendra. The findings of the study will throw light on the impact of the training in terms of Enterprise establishment by the rural youth. The study will also explore the reasons of adoption and non-adoption and Discontinuance of each practice imparted under various vocational training courses. Findings of the study will serve as feedback for the administrators, and Trainers of KVK to rectify the weakness and shortcomings in planning and organization of future training programmes.

Challenges of Social Entrepreneurship: Entrepreneurs Hesitance Towards Social Entrepreneurship

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In a world that faces many social challenges governments, institutions, non-profitable organizations are powerless in articulating a solution that is sustainable (Sassmannshausen & Volkmann, 2013), the role of social entrepreneurship is substantial, where it simply means identifying social problems and resolving them through incorporating innovative solutions. The main purpose of the study is to appraise why corporate entrepreneurs disincline to move towards social entrepreneurship in the Sri Lankan context.

The developed research problems focus on difference between corporate and social entrepreneurship, the role of the government in motivating social entrepreneurship, the institutions established in Sri Lanka to support social entrepreneurship, and the ways to evolve social entrepreneurs. For this quantitative research, the primary data was gathered from Sri Lankan entrepreneurs (either corporate or social) through structured questionnaires using stratified sampling technique and secondary data was gathered from scholarly articles and websites.

The findings are based on a sample of 119 participants, the majority are 20-30 years old (37%) which does mean young generation has a trend towards starting their ventures, female entrepreneurs (53.8%), qualified up to Advanced level (33.6%), engage in the agricultural sector (24.4%) and started with small scale enterprises (41.2%).

Concerning all the statistical data, the identified five independent variables of funding issues, shortage of talented dedicated and creative workforce, commercial assumption, shortage of regulatory framework, and managing accountability are positively related to the challenges of social entrepreneurship which does mean entrepreneurs reluctant to start social ventures due to above reasons.

If a country has a strong supportive government that motivates social mission, investors who think about social wellbeing rather than going after profits, entrepreneurs providing solutions to social issues, a dedicated workforce not only thinking about monetary benefits, and people who can be accountable without hesitation can solve the majority of the problems arising within the country through social enterprises and reach the economic growth rapidly.

Keywords: Entrepreneurship, Innovation, Social Entrepreneurship.

Track: Financial Management and Investment

Does Beauty Matter in Mutual Fund Performance?

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Purpose: This study aims to examine whether beauty premium also exists among fund managers. We define the better performance of attractive managers as "beauty premium".

Research Methodology/Design: In our study, we invite 50 raters to access the beauty of the 2,350 unique fund managers in a scale from one to ten in our sample. We next standardize scores from each rater, and then calculate the mean scores as the adjusted beauty scores after excluding the highest and the lowest standardized scores.

Major Findings: For the team-managed mutual funds from January 2005 to June 2020, an equal-weighted portfolio of funds managed by the most attractive managers earns more in abnormal returns than the portfolio of funds managed by the least attractive managers does. The difference is as large as 4.2% per annum under the Carhart (1997) four-factor model. For the solo-managed funds, however, we do not detect a significant discrepancy between the portfolios managed by the most attractive managers and by the least attractive managers. This finding is consistent when we use regression analysis controlling other well-documented personal characteristics and fund characteristics. We also find consistently that among team-managed funds, the beauty increase of funds due to the managers appointments significantly results in future performance promotions.

Fund managers' beauty enhances their information advantage via their social capital, which finally translates to their productivity. Attractive managers are more likely to visit listed firms and conduct the visits more frequently than less attractive managers, which help them gain more first-hand information about the firms. Centrality of attractive managers is also higher in their social network built up using fund managers' past co-operation work experience. They build up more social ties with other managers and have more power to control the information flow within the social network, which greatly improves their information acquisition channels.

While we cannot directly examine the stereotype effect of fund managers, we examine other agents' beliefs on managers' beauty. For one thing, we show that retail investors account for more ownerships of funds managed by attractive teams. We call this the advertising effect of fund managers' beauty. For another, we find that attractive fund managers' appointments are less likely to be terminated, even if they underperform other fund managers when controlling their performances, other personal and fund characteristics.

Research Implications: Our results reflect other agents' preference on attractive fund managers and commonly hold positive beliefs on managers' attractiveness. These facts raise the awareness that investors and employees should treat fund managers more rationally and fairly, no matter how good-looking they are. Thus, we call for improved fund information disclosure policies and fund managers performance appraisal system.

Keywords: physical attractiveness, fund managers, information advantage

A Study on Investor Behavior towards various Stock Market, Mutual funds and Commodity Market

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Nowadays, the field of investment is becoming dynamic than olden days. Global and domestic factors are growing rapidly that will affect the values of specific Investments (assets). The number investment alternatives or avenues have been increasing due to the changes in Global conditions. To become successful, Investor has to keep large amount of savings in diversified portfolio and Invest wisely. Risk and return are the two sides of Investment, so one should try to analyze how much risk intended to take and how much return intended to generate. While making Investment decisions investor must have enough financial knowledge. Among the various investment options, investing in stock market, mutual fund market and commodities can be important alternatives to diversify a portfolio beyond traditional securities. Many of the investors are still not in favor of investing in stock market, mutual fund market and commodities market.

The main objectives of the present study to analyze the investor's investment objectives, identifying the various factors influencing investment decisions, and to analyze the relationship between demographical factors (such as age, Sex, Education, Income level) and Investment alternative. The Current study examines the Investor's awareness and perception towards Stock market, mutual fund market and Commodities market. Descriptive research design is selected to study. Using a convenience sampling approach, a total of 90 customers were in selected areas of Karimnagar district of Telangana state.

It is identified and concluded that most of the Investors prefer to make investment in mutual fund market followed by stock market and then least preference is given commodity market due to risk involved in the investment avenues. In the Current study we analysed the various demographical and economical factors of Investors such as Age, Gender, Educational qualification, Family size, No. of members earning in a family, Occupation and Income level of Investors. From the study it is identified Income, Educational level, Occupation of the investor are major factors in influencing the behaviour of Investor in making Investment Decision and Gender and Age of the Investor are insignificant and not able to influence the Investment behaviour of Investor. The present study will helpful to various financial institutions such as Banks, Life insurance companies, Mutual fund organizations to formulate various schemes to meet the objectives of investors and helps to stock exchanges and commodity exchanges to know the level of perception towards stock/ Commodity trading and represent at what level awareness programme is to be conducted.

Keywords: Investor Behaviour, Risk and Return, Investment Alternative, Stock market, Mutual fund, Commodity Market

Does Mood Take the Front Seat in Determining the Financial Risk-Taking Propensity of Individuals? Evidence from India

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Purpose: The study aims to assess the impact of positive and negative mood states on the propensity to take financial risks by individuals in India. In addition, the researchers analyse whether this impact is more pronounced among males or females.

Research Design: The study adopted a cross-sectional survey-based approach for soliciting responses using a non-probability sampling technique. The sample consists of 782 individuals belonging to different age categories with varying educational qualifications and occupations. The widely accepted positive affect negative affect schedule (PANAS) was used for measuring the self-reported mood states of the individuals. Data analysis was carried out using IBM SPSS (Version 20) and AMOS (Version 21) software. Structural equation modelling (SEM) was implemented for hypothesis testing.

Major Findings: Structural equation modelling (SEM) revealed that both the positive and negative mood states had a significant impact on the financial risk-taking propensity of individuals. A positive mood state was associated with an aversion to taking risks while a negative mood state increased the propensity to take financial risk. The relationship between mood states and financial risk-taking propensity differed across gender and this difference was more pronounced for males.

Research Implications: The study findings extend support to the Mood Maintenance Hypothesis (MMH) theory by empirically proving that individuals in the positive mood states do not indulge in increased risk-taking to maintain the present positive mood. Whereas those individuals with a negative mood state take more risks with the hope to benefit from the risky situation and thereby be able to improve one's mood. Therefore, understanding this relationship becomes important to financial advisors for assisting clients in a more informed decision- making process. The study results also help in bringing about a sense of awareness among individuals on how their affect states can bias their propensity to take financial risks.

Originality: The present research supports the existing literature on the role of mood in determining financial risk-taking by adding to the Mood Maintenance Hypothesis Theory. The researchers contribute to the less explored area of behavioural finance in an emerging economy like India, by presenting empirical evidence on the application of psychological concepts in determining financial decision making.

Keywords: Mood, Positive Affect and Negative Affect Schedule (PANAS), Financial risk taking, Indian study, Mood Maintenance Hypothesis (MMH), Behavioural Finance.

The Mediating Role of Financial Self-Efficacy between Social Determinants and Personal Finance Behavior of Women within Micro Finance Sector of Sri Lanka

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It was established in a previous study carried out by Domingo D.D.A.S.M and Buvanendra. Yes, in the year 2020 that social determinants involving financial socialization, perceived social support and personal social capital as positively and significantly influencing women's personal finance behavior. The current study acts as an extension to above by bringing in the financial self-efficacy on the relationship between social determinants and personal finance behavior, particularly within the micro finance sector of Sri Lanka.

Study selects the Micro finance sector, especially within the North and East provinces, considering the rough patch it currently experiences. This is mainly due to the ineffective financial management behavior of its clients, who are mostly women that represent around 84% of the total micro credit borrowings. As the two provinces that are majorly devastated from the civil war continued for 30 years, these women are identified as facing high degrees of social isolation, lack of social support and networking.

Along with many other financial initiatives to develop financial behavior, a growing interest has now been emerged towards assessing the impact brought in by the psychological traits of a person which enhances the chances of better financial decision making. This is more emphasized among women around the world when considering about discrepancies in their financial outcomes and their vulnerability towards higher financial disadvantage. In line with that, bringing in financial self-efficacy as the mediator within the study could be justified based on two facts; a) any intervention first affects one's self-efficacy b) financial self-efficacy, in particular, outstands to be the most significant trait of a person which could predict women's personal finance behavior.

Thus, paper examines the mediating role of financial self-efficacy through the application of a psychometric instrument, while adopting Baron and Kenny Approach and Sobel test. The study surveyed a sample of 298 women who are using micro finance services in the North and East provinces of Sri Lanka. The age, income and education were controlled within the study. 2/2

As study results, financial self-efficacy emerges significant as a partial mediator between each of the three social determinants and personal finance behavior which is significant at the 1% critical level. Based on Bandura's Social Cognitive Theory, the analysis reveals that women who have favorable social conditions in terms financial socialization, perceived social support and personal social capital tends to have an improved finance

behavior positively towards managing their money when they are equipped with higher level financial self-efficacy and vice versa. Accordingly, the results bear important implications for the development of policies that aim towards improving financial outcomes among women by emphasizing on one's own beliefs about themselves and at the same time to ensuring the survival of the sector.

Keywords: Financial Self-Efficacy, Social Cognitive Theory, Personal Finance Behavior, Women, Micro Finance Sector of Sri Lanka

Volatility and Instability during COVID-19 pandemic – a Case of Indian Capital Markets

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Purpose: The COVID-19 pandemic has had a significant impact on global financial markets and their stability. The highest one-day spike in volatility across major global stock market indices was witnessed in India. On the 24th of March 2020, the Government of India ordered a nationwide lockdown for 21 days. This was extended in 4 phases for a total of 68 days. The restrictions on economic activity and movement were considerable. Following a reduction in the increase in new cases, a phased unlock process was initiated over the next 6 months. This study seeks to analyse market instability through assessment of the predictability of volatility in Indian capital markets considering the case of the NIFTY 100 Index of the National Stock Exchange of India, during the period of lockdown and unlock. Two lines of enquiry are undertaken, the first looks at an application of discrete time models of conditional volatility and compare their accuracy and predictability across the phases of lock down and unlock. The second identifies structural breaks in volatility across the entire period and maps them to real world events.

Research Methodology/Design: Empirical financial volatility modeling is done using secondary data from NSE. Predictive ability across the phases of lockdown and unlock are assessed for all models in the model universe considered. The model universe consists of eight model specifications from the GARCH family and four distributional assumptions for a total of 32 distinct volatility models. Structural changes in volatility are assessed using established tests from literature, Xu (2013).

Major Findings: This paper studies the relation between COVID-19 pandemic and the instability of the Indian Capital Market, using volatility predictability as an indicator. Comparison of the models help understand the stylized facts of volatility across the phases of lockdown and unlock. Using data at a daily frequency we find that the volatility of NSE Nifty 100 underwent a single structural break. We also notice a significant increase in volatility post the structural breaks.

Research Implications: COVID-19 provided a unique instance of a global pandemic that impacted markets worldwide. Specifically in India, this has resulted in market instability. Further analysis can provide insights for trading opportunities and risk management practices. The nature of the structural shift in volatility and its relation to government policy decisions can offer further insights and outcomes.

Keywords: Volatility Modelling, Returns predictability, Structural breaks, Indian Capital Market.

Differential Wealth Impact of Covid-19 on the Industries in the Healthcare Sector

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Our study investigated the wealth effects of covid-19 on different healthcare-related industries such as pharmaceuticals, medical devices, distributors, hospitals, health insurers, and pharmacies on selected newsworthy dates in 2020. A team of experts through a consensus approach identified the critical event dates for the study. Leading publicly traded companies in the US were identified for each industry within the healthcare sector. The authors employ a standard event-study methodology and stock volatility analysis for all firms for the dates identified. Hospitals and pharmacies exhibited the highest volatility in the stock performance across the event dates and surprisingly the pharmaceutical industry and health insurers showed the least volatility of abnormal returns. The uncertainty around health care delivery and access to medications played a significant impact on the performance of these industries. The analysis provides some insights that the wealth effects had a differential impact across industries within the healthcare sector.

Towards an Ecosystem of Operational Supply Chain Finance for MSMEs: An Exploratory Case study on GNA Gears Ltd, India.

Mehak Sharma, *CHRIST University, India*
Dr. Rajani Ramdas, *CHRIST University, India*

The discipline of supply chain management has long been established and described with structure, coordination and integration of the three flows along the supply chains: material information and financial flows. Supply chain management can be described as the systemic, strategic coordination of the traditional business functions and the tactics across these business functions within a particular firm and across businesses within the supply chain, in order to improve the long-term performance of the individual companies as well as the entire supply chain (Mentzer & al., 2001). Supply Chain Finance can be described as an ecosystem for the interaction of the buyers and suppliers within a supply chain. This ecosystem has slowly been extending for the inclusion of supply chain networks as well, particularly by large Multi-National Corporations. The concept gained significant attention and became critical after the financial crisis of September 2008 and other alternatives of financing, particularly trade credit from suppliers, became more demanding as supply chains were threatened by the lack of liquidity, increased competition reinforced by the ever-increasing globalization and the consequent need for the organizations to maintain their competitive edge. This nature of the study can be defined as the qualitative exploratory study due to the lack of empirical evidence of the SCF application and attitudes among the MSMEs in the Indian business environment. Hence, a multiple case study method has been adopted in light of the emphasis on the contemporary phenomenon of the Supply Chain Finance within the context of the MSMEs in India. The study of SCF application and its influence is limited to the performance of the individual firms and not the supply chain network. Data were collected through a combination of semi-structured interviews, structured questionnaire and financial data collected via a model named “SCF Quick Scan” with a heavy reliance on the semi-structured interview. The analysis integrated all of the data sources, including structured questionnaire, semi-structured interview and financial data extracted from the companies. the study revealed that the extent of the adoption of collaborative SCF approaches remained to be absent owing to five main factors that were responsible for such a meagre level of operational SCF adoption, namely, Organizational practices and policies-related, finance-related, macro-institutional-related, human resourced and inter-firm related factors.

Keywords: Supply Chain Finance, SCF Adoption, Working Capital Management

Evolution of Social Banking in India

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Objective: Banking has a crucial part in the prosperity of developing nations such as India. With the help of the banks, our monetary and financial procedures can flow smoothly as the banks make the process easier. Almost 70% of Indians reside in villages and thus there should be the development of villages if we want the Indian economy to grow. If we want these village areas to develop, we would need banking systems in these areas and they should offer credit at an affordable rate. Village people can take loans from them rather than taking from rich lenders who take advantage of their situation by giving loans at high-interest rates. These interest rates are so high that sometimes people cannot repay them and would rather commit suicide to get rid of it. For tackling this problem, the government has established a working group on rural credit called The Narasimhan Committee. Regional rural banks were formed based on the suggestions of the Narasimhan committee and their primary purpose is to bring growth in areas such as trade, industry, agriculture, commerce and productive activities in villages, especially the places with no banking facilities. The purpose is to give inexpensive institutional credit to these people. The study here emphasizes that the banking system is needed in the rural areas and the banking system plays a crucial part in the growth of these areas. There are discussions of the issues that regional rural banks face in our country along with the recommendations of the solutions. The primary purpose is the evaluation of the current financial performance of RRBs in our country as of 31st March 2017 as compared with 31st March 2016. Research is on the basis of secondary information acquired through yearly reports of NABARD. According to the research outcomes, RRBs have a crucial part to play in rural development.

Methodology/ Technique: Current research at hand is quite indicative and investigative. Secondary information has been used and this pertinent secondary information was gathered primarily with the help of databases of RBI, NABARD, etc. There was also the reference of journals such as the Banker and journal of Indian Institute of Bankers. However, this research is limited to certain areas such as number of branches, covering of districts, mobilization of deposits, investments and credits by RRBs throughout the course of the period which began from 2001-2002 and ended 2020-2021. There was the use of different statistical devices such as 's' test and ANOVA through Excel and SPSS Software for the purpose of evaluation of information and to get the outcomes of the research.

Findings: During this time, it is important to control the current resources so the banks can be increasingly involved with the help of execution of policy. A beneficial environment is needed so the agricultural sector is given priority just like the other

sectors. If current schemes are executed in a proper way, even they would be sufficient to tackle this issue. Private as well as public sectors are playing their role well and significantly contributing to agriculture. A lot of things are yet to be executed, particularly the financing related factors. The products of our country are well known All Around the World on the basis of their fertility and sources of food products. On the other hand, India cannot acquire food education because there is improper planning, and insufficient capital. Farmers can excess capital only with the help of bank credits. Banking sectors need to take the Indian subcontinent development into the consideration as it will be of huge help in implementation of planning, schemes and the guidelines. This would also be largely beneficial with regards to the development of agricultural sector of our country.

Index Terms: Regional rural banks, rural development, social banking

Taxonomy of Risk Disclosure: Evidences from an Emerging Economy

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Purpose: In this study, an attempt is made to explore the trend in risk disclosure among Indian companies. The purpose of this paper is to present taxonomy of risk disclosure by examining a sample of non-financial companies listed on the Bombay Stock Exchange.

Research Methodology/Design: For this research, a sample of 205 non-financial companies were derived from Bombay Stock Exchange (BSE top 500) listed companies. Annual reports of these companies were downloaded from their websites during the period 2010-2018. A total of 1845 annual reports are scanned through software Nvivo- 12 to find different types of risk words. To get sentence count manual method is used. Based on the product or service sampled companies were also classified in 13 sectors viz. Agri-Business, Automobile, Business Solution & Consultancy, Construction & Real estate, Defence Services, Electronics, Entertainment, Personal Products, Pharmaceuticals, Transportation, Machinery, Process, and Power sector.

Major Findings: It is observed that the process sector is the largest sector with 67 companies. The overall risk disclosure trend in annual reports during the period 2010–2018 is computed. The risk disclosure trend in Indian companies is increasing gradually from the year 2010 to 2013. However, a drastic increase in disclosure is observed from 2016 onwards. Category wise risk Disclosure is also assessed. The most popular category of risk is Credit Risk (CrR) with the highest no. of 7611 sentences count followed by Interest Rate Risk (IRR), and Currency Risk (CuR) with 2736 and 2488 sentences respectively. The process sector is leading in risk disclosure with the highest no of sentences counts 3239, followed by the power and pharma sector. The risk disclosure index (RDI) is also computed. It is also observed that process sector companies have higher RDI as compared to other sector companies. Taxonomy of risk disclosure is also proposed.

Research Implications: The implication of the findings is that companies that meaningfully increase their voluntary disclosures in this field may be treated more favorably in the stock market. The findings will also help Indian securities market regulators to identify the need for more comprehensive risk disclosures for companies. This could lead regulators into investigating the case for developing and introducing prescriptive regulations regarding minimum disclosures to be made by listed companies. The Risk Disclosure Index is unique because it is the first aggregate indicator that captures not only the number of risk items disclosed, but also the type of items disclosed. In addition, this research sets the foundation for research on risk disclosure that is important and unexplored area in developing country like India.

Keywords: Taxonomy, Risk Disclosure, Risk Disclosure Index, Content Analysis, India

Effect of Short-term Market Performance of Acquiring Firm by Using Event Study Approach: Empirical Analysis of Indian companies

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The objective of the study is to examine the impact of short-term market performance of the Indian acquiring firm. The study has used a sample of 449 acquiring companies of Indian firms during the period from 2004-2014. The abnormal returns of the acquiring firm have been estimated by applying event study methodology. The study also observes the factors that influence the returns of the acquiring firm by using regression analysis. The study reveals that acquiring firm wipe out shareholder value to the shareholder different window period in short run. The study also discovered Tobin's Q ratio negatively affected the return of the of the shareholders of the acquiring firms.

Keywords: Mergers and acquisitions, Market performance, Event study, Acquiring firm. Tobin's Q

Issues and Challenges of Supporting Businesses During Coronavirus Pandemic

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This article tries to examines the issues face by the MSMEs in India due to the Covid-19 outbreak. The economic slowdown due to the pandemic affected several industries and MSMEs were highly affected. In this study we identify and examine issues and the factors affecting companies' financial distress during the pandemic. The study uses extensive dataset from PROWESS database pertaining to financial distress of several companies and its performance during the pandemic. Data is analysed using the Multiple Regression Analysis to identify factors affecting the financial distress during the pandemic.

Keywords: Financial Distress, Covid-19 Pandemic, Bankruptcy, Insolvency

A Study on How Scaling- Up Investment in Agribusiness is Fostering in Attaining Sustainable Development Goal in India

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Purpose: Agribusiness is a potent way for countries to achieve almost all of their Sustainable Development Goals. It has a huge potential to spur development in India. Agriculture Innovation program and other practices are supporting countries worldwide to strengthen their agribusiness markets. But it needs sustainable level of investment and to attain this financial institution like stock market have a critical role to play in scaling up long term investment in agriculture.

First, an inadequate understanding outside the financial sector and specific policies of what exchanges do and how they donate to valuable economic and societal outcomes. Second, while the academic literature agrees that there is a positive link between well-functioning financial markets and economic development, but still, there's no such clear blueprint on how agribusiness contributes to economic and sustainable development.

Research Methodology/Design: Using Qualitative and Quantitative techniques for analysing problems. Grounded theory and descriptive parametric statistical methods are taken into the picture to understand the informal economy flow in the financial market and its contribution in the agribusiness section to achieve Sustainable Development Goals.

Major Finding: Analysing the contribution of agribusiness in the growing Indian stock market can determine the various ways to scale up financing for this underrated agricultural segment. Agribusiness is crucial to economic development as it influences all three divisions of the economy: agriculture, manufacturing, and services. Overall, agribusiness contributes as much as a third of the GDP in India. The industry is also critical for developing countries in foreign currency generation through exports and foreign direct investments.

To attain sustainable goals, transparent, and comprehensive markets for agribusiness that maximize the interests while minimizing potential negative influences requires the joint effort of exchanges, regulators, policymakers, and exchange mediators to have a transformational impact on agribusiness.

Research Implication: Even in this pandemic period where industries, cooperation, and social life are affected, the Indian financial system concerning agribusiness has embarked on attaining the Sustainable Development Goal. To further reach the underlying goal, Indian agribusiness needs to focus on the undervalued financial system and policy screening for agribusiness. The implementation strategy of agribusiness to attain sustainable goal focuses on phases: core analysis on concerns and sustain the implementation to attain targets; examine the goals and indicators & engaging researchers and policymakers in resulting up indicators.

Keywords: Agribusiness, Sustainable Development Goal (SDG), Financial market, Stock market, Investment, Economy.

Behavioural Finance: A Bibliometric Analysis with Biblioshiny App

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Since the emergence of behavioural finance, the efficiency of the market has been challenged. Though, there exists no model to consolidate illogical ́sentiments of the investors and how they impact financial markets. This research is an attempt to do bibliometric analysis to get improved understanding of the prevailing conditions and drifts in the selected research arena. The study analysed 1184 documents from SCOPUS database from the year 1991–2021 and found the research on Behavioural Finance has gained the attention of researchers all across the world. Descriptive statistics show very high average citations per document (26.05) with collaboration index of 2.26. The study on study of conceptual structure found behavioural finance and market efficiency to be the motor themes and behavioural portfolio theory, cumulative prospect theory and portfolio choice to be the potential themes to be explored by researchers. The study also found USA and China authors collaborating 30 times to produce documents on the selected theme. Maximum documents produced by USA with 743 documents and followed by China and India with 343 and 189 documents.

Analyzing the Efficiency and Adequacy of Inventory in Power Sector -A Case Study with Reference to National Thermal Power Corporation Limited. (NTPC Ltd.)

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Introduction: Inventory is an important component of working capital invested in an industry. The success or failure of manufacturing concern depends largely upon its inventory management performances. An efficient management of inventory not only solves the problem of liquidity but also increases profitability. Every business undertaking requires inventory in proper quantity for efficient processing and in transit handling. Since inventory itself is an idle asset and involves holding cost, it is desirable tat investment in inventories should be maintained at the minimum possible level.

Purpose: The purpose of the present study is to examine the issues how large is the investment in the inventory, how the quality of different components of inventory has evolved over time and whether the various these constituents of inventory have been utilized efficiently by the National Thermal Power Corporation Limited during the period under study.

1. To ascertain the amount of inventory and to assess its importance in the total assets of the concern.
2. To find out the estimated inventory with the help of regression model to test the deviation of the same from actual investment in inventory with a view to ascertaining the shortage or excess, if any, and to examine the significance of such deviation.
3. To make a trend analysis of sales and inventory to examine their growth pattern and to establish the relationship existing between them.

The present study work is an exploratory as well as hypothesis testing. Certain propositions pertaining to the management of working capital developed by E. W. Walker, Van Horne, and S. C. Kuchhal has been tested.

1. The study has been pursued to test the following hypothesis with reference to NTPC Ltd:-
2. That proper management of working capital improves both 'Liquidity and Profitability' position the company;
3. There is no linear relationship between sales and inventory (both are independent)

Research Methodology/Design: The data required for the study has been collected mostly from the annual reports and accounts (both published and unpublished) of NTPC. Here an attempt has been made through an analysis of various ratios to judge the adequacy of inventory as maintained by the NTPC Limited during the period of the study. Various statistical ratios have been calculated, and wherever possible, statistical techniques have also been applied to arrive at an objective conclusion. In order to test the hypothesis, t test for correlation coefficient has been used.

For this paper the period of study covers five years i.e. from 2016-17 to 2020-2021.

Major Findings: In power sector, inventory is an area where there is continuous increase even without significant increase in the installed capacity of the plant, which involves large blockage of funds. At present there is no accepted norm per MW inventory for the efficient running of plants without any stock out problem. In the present scenario of funds availability, a company cannot afford to accumulate large inventory where the funds are either not easily available or available at a very high cost. The study shows that, inventory constitutes the second most important component of working capital in the company under reference, and nearly all the years of the study period had the problem of over stocking except in FY 21. The problem has been more serious mainly in the two components of inventory, namely, Fuel material and Components & Spares including Steel scrap. During the period of the study, the percentage of inventory to total current assets has significantly decreased from 22.49 per cent in 2016-17 to 15.63 per cent in 2020-21. On an average, it was 18.06 per cent. No standard norm has been laid down for the ratio of inventory to total current assets. However, the declining trend might be an indicator of the efficiency of inventory management policy while a large proportion of inventory might be the result of some obsolete and outdated stock and faulty marketing policy. Moreover, the over stocking is always a danger to the effective utilization of the resources of the fund. The value of correlation co-efficient between sales and receivables is 0.90, showing an indication of high positive correlation between them. In order to examine whether r = 0.90 indicates the relationship between sales and receivables is statistically significant, as the calculated value of t is more than the critical value of t, the null hypothesis is rejected. The conclusion is that the relationship between sales and receivables is statistically significant

Thus, from the above analysis, it can be said that the NTPC has maintained a satisfactory position in this regard.

Research Implications: To sum up, it may be remarked that there is overstocking in National Thermal Power Corporation Limited. However, in recent years almost all the components of inventory have been able to reduce this ratio further. There is still a wide scope for reduction in inventory investment. Thus, the study of variations of the inventory holding period reflects that the company under reference has not cared or not been able to manage its inventory very impressively. Inventory holding period can be said moderate.

Therefore, an analysis of inventory management in NTPC Ltd. will be useful in understanding inventory decisions of firms, in estimating working capital requirements in plan formulation and in designing economic policies.

Keywords: Inventory, Current Assets, inventory Turnover, Working Capital, Inventory holding period.

Financial Capability Index of the Women from Middle Income Families: Evidences from India

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Financial capability is gaining importance among the researchers and policy makers. Financial capability which is considered to be a combination of financial literacy and financial inclusion addresses the need for an inherent capacity and enabling environment to develop one's financial sense. In India, the financial sense of women is subjected to detailed studies by the researchers and financial social workers. But studies related to financial capability of the individuals, more specifically, of women are still at an early stage of research. The shift from financial literacy to financial capability has to be given due significance since this can provide greater reflections of the lives and financial outlook of women in the country. The purpose of this paper is to examine the financial capability level of the women in middle income families in India and to analyse the link between financial capability and socio- demographic variables. For this purpose, a total of 100 women from the state of Kerala were subjected to study based on snow ball sampling method. As compared to many other Indian states, Kerala has many achievements to its credit. The achievements in the field of education, health, social justice, gender equality, law and order etc. marks the standard of the state as compared to many other Indian states. An adapted scale consisting of 30 questions was used for administering the survey and based on the scores obtained by the respondents, they were categorised into low-medium and high financial capability levels. Financial capability scores obtained from the survey, Binary logistic regression results and one-way ANOVA results were used in further interpretation. The results of the study reveal that majority of the women have high financial capability level. It was further identified that demographic variables such as age, education, employment status and marital status has significant impact on the financial capability of these women. The results will help the financial social workers to focus their attention on those areas that requires immediate attention rather than planning and implementing the activities commonly for the women population. Adequate care should be taken while framing the policies to promote financial capability among the women. The steps taken to enhance the financial knowledge and skills among the women, approaches to influence their financial attitude and behaviour and the measures taken to enhance financial inclusion can also be framed in a segmented way to result in better outcome.

Keywords: Financial capability, financial literacy, demographic variables, women

Impact of Green Banking Channel on Customer Perception

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Purpose: The term Green Banking means promoting environmental friendliness, reducing Carbon Footprints and using less paper or documentation from banking activities. Aim of Green Banking is to improve the operation and technology and make client habits environment friendly in bank business.The study deals with Green Banking, it compares the green technological know-how of different age groups, genders, and also addresses on various dimensions of green technology

Research Methodology: A Descriptive research design is used in order to discover the primary factors relating to the green banking and its impact on consumer perception. A Quantitative research is done in order to understand attitudes and behaviors of consumer towards various green banking principles. Also, a qualitative research is done which tells us how people from different age groups and different genders vary in results. For primary data collection, a questionnaire was administered to 319 people from Delhi.

Findings and Implications: This study found out that green banking has direct and positive impact towards being sustainable. Following green banking practices customers can save energy, fuel, paper, water, time and even money. It also results in reduction of the carbon footprint from banking practices. Green banking practices are very appropriate, easy and economical for the customers of the banks. It saves journeys to the bank. Customers need not to go to the bank for transactions, thereby, saving not only time but also money. It is a type of anytime, anyplace banking. Green banking practices are also profitable to the banks because they cause less cost due postage and handling services. And it also reduces the workload from the bank staff.

Recommendations: The green banking as a concept is clear to all sections of society, it is recommended that more people should follow green banking concepts and both private and public sector banks should have a green channel counter where they avoid wastage of paper etc. Banks should finance projects, which are green, i.e. those which avoid degradation of environment. A larger audience can be used for the study as survey can be also conducted in rural or semi urban places to get a better overall outcome. It is recommended that there should to be adequate no of publications both from the government and banks to spread awareness about the ecological effects of different green banking practices. Course and workshops are to be organised by the banks to make individuals aware of green banks.

Keywords: Green Banking, Sustainable Development, Environmental Problems, Eco Friendly.

Digital Cashless Banking Economy and Financial Inclusivity in India– A Study of the Adoption Intension, Effectiveness, Barriers and Challenges with Special Reference to Pradhan Mantri Jan-Dhan Yojana

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Purpose: Covid-19 outbreak has compelled the citizens world-wide to use the digital banking services for online transactions, which ultimately promotes financial inclusivity and overall economic development. The purpose of this paper is to understand the adoption intention, effectiveness, perception, barriers and challenges in adopting digital cashless banking and its impact on the financial inclusivity in India with special reference to Pradhan Mantri Jan- Dhan Yojana (PMJDY), using technology acceptance model (TAM). The study also attempts to examine the experiences of business owners about the beneficiaries' banking habits both pre- and post-implementation of PMJDY.

Design/methodology/approach: A structured questionnaire has been adopted to survey and collect data from 100 common mass to study the adoption intention, effectiveness, perception, barriers and challenges in adopting digital cashless banking and from 100 business correspondents in India to understand the impact on the financial inclusivity in India with special reference to Pradhan Mantri Jan- Dhan Yojana (PMJDY).

The questionnaire comprised of 25 constructs. The constructs in this segment were measured by means of a five-point Likert scale ranging. In the primary phase, first-order confirmatory factor analysis is carried out with the help of the software IBM AMOS-20. The preliminary model is developed for six constructs, and results are used to examine the model's goodness of fit and construct validity. In subsequent stage, structural equation modelling is conducted to do the path analysis of the projected model.

Statistical methods were used to further analyse the data. The CAGR is calculated to assess progress in terms of financial inclusion, using a two-sample paired t test to examine the replies of two samples of business owners. The reason for employing the two-sample paired t test is because we are comparing two samples of data taken from the same group of respondents.

Findings: The findings suggest that ease of use, interactivity, cost-effectiveness, and the key TAM components of perceived utility all contribute to a positive attitude toward digital banking use and the intention to adopt it in the near future by India's general public. The study attempts to explain the epochal linkages between the notions and examines how information may be utilised to improve the adoption of digital banking among people in urban and rural India, which is critical for long-term growth.

Research Implications: The findings will guide various stakeholders, including investors/users, banks, technology service providers, government, and company

owners, on the adoption intention and impact of digital financial services on financial inclusion, with a special focus on PMDJY. This will result in knowledge that will aid in the implementation of these digital financial services technologies in the real world.

Keywords: Technology acceptance model (TAM), Online financial services, Financial inclusion, E-Security, Structured equation modelling (SEM), PMJDY.

Track: General Management

Measuring Academic Research Sustainability: A Scale Development Study

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Purpose: For the last few decades concept of sustainability and sustainable development is in focus at political, economic and environment front. The question of how to reduce environment pollution, social injustice, poverty, over consumption of resources, better utilization of available natural resources is being raised and worked upon by the researchers globally under the umbrella of sustainable development. The prime need to create a balance between the nature and society forces to paradigm change at different fronts including education.

Within this debate, UNCED said that universities have been charged with key roles in promoting and implementing sustainable development. Many studies have supported that the higher education institutions impact on sustainability is much more than any other single section of the society. There are two important aspect one is that Higher Educational Institutes (HEIs) impart education to the future leaders/decision makers and second is being high impact on cultural and societal values, universities act as the base for systematically integrating and promoting sustainability into the work culture within and outside of institutions. Taking the concept to the next level this study tried to see the impact of sustainable consciousness, attitude and orientation of researchers in their research practices and outcome.

The present study proposes a scale for measuring sustainability consciousness and orientation of researchers and students in research activities at HEIs. This instrument is developed by taking in consideration of consciousness of sustainability among the researchers since presence of consciousness is important for formation of sustainability orientation.

Research Methodology/Design: The research is conducted using mixed research approach. In the first phase dimensions and items were established using literature review and qualitative analysis. The data collection for the quantitative phase of the study is done by online survey of respondents from different HEIs including both public and private ownership. The scale is developed following an established process through exploratory factor analysis and confirmatory factor analysis using SPSS as research tool.

Research implications: This study find its implication in evaluating the sustainability culture among the researchers and supporting the administration in aligning the efforts to produce research outcomes such as spinouts, patents which helps in sustainable development. The scale has the satisfactory psychometric properties and could be helpful

in further research of sustainability as it intensely connects with the commercialization of academic research.

Keywords: Sustainability; academic research; innovation; scale development.

Trend of Integrated Reporting and its Impact on Financial Performance: Evidence from Indian Listed Companies

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Integrated Reporting (IR) ameliorates the quality of information available to providers of financial capital by aligning Financial and Environment, Social, and Governance (ESG) components with business strategies and risks to create value in the short, medium, and long term. International Integrated Reporting Council (IIRC), constituted in 2010 to create <IR> framework, published information in the form of guiding principles, content elements, and capitals. In February 2017, to improve disclosure practices, SEBI furnished a circular stating that companies preparing Business Responsibility Reporting (BRR) might issue IR voluntarily from the financial year 2017-18. Therefore, the primary intent of the paper is to assess the quality of IR disclosure practices and investigate the relationship between IR disclosures and financial performance. The unbalanced sample of 93 listed companies has been selected for three years, i.e., from 2017-18 to 2019-20. The manual content analysis technique is employed to construct the Integrated Reporting Disclosure Index (IRDI) based on seven guiding principles and eight content elements of the <IR> framework to analyze the quality of IR disclosures of Indian listed companies. The fixed effect panel model is used to investigate the relationship between IR disclosures and financial performance. The independent variable comprises IR Disclosure Index (IRDI) while the dependent variable is Return on Asset (ROA). Firm-specific control variables are also used in the study. The results elucidate the escalation in the quality of IR disclosure practices for three years. Among the elements of the IR, 'Conciseness', 'Outlook,' 'Strategic focus and future orientation' are highly disclosed by the Indian listed companies. Despite the increase in IR disclosure quality, robust IR practices are a long way ahead. Furthermore, the results display the positive and significant impact of IR disclosures on the financial performance of listed companies in India. Indeed, the implementation of IR will improve the financial performance of companies. Therefore, the findings of this study will motivate the adoption of IR among Indian companies. The results of this paper will provide insights to the Indian companies on the contribution of IR, especially in terms of financial performance, which is essential for their growth and survival. The study will also determine how IR is taking shape in India and whether it achieves its desired objective in the voluntary disclosure regime. There are two major limitations of this study. Firstly, the available data is not abundant since very few companies are preparing IR in India. Secondly, the content analysis techniques in formulating disclosure indexes are subjective.

Keywords: Integrated Reporting, Financial Performance, Content analysis, Integrated Reporting Disclosure Index (IRDI)

Views and Usage of MOOCs by Engineering and Management Students: A Case Study Based on India

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The main purpose of the study was to understand the views and usage of MOOCs (Massive Open Online Courses) by engineering and management students. The study was conducted in the Mangaluru city of Karnataka state in India. Currently, in India, there is a rise in unemployment among engineering and management graduates. This can increase further due to the ongoing fourth industrial revolution. At the same time, enrolment in MOOCs is also getting increased. Hence this study was conducted. Among the sample size of 148 students, 77 students were engineering students and 71 students were management students. Out of the three hypothesis tests, the Chi-square test of independence was used for the first two tests. It was found that the MOOC completion status of engineering students is independent of their ongoing program. But for management students it is dependent. The Pearson correlation test used for the third hypothesis test showed that the correlation between students' agreeableness regarding the fourth industrial revolution increasing unemployment and the view that MOOCs will increase employability is negative. Comparative study between the two streams regarding various aspects like their reason to undergo or not to undergo any MOOC course, criteria for enrolment in MOOCs, views on high dropout rate from MOOCs, etc were made. A gender based comparative study on criteria for enrolment in MOOCs was also made. MOOC providers should increase awareness through the online platform and should launch more courses that will be helpful for the students to thrive successfully in the ongoing fourth industrial revolution. The insights from this study will be helpful for the development and improvement of engineering and management discipline-based MOOCs.

Keywords: MOOC, E-learning, Fourth Industrial Revolution, Employability, Enrolment, Dropout

Technological Innovation in the Automobile Sector: A Case Study of Electric Vehicles Using Patent Analytics Approach

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Purpose: Electric Vehicle (EV) has been one of the leading innovations of the 21st century, which is getting popular with time. It has changed the automobile industry and contributed to the green world to a large extent. In this study we investigate the technological innovation over a given period of time (2015-2020), using the patent data which are classic proxies for innovation (Griliches, 1999). The types of technology and the trajectory of innovation have been studied to understand how EV technology is evolving. Effective utility of patent data analytics has huge and unexploited potential for strategic level of decision making in all kind of organizations (Aristodemou et al., 2017).

Research Methodology: A quantitative method has been adopted, based on secondary data-literature review and patent data from Patent inspiration. This is a comprehensive database for global patent search and analysis tools having database of more than 90 million patents. Use of keyword Electric Vehicle in Titles and Abstracts returned a total of 95907 granted patents for the time span January 1,2015 to December 31,2020. This sample was analyzed to determine the trend in patent grant, geography of innovation, the top applicants, top inventors, IPC and CPC classifications etc.

Findings and Analysis: There has been a continuous spurt in patent grant after 2015, with maximum number of patents being granted in 2020. Country-wise, China has the highest number of granted patents on electric vehicle followed by Japan. Firm-wise, Toyota is the leading company followed by Hyundai. In terms of technology, energy storage for electro mobility seems to be most targeted CPC subclass, in which highest number of patents have being granted. This could be due to rising awareness about green technology for adapting to the climate change and sustainable use of technology.

Research Implications: The data visualization indicates that major players of the automobile industry in the world have prepared themselves for going fully electric very soon. Patent analytics indicates a changing business environment and the evolving technological innovation in this sector (Aaldering and Song, 2019). A comparative analysis of multiple firms generates strategic insights for business managers. Through this patent landscape they can make strategies for their business and do rational future technology planning.

Keywords: automobile sector, electric vehicles, patent analytics for business, patent data, technological innovation.

The Continuous and Comprehensive Evaluation, its Scope and Limitations of Implementation

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The Continuous and Comprehensive Evaluation-CCE is a schoolbased assessment model, the respondent selected are public school teachers (500) in the residential schools. The study to assess the implementation of the CCE in the schools.

The schools are flooded with the service offers by various organisations to both the Government and private entities in the state. The offer have more commercial benefit to the service provider than the support solution for the benefit to the end users which always has a bottleneck for both the students in large and the teachers.

Research Approach/Methodology: The combination of both the Questionnaire and Schedules survey report for the proper elicits from the respondents in the twin cities of Hyderabad. The adaption of the Descriptive research methodology and data collection of both qualitative and quantitative for the holistic understanding of the study.

The finding and the implications:

The teachers working are females (81%)

The awareness of the CCE (80%)

The awareness of the CCE component (74%)

Exclusively aware of the Formative assessment tools and Formative assessment techniques/

The selection of the tools (24.4%) and techniques' (24.2%) by the teachers in their teaching is miserably very low. It means that the teachers are not competent to implement them in the class for the benefit of the student even after they are all aware of. Secondly the teachers who have implemented few selected tools and techniques which were either easy (intact not formative in nature) or for their easy evaluation and record.

The selection of the life skills (29.4%) by the teachers in their classes is miserably very low. It means that the teachers are not competent to implement them in the class for the benefit of the student even after they are all aware (majorly) of it and its impact on the major stake holders.

The subtle difference between the tools and techniques and life skills was the major issue among the teachers' fraternity.

The responses with the regard of no objection (85.6%) for Formative assessment tools usage, objection (in the regular teaching practices were another strong evidence of the competency to be the reason for non-implementation.

The CCE motives of holistic and analytical development among the students will be only the dream and can be displayed for the betterment of the economy of the country.

The students are not acquiring the 21st century skills which are very mandatory and essential for the future needs of the economic development.

The CCE has the provisions to address these skills strategically and scientifically. But the non-compliance in the implementation due to the competency of the teachers has led the nation to a difficult and uncertain path.

Keywords: Implementation, Awareness, Formative assessment tools, Analytical development, non-compliance, competency, supervisory support

Mega Merger Drive in Indian Banking Sector Proving Successful: An Analysis

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Globalization has increased the competition manifolds for the banks in India. Banks need to fund several huge infrastructural projects in the country which must lead to investment in the economy so that the economic development of the country can match up to the global standards. We need large and fundamentally strong banks to face this global competitive environment. This has made mergers and acquisitions a regular phenomenon in the Indian banking sector. These M&A become important catalysts in increasing the operational efficiency and profitability of banks and reducing the cost of lending thus resulting in better management of banking capital. In the recent past, the Government of India has announced various mergers of banks by making their Mega Merger drive successful. The purpose of this review paper was to know the beneficial impacts of mergers and acquisitions in Indian banking sector and further to know the modalities and results of these mergers and acquisitions. This review paper was based on the research papers and secondary data related to mergers of Indian banks dating from the year 2000 to the year 2020. Around 30 research papers were reviewed for the purpose. The objective was to find out whether the mergers lead to the desired results as expected and further to summarize the current scenario of mergers and acquisitions in the Indian banking sector. For achieving the research objectives, benefits of mergers and acquisitions were measured on the basis of performance of the banks after considering both the financial and non financial parameters. The study concluded that the mergers and acquisitions in the Indian banking sector resulted in tremendous increase in the value of resulting banks, an increase in number of branches, number of deposits, revenue, effective management, synergy through economies of scale, develop in technology which further reduces cost and makes it possible for banks to face competitive global environment. This research paper provides suggestions about how can this process be made more efficient and effective and particularly so for the existing employees. Apart from the economic impact of these mergers and acquisitions, this research also reviews the impact of these changes on the existing employees like possible loss of jobs, new working environment, transfers, promotional issues etc. and further detailed research can also be conducted in this direction.

Keywords: mergers, acquisition, Indian banking industry, global competition, synergy, mega merger drive

Does Demographics Has an Association with Usage Patterns and Level of Satisfaction towards Public Transport Systems: A Case of Metro Chennai Rail

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Personal demographics play a role in the usage and satisfaction of metro rail. It may be due to the level of awareness, and the usage interest has a close association with the earnings and age. Gender helps free movement of people without time frame and constraints. Hence, modern transport systems usage has a moderate level of association with the personal and social demographics of the commuters is observed in the study. For the survey, three divisions of metro rail are taken up, and the sample size of 683 is arrived at using the scientific method. The present research is descriptive, and the data collection tools are prepared and tested with reliability alpha and found it as 0.896 and found reliable. The results observed that gender, lifestyle, and occupation significantly affect the usage and satisfaction towards metro rail in the sample.

On the other hand, age, level of income, frequency of travel has no association with the level of usage and satisfaction. While the government and Chennai metro Transport focus on increasing commuter awareness, various initiatives must be made to improve people's knowledge about public transit. Based on these empirical findings, conclusions for practice and additional research study are discussed.

Keywords: Speed- Modern- Satisfaction- usage- demographics- occupation-frequency of travel.

Affirmative Action in Education leads to Complacency or Complementarity? Evidence from Affirmative Action in Education Inclusion in Uttar Pradesh, India

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Globally, democratic and welfare-oriented governments resort to affirmative actions to bridge the inequality and diversity gaps arising out of race, color, gender, caste, socio-economic status, sexuality, nationality or historical discrimination (Rubenfeld, 1997; Holzer at al., 2000; Kellough, 2006). The affirmative actions may be required in different fields such as health, education, agriculture, economic development and transportation. There are two contrasting views with regards to impact of affirmative action at household level. The first view is that it leads to increased efforts by beneficiaries i.e. beneficiary further complements the efforts of government in the form of affirmative action (complementarity). However, the second view claims that affirmative actions make beneficiaries complacent and instead of increased efforts (by means of complementarity) there is a tendency to relax and offset their own efforts (Das et al., 2004; Hastings et al., 2006; Pop-Eleches et al., 2013). Some critics have gone to the extent that these affirmative actions are counterproductive by the way that they are wasted away on gambling, alcohol, or other temptation goods (Evans et al, 2017; Banerjee et al., 2017). Here in this study we present evidence from one such affirmative action policy in the field of education in Uttar Pradesh. The section 12(1)(c) of the Right to Education Act 2009 in India mandates private schools to reserve 25% of their entry level seats (pre-primary or class 1) for children from disadvantaged groups or economically weaker sections. By taking stratified random samples of RTE lottery winners and lottery losers and analyzing their household level data, this study finds that affirmative action leads to complementarity of efforts by parents as opposed to complacency or reduced efforts. This study has wide ranging implications for the policies on affirmative action in India.

Keywords: Affirmative Action, Right to Education, RTE, Parent Efforts, Household behaviour

The Health Care Sector of India: Pre and Post Pandemic Period

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India is the second most populous country in the world. Since 25th march, 2020 until the current time 1st June, 2021 we are facing the lockdown situation globally. Corona Virus infectious disease identified in late 2019 has now been labeled by global pandemic by the World Health Organization. The outbreak COVID 19 pandemic is an unprecedented shock to the Indian economy. This review is an attempt to study the impact of COVID-19 pandemic on the health care sector. Even prior to pandemic, the Indian economy is marked by a slowdown of economic growth and health care facilities. Thus, India's capacity to deal with the crisis was weak when pandemic hits in March, 2019. The crisis has affected all the sectors of the Indian Economy. The health system policies, environment sustainability issues, fiscal and monetory measures have been introduced during lockdown across countries. Air pollution has declined but medical waste is enhanced. Waste management will be a challenging issue in the post pandemic period. In India, virus has an additional impact on the economy, human living and environment. The present study is undertaken to study the impact of COVID 19 on the health care sector. We were supposed to discuss here the changing scenario of health care sector in India. This review will discuss different factors affecting the health care system of India and challenges faced by health care sector during pandemic. In last, it will also provide useful insights to the management and society a possible way forward.

How Has Pandemic Influenced the Linkage Between Market Orientation and Organisational Objectives of Various Types of Businesses?

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Purpose: Entrepreneurship is ill faceted without integration of market orientation. Market orientation has been greatly influenced by the pandemic. The coordinating chord between the entrepreneurial firms and the customer needs has been disrupted and transformed in relation to many industries. Therefore, the paper carefully articulates the significance of relationship between market orientation and organizational objectives in various industries in regional (developing) areas significantly hit by pandemic. Crucial research has been done over the new strategies which forms of business might incorporate to strengthen the relationship between their organizational objectives and market orientation keeping in consideration their respective internal and external factors of influence over their business.

Research Methodology: Majorly, the mode of research methodology is observation. Different business parties relating different industries such local food outlets and restaurants, clothing stores, stationery stores etc. were visited. The owners and employees were interviewed with some verbal questions and observations regarding the same were accounted for via note taking, thus, forming the bases of the research paper. The target locations for research were physically visited one to two times over a span of 6 months by playing a role of customer, then being the observer and finally interviewer asking a basic set of questions to the target interviewees. Apart from field review, sources such published articles, reports, journals etc. have been referred to.

Major Findings: According to the individual research conducted in one's own locality, following findings might be prevalent on a wider scale in areas sharing similar economic attributes

The market orientation for food industry has remained more intact for those restaurants and food outlets due to their goodwill for long period of existence but the rate of customer visit has been cut down sharply. More importantly, the newly founded food outlets or those recently establishes within last 2-3 years have survived due to inclusion of sharp customer targeting and acquisition strategies to teenage population – which may form the main customer segment- for consumption of fast food via using online modes of delivery, making major alterations for choosing the location for setting up the business and experimentation of new products.

In clothing industry, updating the stock up to the trend by narrowing down to the major customer segment, building on the experience regarding customer behaviours when it comes to clothing and strengthening online mode of connection with customers via

providing them favourable facilities to enhance the customer lifetime value have been the visible strategies employed.

Research Implications: In food industry, there has been a major tilt towards organic, original (as it entices the target segments to consume it for once as a trial) and snack items.

In clothing industry, the relationship between the entrepreneurial mindset and market orientation approach needs to be narrowed down to casual but trendy clothing and those with traditional festive clothing might need to invest in diversifying their product type. Various other business categories such as stationeries need careful analysis for their market orientation.

Keywords: Market orientation, pandemic, food and clothing industry, strategies.

Modelling the Social, Economic and Environmental Blockades of Electric Vehicle Mobility

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Purpose: Electric vehicles (EVs) are becoming the next automotive technology to be widely diffused in society. The emerging economies are shifting toward electric vehicles, which are much sustainable modes of transportation. However, many social, economic and environmental blockades of electric vehicle mobility remain to be addressed.

Design/methodology/approach: The present study investigates the social, economic and environmental blockades for electric vehicle mobility focusing on their current and future business implications. Firstly, identification of the blockades of electric mobility are obtained through literature review and consensus of the experts. Kappa analysis was adopted to refine the priority map of the aforementioned blockades based on consensus building among experts. Secondly, Multi Criteria Decision Making (MCDM) approach is adopted to prioritize the potential blockades and find their dependency on each other.

Findings: The present study models the social, economic and environmental blockades of electric vehicle mobility in context of emerging economy like India. Further, the study suggests strategies to mitigate the blockades for successful implementation of electric vehicle mobility.

Research Limitations/implications: The study highlights the facilitating role of electric vehicle mobility but ignores the blockades that can originate during implementation. Also, the focus group study has its limitation as it relies more on participants' perceptions and suggestions.

Originality/Value: The present study advances the discussion on electric vehicle mobility and provides a methodologically established model.

Keywords: Electric Vehicle, Mobility, Blockades, Multi Criteria Decision Making, Kappa

Cultural Distance between Partners in Alliance Networks and Firm Innovation: Role of Network Governance and Strength

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Partners from distant cultures may provide access to new knowledge but development of trust and sharing knowledge with such partners may be difficult, affecting innovation outcomes. Using carefully collated longitudinal data on 185 firms, we examine multiple factors that influence the effect of cultural distance between partners on a firm's innovation performance. We find that (i) An inverted-U shaped relationship exists between cultural distance in a firm's alliance network and its innovation performance, and (ii) Equity-based governance and strength of the alliance network positively moderate the relationship between cultural distance in a firm's alliance network and its innovation performance. Our work contributes by suggesting that both low and high levels of cultural distance may be suboptimal for innovation and equity-based network governance and network strength can enhance the benefits of cultural distance between alliance partners.

Covid-19 and Higher Education Institutions in Africa: Lessons, Policy Options and Emerging New Normal

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The COVID-19 pandemic, which was declared a global health crisis by the World Health Organisation in 2020, has affected the entire sectors of the globe, including Africa's educational sector. This paper is an attempt to add value to the extant literature and debates on the effects of the COVID-19 pandemic on Higher Education Institutions in Africa. Using a content analysis and a Multiple Perspective Approach that is descriptive in nature, the paper argues that beyond the generic view of the catastrophic effect of the COVID-19 pandemic on tertiary educational institutions in Africa and the world in general, the pandemic has actually propelled positive changes in the management and administration of Higher Education Institutions in Africa. Conclusively, lessons leading to pragmatic policy options that are collaborative, adaptive, innovative and digital in nature are the emerging new normal in Higher Education Institutions in Africa.

Keywords: COVID-19 Pandemic, Higher Education, Institutions, Policy options, New Normal and Africa

Explore the Impact of "Strategic Management" through Various Strategies formulated by New Zealand on "Healthcare" Domain – A Theoretical Approach.

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Purpose: Healthcare is a rapidly growing service in both developed and developing countries. This abstract and concept is in accordance with the healthcare domain in New Zealand, during and after the Covid-19 chunk. New Zealand has implemented and has shown astonishing results in handling this pandemic. During these uncertain times, the thrust falls upon the healthcare sector to react to the crisis, get prepared, attend the effected, take precautions, manage medical resources, spread awareness, estimate the overwhelming influx of people to the hospitals, etc.

The New Zealand government has been a mainstay during this time and has formulated and implemented many strategies, policies and methods in reaction to this. The avenue in which the government handled this season, with respect to healthcare domain is the crux of our study. Also, for these inputs that the sector has put in, we would want to study the inputs of strategic management area.

New Zealand has formulated several strategies such as exclusion, elimination, suppression, quarantining, school closures, border closures, traffic restrictions, eradication, mitigation, exit strategy and many more, to deal with the pandemic. Also New Zealand has audaciously attempted and implemented tactically these strategies and has achieved impeccable results. Successful implementation of strategies requires early risk assessment, effective response planning, infrastructure, resources and political will, readiness and many more aspects. Strategy formulation and implementation involves herculean risks, pros and cons. Our interest is to profoundly analyse every strategy and its implications, effects.

Hence the objective of the work is "To study and explore the impact of "Strategic Management" through various strategies formulated by New Zealand on "Healthcare" domain".

Research Methodology/ Design: The study is a theoretical one. Certain government publications and research papers are aiding in forging ahead with this subject.

Major Findings: New Zealand was able to shrink the number of positive cases very effectively and has stood out exceptionally well in handling this out of the blue situation. Healthcare in New Zealand has shown revolutionary changes in operational activities and in management inclination. People have been taken immense care of and were given preferential and elite treatment, and the Covid-19 affected people numbers have been

minimal always, which is laudable. Studying the strategic choices also would be helpful in the smooth functionality of the healthcare service chain.

Research Implications: We solidly believe that this study would surely project beams of light in literature in relation to the aspects of strategic management and also be a reference guide to various other countries and certain Indian states in terms of handling uncertain situations, not only in healthcare but in various domains. Our study would greatly aid the healthcare and government in planning, analysis and decision making and policy making.

Keywords: Elimination Strategy, Eradication Strategy, Exclusion Strategy, Exit Strategy, Healthcare, Mitigation Strategy, New Zealand, Strategic Management, Suppression Strategy, Quarantining.

Career Anchors and Motivational Expectancies of Prospective Indian Managers

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Purpose: This paper examines how individual career preferences and choices impact effort, performance, and outcome linkages in the Indian context.

Research Methodology/ Design: The study used a sample of 1159 students from leading business schools in India to investigate the influence of Schein's (1978) eight career anchors (autonomy, security, lifestyle, technical, general management, entrepreneurial creativity, service, and pure challenge) on two motivational expectancies (effort-performance (EP) and performance-outcomes (PO)), in the Porter & Lawler (1968) model. Using simultaneous equation modelling, we examined the influence of career anchors on EP (three levels: ability to perform, role clarity, and managers' estimate of self-performance) and PO (three levels: clues about rewards, control over rewards, and estimate of future rewards).

Major Findings: We found career anchors influencing all three levels of EP, at varied levels of significance. While career anchors like autonomy, lifestyle, service and technical, influence all levels of EP at 99% level of confidence, other career anchors have selective influence. In case of PO, career anchors influence control over rewards more than clues about rewards and estimate of future rewards. General management influences all levels at 99% percent confidence, autonomy and technical influence only clues about rewards, pure challenge and lifestyle influence only control over rewards, and security and lifestyle influence only estimation of future rewards.

Research Implications: The findings suggest that young managers are sensitive to clues about rewards; they tend to control rewards through their work effort, and tend to connect work efficiency with job security. Also, they rate service orientation less than work efficiency. An important implication of these findings is that freedom at work, work-life balance, and opportunities to learn, are important for prospective managers to perform well. If they do happen to have a strong service anchor, they would likely exert additional effort to perform, regardless of these conditions. Prospective managers who are driven by autonomy and technical, need freedom to perform and opportunities to enhance their competence. They may be particularly susceptible to clues about rewards that could influence their retention and performance. The paper discusses the implications of the findings from CXOs and senior managers across industries and suggests some future directions for research on career anchors.

Keywords: Career Anchors, Porter & Lawler Model, Simultaneous Equation Modelling, Effort-Performance, Performance-Outcome, India.

Impacts of Technology Advancement on a Firm's Strategic Decision of Customer Relationship Management

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In responding to a competitor's strategic choice, firms must choose whether to allocate their customer relationship management (CRM) resources primarily to retaining existing customers or acquiring new customers from competitors. If a competitor is poaching customers, should the firm likewise focus on stealing the competitor's customers or on keeping its existing customers? To address this critical but understudied question, we develop a game-theoretic model to examine the strategic choices of two competing firms between retention- and acquisition-focused strategies. Given high switching costs, our findings show that when the degree of technological advancement is sufficiently high (low), both firms should employ acquisition-focused (retention-focused) strategies to maximize their profits. By contrast, given low switching costs, low degree of technological advancement, and asymmetric market shares, the firms choose retention-focused strategies in equilibrium, but only the firm with the higher market share can maximize its profit. Moreover, given low switching costs, high technological advancement levels, and asymmetric market shares, the firm with the higher market share chooses a retention-focused CRM strategy, while the rival firm with lower market share adopts an acquisition-focused strategy in equilibrium. However, neither firm can maximize its profits. This study provides guidance for optimal decision-making regarding firms' CRM resource allocation in a competitive environment and the conditions under which a retention- or acquisition-focused strategy is optimal.

Keywords: Customer retention, Customer acquisition, CRM resource allocation, Game theory, Nash equilibrium

Do Big Data have Big Value to Business Management – A Case Study from Selected IT Companies

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The objective of the study was to determine the applications of big data in business management and was to determine the effectiveness of big data during the decision-making process in business. For the study, the descriptive research design was adopted. Herein data was collected from 426 samples from selected 11 IT companies employing Big data technology. The data was collected using a simple random sampling method. From the analysis, it can be interpreted that an almost equal proportion of male and female works in selected IT companies. Most of the respondents belong to the age category between 26 – 45 Years. Further, it was understood that many of the respondents have 1 – 7 Years of experience in handling Big data. It was found that there is no significant difference in opinion among the respondents regarding the effectiveness of big data during the decision-making process in business. Further from the mean score, it can be well understood that most of the respondents agree that big data was effective during the business decision-making process. Furthermore, it can be interpreted that Big data technology helps business in Cost Optimization, Improve Operational Efficiency, identifying and rectifying mistakes Quickly, Retaining Customers and Provides scope for innovation of new product & Services.

Keywords: Big data, Business Management, IT Companies

Predicting the Performance of Research and Development Organizations: A Perspective from the Organizations under the Department of Atomic Energy

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While measures are available to evaluate the performance of individual Scientists and Technicians working in a Research & Development Organization, no standardised evaluation criteria are applied to measure the performance of organizations, as such. It is very critical and important when precious resources are deployed in these organizations under the Government Sector. While some Organizations in R & D are performing exceedingly well, like the ones under the Department of Atomic Energy, many others have not been able to showcase their output or productivity. Every organization selects and uses certain input measures, which play a predominant role in their success. Selection of right measures at right time is a key aspect in performance measurement, because the measures behave according to dynamic environment of the organization. Keeping this view, this study analyses the key input performance measures used in the Research and Development (R&D) organizations under the Department of Atomic Energy, Government of India. Further, an empirical analysis has been conducted in these organizations and a performance prediction model has been constructed by considering five key categories and sub categories. The results indicate that input measures related to structural and physical infrastructure aspects predominantly contribute to the success of these organizations. Though information category measures are significant but their contribution is in negative. Though the monitory and capability inputs are important, their independent contribution to the success and performance of the organization is found to be not very significant. These findings lead to a new critical outlook in the Research & Development Organizations in general and under the Department of Atomic Energy in India in particular.

Keywords: Organizational Performance measurement, Research and Development, Atomic Energy, Input Measures

Liquidity Creation, Stock Market Liquidity and EPU- Evidence from Indian Banks

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Purpose: The present study analyses the impact of stock market liquidity and EPU on liquidity creation by Indian banks from 2005 to 2019.

Research Methodology: Using the bank-level data from RBI, two measures of liquidity creation have been estimated, which are called broad and narrow measure. The narrow measure includes only the on-balance sheet liquidity creation, and the broad measure comprises both on and off-balance liquidity creation. This study employs Amihud's (2002) illiquidity ratio to quantify stock market liquidity and EPU measure (Baker et al. (2016). Outliers are prominently present in the Indian banking system. This study deploys robust regression to analyse the relationship among liquidity creation, stock market liquidity and EPU.

Major Findings: This study finds the application of market–bank liquidity enhancement" view in the Indian banking industry. This implies that a liquid stock market enhances the bank's liquidity creation function instead of putting competitive pressures on banks and crowding them out. Further, it is observed that EPU harms the liquidity creation by banks in India.

Research Implications: This study sheds light on the significance of enhanced stock market liquidity on liquidity creation. Our results are contrary to the traditional view that a liquid stock market takes away the bank's business, i.e. investors prefer investing in liquid shares rather than depositing money in the bank. The development of banks and the stock market is not a zero-sum game. The liquidity creation function has a positive impact on the economy. When banks convert liquid liabilities into illiquid assets, both the depositors and borrowers are benefitted. Bank also provide services via off-balance medium such as guarantees, commitments and letter of credits. EPU is hampering the liquidity creation function. Hence policymakers should be mindful of such adverse effects and formulate policies that encourage banks to create liquidity in uncertain times.

Keywords: Banks, Economic Political Uncertainty, Liquidity creation, Stock market

Total Factor Productivity, Technical Efficiency and Technological Change in Indian Manufacturing: New Evidences Using Data Envelopment Analysis

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The present paper evaluates the performances of manufacturing industries with respect to total factor productivity. TFP changes and its components are estimated for 68 three-digit manufacturing industries for the period from 2008-09 to 2017-18 using data from Annual Survey of Industry (ASI) by employing Malmquist Productivity Index based data envelopment analysis. The study uses gross value added based single deflation method as output using 2011-12 as a base period. Capital stock and labour are used as inputs. The paper uses Perpetual Inventory Method to derive the measure of capital input series. It was found that the year 2015-16 has reported highest TFP growth mainly due to technological changes. All the study period exhibits positive trend in TFP growth. In the case of industry-wise analysis, the study also found that the TFP growth is highest in the manufacturer of magnetic and optical media followed by manufacturer of jewellery and related articles. It is evident form the result that the increase in TFP growth is due to technological changes and decrease in TFP growth is due to technical efficiency change.

Keywords: Indian Manufacturing Industry, Data Envelopment Analysis, Malmquist index, total factor productivity, Technical Efficiency, Technological changes

Analysis of Socio-Economic Impact of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) Scheme: A Case Study of Jodhpur District

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Villages play an important role in every economy. To maintain economic and environmental balance in the society the development of the villages and their people is equally necessary. In India, villages are considered to be the lifeline of the country, therefore many schemes have been run by the Government to provide employment and financially assist to the needy people of the society in the rural areas. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was implemented in India in September 2005, is an employment guarantee scheme run by the government to fight against the unemployment problem in rural areas and to provide financial assist by giving 100 days of work guarantee to the unemployed, lower, weaker and landless people. The main object of this scheme is to provide social security and to create employments for the unemployed people in rural and backward areas of the country. This study focuses on the implementation of MGNREGA scheme among the people of SC and ST category and especially abled persons in the Mandore block of Jodhpur and examines the impact of the scheme among the people in said domain in some past years. The study is based on secondary data that has been taken from government websites and various resources. The examination has been done through charts, graphical and trend analysis by taking various types of basic coefficients like age, sex, no. of members in family, landholding size etc. Through the study it has been found out that there has been a significant change in economic and financial condition in the rural area of Mandore block. MGNREGA plays an important role in the upliftment of SC, ST and specially abled people in the Mandore block by helping them to provide suitable employment. If some minor defects are removed from the MGNREGA scheme then it can proved to be a milestone for the country. Study suggested to the scheme operators to make some additional efforts in the direction to provide employments like the working days of this scheme can be increased and this scheme should be extended to more areas so that the maximum people can get its benefit.

Keywords: Impact of MGNREGA, Rural Development, Economic Wellbeing, Socio-Economic Conditions

Should Your Organization's Characteristics Influence the Choice of Performance Metrics?

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Strategy research has long emphasized the need to select performance measures that are appropriate for an organizational context (cf., Hayes and Wheelwright, 1984; Kathuria, 2000; Santos, 2000). On a practical level, however, the evidence and guidelines on what kind of performance metrics a particular type of organization should select and deploy are either lacking or not so explicit. This study attempts to bridge the gap in identifying performance measurement systems, or performance metrics, that measure the right things and are in line with the organizational characteristics (Garengo and Sharma, 2012; Nudurupati et al., 2015).

Considering the above challenges and gap in the literature, we study the relationships between performance metrics and some structural variables, such as the organisation size, nature of the organization (manufacturing or service) and global exposure (multinational or domestic). There are many case studies on this topic, but not enough large empirical studies (Koufteros et al., 2014) such as the present one. Using data from 372 organizations in Italy, this study challenges the notion of universality of performance metrics or 'one size fits all.' Knowing which type of metrics is suitable for their organization, managers can direct resources and effort towards designing and deploying the right type of performance metrics.

Keywords: Performance measurement; Performance metrics; Organizational characteristics

Compassionate Leadership Matters within Higher Education

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Suffering occurs within all organizations, including those within the Higher Education sector. Such suffering can be addressed with compassion by leaders, yet Universities have been described as anxiety machines in the context of Higher Education, in which academics and doctoral students are a significant community. Previous studies have reported that factors that can create a toxic environment for academics and doctoral students are: growing competition between universities; a view of students as consumers; pressure on academics to have remarkable research productivity to satisfy the Research Excellence framework (REF), and high-quality teaching to satisfy the Teaching Excellence framework (TEF); problems associated with doctoral students' PhD journeys, such as frequent evaluation, a competitive atmosphere, and challenging relationships with supervisors and peers. These factors may increase the risk of mental health problems such as anxiety, and depression among academics and doctoral students. Although there is a wealth of literature about compassion as an important process that can unfold in response to suffering within organizations, there is limited understanding of compassionate leadership, notably in the Higher Education literature. Accordingly, there is no model or adequate explanation for the main components of compassionate leadership in Higher Education. The aim of this study is to explore how leaders cultivate compassion in the higher education environment in which academics and doctoral students work. More specifically, this study will focus on creating a compassionate leadership model.

Keywords: Compassion, Compassionate Leadership, Well-being, Higher Education.

From Hiring for What we Know to Hiring for Who we are

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Purpose: The present study is about talent acquisition dynamics in tech -based organisations. Managing human capital is the most important duty for any HR professional. HR's primary purpose is to recruit, manage which includes works such as job role, job stream and project engagement. With the Industrial revolution 4.0, the market and talent are so dynamic that all organisations want to take the best talent first so that they take an edge in the market. Challenge for HR is to bring in the best talent as soon as possible. This war for talent is leading to an entry of such work force in the system who have technical skills but sometimes lack soft skills like communication, emotional intelligence, cognitive flexibility and critical thinking. Hard skills let them enter into the system, but in a long run it may compromise the ethics or team building processes. Team building will be crucial in more strategic and fluid way, so that interdependent teams are staffed with members possessing portable skills. Successful managers should coach, facilitate and develop talent, and this takes continual—and sometimes nuanced and sensitive—communication. Besides this, emotional intelligence has become an important attribute for candidates currently. To be in the successful workforce planning space organizations need to give equal importance to both soft skills and hard skills. Another subtle yet valuable soft skill that seems to be lacking in many managers these days is the ability to question assumptions. Hence if we bring in the talent based only on the hard skills and short-term projects commitments, it may have negative repercussions in the long run. With technology and analytics developing at lightning speed, a successful manager can't hold on to the traditional ways of talent acquisition. The present study will help understand how the fourth industrial revolution and digitization can help human resource professionals to build a holistic talent pipeline which will cater to both, the hard skills and the soft skills requirements in the potential workforce. This research is aimed at describing the current trends in talent acquisition processes so that the existing loopholes can be identified and suitable recommendations can be made.

Research design: The present paper is a review article and it relies on secondary research by reviewing the available literature on digitization of talent acquisition process and finding the gaps in context to the fulfilment of the skills requirements of organizations.

Findings: Findings are conceptual in nature and are divided into segments of major trends, challenges of short-sighted hiring and recommendations which will help organizations streamline the process of talent acquisition.

Implications: The findings of this paper will have important implications for HR professionals and recruiters who are putting their heart and souls into bringing down the cost of hiring in general and cost of bad hiring in particular.

Keywords: Talent acquisition, Hard skills, soft skills, Cost of hiring.

Leadership: A Footprint on Personnel Sustainability in Higher Educational Institutions

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The purpose of this study is to analyse the impact of leadership in higher educational institutions personnel sustainability. Leadership plays a key role between the management and workforce in an organisation. Personnel sustainability is one of the primary dimensions in organisation sustainability. Sustainability aims at growth of the organisation in terms of profitability and its survival. An organisation should ensure realistic vision and goals in order to keep the business growing. Personnel sustainable features with long-term employment programs, training and development of employees, compensation and incentives, increasing work efficiency. An effective leadership is required in managing (planning, organising, staffing, directing and controlling) the above features of sustainable personnel. Higher educational institutions as a service sector runs on personnel(staff) and managing sustainable human resources is an important factor for long term survival of the Institution and development of the Institution. This study conducts a survey on the importance and benefits in possessing an efficient leader and effective leadership in attaining personnel sustainability. An exploratory study is conducted on the staff(employees) and the management(employers) in higher educational institutions to identify the perceptions of staff and management about the impact a HRM executive(leadership) in personnel sustainability in the region of Ballari city, Karnataka. This study implicates the factors that determine personnel sustainability and labour workforce, leadership role in maintaining personnel sustainability through policies, programs and procedures in higher educational institutions.

Keywords: Leadership, Personnel Sustainability, Organization Sustainability.

Impact of COVID-19 on the Workplace and Employee Behaviour: A Topic Modelling Study

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In published scholarly texts, knowledge and scientific discourse are visible. A substantial research literature has been published about the impact of COVID-19 on the workplace and employee behavior. The objective of this research is to examine a corpus of articles published during COVID-19 to ascertain current trends in work and workplace research. We use an unsupervised clustering algorithm to classify research papers that are similar. For our research, we combine t-sne and k-means clustering. The articles are clustered into 10 groups using the Elbow method to determine the optimal number of clusters. Following clustering of the literature, we perform topic modelling on each cluster using LDA (Latent Dirichlet Allocation). We extracted 764 keywords from the 10 clusters and classified them manually into various research themes. Finally, we evaluated the accuracy of our unsupervised clustering model using the SGD classifier, and found it to be 90.13 percent accurate.

Keywords: Work, Workplace, COVID-19, Clustering, LDA

Work from Home and Its Effect on the Quality of Work Life of Private Sector Employees in India

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Covid 19 has accelerated and created an inevitable need for employees to work from home in all the organizations worldwide. Technology is facilitating the businesses to function with its full potential despite the physical presence of the employees. It is also now predicted that work from home is going to be a permanent norm for some organizations, since the relative productivity after work from home has increased. This paper discusses on the effect of quality of work life of employees due to the work from home scenario. Since the work environment of the employees has changed, there is a lot of difference from working from an office to working at home. There are social, physical, psychological, financial and technical aspects which has to be focused on when an employee is working from home. Empirical research was carried out for this study, and the data was collected through questionnaire distributed online. Convenient sampling technique was used to collect data from private sector employees from India. The data analysis was done using SPSS and it shows that various factors have an effect on the quality of work life of employees like job satisfaction, commute to work, working hours, stress, recognition etc., It is also confirmed through the study that work from home has a negative effect on the quality of work life as employees go through psychological stress and unconventional working hours for the private sector employees in India.

Keywords: work from home, quality of work life, covid 19, private sector.

High Performance Work Systems – A Bibliometric Analysis

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Purpose: The cut throat market competition irrespective of the industrial contexts has forced organizations to implement new strategies and mechanisms to enhance desired organizational performance and gain competitive advantage in the market. In this context, the SHRM research has given rise to new performance management systems named High Performance Work Systems (HPWS) to improve the organization performance and achieve better outcomes. The authors aim to review the HPWS research conducted exclusively in service context till date and to extract scientific information on research gaps, research trends and directions for future research.

Research Methodology: This study adopts a bibliometric approach as authors intend to identify and analyse the important studies, main themes in HPWS research in the service context across the world, to provide a statistical and analytical comprehensive overview and provide suggestions for future research about HPWS. Using a portfolio of 149 articles that are collected from the Web of Science (WoS) database, bibliometric techniques such as citation, co-citation analysis and network visualization analysis were conducted to analyse the collected research articles.

Major Findings: The collection of articles pertaining to HPWS in service context consists of 149 documents from 56 sources published between the timespan 2004 (n=1) and 2021 (n=3). There is a 12.93% annual growth rate in publications and it can be understood that there is a huge rise in HPWS studies in service context after the year 2016 (n = 12) whereas highest number of articles were published in the year 2018 (n=22). The analysis revealed that China is the most productive country (30 articles) with corresponding authors belonging to China. Then USA has the second highest number (26 articles). Australia, Spain and United Kingdom (UK) are placed in 3rd, 4th and 5th positions with 15, 12, 12 research publications respectively.
The findings showed that HPWS research in service context is limited to a few countries and is still an emerging study. Moreover, it is found that majority of HPWS research in service context is centered to certain geographic locations and to certain authors who collaborated to work together. Also, majority of the HPWS research is limited to a few service industries like Hospitality, Healthcare, Banking and PSFs.

Research Implications: Considering the importance gained by High-performance work systems, this exclusive service context bibliometric approach helps the researchers to know and understand the direction and magnitude of HPWS research pertaining to the service sector till date in contrast to the manufacturing sector. This study sheds a lot of information to the researchers pertaining to the HPWS service context studies on annual scientific production, most productive authors with their impact, highly contributing

journals or sources, most cited service context articles, various countries scientific production, various authors country wise distribution, keywords analysis, trending topics or variables, network visualization of co-cited authors are detailed.

Keywords: High Performance work systems, HPWS, service context, service industries, bibliometrics, literature.

Does Workplace Culture accelerate Work-Family Conflicts?

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Purpose: Presently in India, there is a warlike quest among engineering colleges for academic autonomy, national and international accreditations, and rankings. As a result, faculty members take on more responsibilities besides teaching and confront various workplace issues. I have assumed that faculty in these institutions may experience work-family conflicts. Thus, I have investigated the possible variations in the faculty work-life satisfaction perceptions among accredited, non-accredited, autonomous, and non-autonomous systems.

Research Methodology: During 2018-2019, I have carried out a questionnaire survey randomly among 930 faculties in eleven engineering colleges located in the Krishna district of the Andhra Pradesh State. The instrument consisted of statements on four reliable and valid constructs, viz. *support for work-life satisfaction*, *work-to-family conflict*, *family-to-work conflict*, and overall *work-life satisfaction*. Regarding comparative analysis, I have conducted Kruskal Wallis H tests and Mann Whitney U tests and later applied Bonferroni correction. Effect sizes and statistical power derived by these tests have augmented the analysis further. For interpretation purposes, I have transformed mean values into percentage scores. Also, I have performed step-wise multiple linear regression analysis for predicting the variables that shape faculty work-life satisfaction. Fisher's z-transformation statistics and tests for the difference between two slopes have further supported the regression analysis.

Major Findings: All the four constructs compared between autonomous and non-autonomous faculty significantly differed (U=91906.0, 94202.5, 93628.5, 93283.0; $p<.0125$). Against the non-autonomous faculty, the latter has a relatively higher degree of *support for work-life satisfaction* (70.56>66.01) and overall *work-life satisfaction* (66.73>62.46), and a lesser degree of *work-to-family conflict* (44.81<49.23) and *family-to-work conflict* (33.32<38.37).

Two constructs significantly differed between NAAC and Non-NAAC faculty (U=71689.5, 71881.0; $p<.0125$). Against non-NAAC faculty, NAAC faculty has a relatively higher degree of *support for work-life satisfaction* (70.27>64.24) and a lesser degree of *family-to-work conflict* (33.49<40.70). One construct significantly differed between NBA and Non-NBA faculty (U=91376.0; $p<.0125$). Against non-NBA faculty, the NBA faculty has a comparatively higher degree of *support for work-life satisfaction* (71.09>66.68).

Step-wise multiple linear regression analysis presented uniform models across all respondent groups with two variables predicting faculty work-life satisfaction viz. *support for work-life satisfaction* positively and *work-to-family conflict* negatively. *Family-to-work conflict* is not a predictor of faculty *work-life satisfaction*.

Research Implications: Results substantiate that autonomous, NAAC, and NBA faculty get a considerably higher degree of *support for work-life satisfaction* than their peers in non-

autonomous, non-NAAC, and non-NBA institutions. The autonomous colleges pay for every examination work attended by the faculty. Also, other institutions invite faculty regarding various examination assignments. Hence, autonomy is a professionally satisfying proposition that may tend faculty to ignore work-family conflicts. Similarly, NAAC and NBA faculty enjoy benefits like better student-faculty ratio, Pay Scales, incentives for undertaking research projects and publications, support for attending conferences/seminars, reasonable workload, rapid promotions, excellent growth prospects for PhDs, etc. The better the number of colleges are like this, the better would be the faculty work-life satisfaction. Future research shall be encouraged by the Union and the State Governments in other regions also to aid their policymaking process.

Keywords: work-family, conflict, work-life, workplace, support

Determinants of Organisational Citizenship Behaviour: Moderating Role of Value Incongruence and Mediating Role of Organisational Commitment

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Organizational Citizenship Behaviour (OCB) is a major area of interest within the field of Organizational Behaviour. It is also significant in the context of social enterprises as high levels of OCBs bring monetary and non-monetary resources into social enterprises. Co-operatives, a form of social enterprises, are service oriented organizations which follow unique principles and values. The employees of cooperatives have to play a major role in delivering cooperative values as they are the contact points for customers and the way people produce services is the key to their success in these organizations. To the knowledge of researchers only limited studies have been conducted in cooperative organizations and they emphasize the need to understand the phenomenon in cooperatives. Hence, this study seeks answer to the question which are the factors influencing citizenship behaviour of employees in cooperative context. Further it adds to the literature by examining the moderating role of value incongruence (VIC) on the relationships between Participation in Decision Making (PDM) Organizational Commitment (OC) and Organizational Citizenship Behaviour (OCB). The study is based on data collected from employees of primary agricultural credit societies. The results confirm the positive relationship between Participation in Decision Making (PDM) and Organizational Citizenship Behaviour (OCB) and the mediating role of Organizational Commitment. It also investigates the effect of value incongruence on the attitudes and behaviour of employees in the co-operative sector.

Keywords: Value Incongruence, Organizational Citizenship Behaviour, Organizational Commitment, Participation in Decision Making.

Impact of Pandemic on Employee Stress: A Study with Reference to Nursing Staff of Hospitals during Covid 19 in Bangalore, India

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The health care sector is considered one of the crucial sectors of all .The COVID-19 pandemic has convulsed the world of work, leading to a number of challenges for human resources (HRs). In this case, the professionals who work for this sector must be considered the central point for its effective functioning. Further, the well-being of the professionals will ensure the availability of high standards service providers in this sector. Hospitals need skilled staff, especially nurses, to achieve organizational effectiveness and provide outstanding patient care. It is tough to locate skilled/efficient nurses, considering the ongoing global concern of the increase in the number of resignations of nursing staff during the pandemic crises.

Purpose: This research focuses on identifying the stress causing and stress management aspects of nursing staff working in hospitals during the COVID-19 pandemic and to analyze the impact of various factors such as extremely demanding work load/work timing, job satisfaction level, commitment to work/job, loyalty and work-family conflict.

Research Methodology: The study uses a causal research approach with a correlational study designed in a non-contrived environment. SPSS AMOS 24 has been used to deal with the mediation and bootstrap methodology. The study was conducted on 200 nurses of different private hospitals across Bangalore through a standard questionnaire using a proportionate stratified sampling technique.

Research Implications: This study will help hospital administration promote a healthy work environment and design effective employee motivational strategies and sound stress management techniques to maintain their existing staff and attract competent and capable nurses. Further, by promoting a healthy work environment, employee loyalty will ultimately increase, resulting in nurses' more efficient and effective performance. This study will also be helpful for expanding employee loyalty toward that organization. This study's findings will also help the administration of the public and private hospitals in Bangalore to enhance their environment and working standards.

Keywords: Stress, Job satisfaction, Work family conflict, Work demand, Commitment, Nurse, COVID-19, Human Resource Management

Workplace Bullying Behaviour, Preventive Strategies and Its Effectiveness in India

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Scholars have studied and investigated workplace bullying for more than three decades, and it continues to be a major academic concern (Hurley, Hutchinson, Bradbury, & Browne, 2016; Paull & Omari, 2016). Increased medical claims, lost productivity, and employee turnovers can cost a company up to $300 billion in medical claims, as well as up to $23 billion in additional expenses including employee absenteeism and litigation expenditures. Numerous articles in reputable newspapers such as The Hindu, Times of India, India Today, and others have recently emphasised the significance of workplace bullying in India. Lack of research on workplace bullying in Indian organisation acted as a base for the current research. The purpose of this study was to identify concept of workplace bullying, frequent bullying behaviours, strategies employed by HR to address workplace bullying and its effectiveness. The study was conducted in two phases. In the first phase the eight HR professionals with minimum of five years' experience were interviewed to gather information about the workplace bullying and prevalent strategies employed to prevent and resolve bullying related incidents. In the second phase, based on the information gathered in the first phase, questionnaire was developed consisting of concept of workplace bullying and prevalent strategies to prevent and resolve bullying related cases and the same was administered to two different samples, one consisting of HR Professional (sample size: 87) and other consisting of employees (same size: 140). Comparative analysis on effectiveness of strategies to curb down and resolve workplace bullying behaviour were made from both perspectives of employees and HR professionals. Statistical Analysis like T test, ranking method and frequency count were utilized to interpret data. Major themes which emerged from the analysis include: lack of concept of bullying behaviours both in HR professional and employees, most frequent bullying behaviours and perceived difference in prevention and redressal strategies across employees and HR professionals. The findings of this study may serve to bring about positive social change by increasing employee, organisational, and societal understanding of workplace bullying, as well as offering solutions to reduce the number of bullied victims and improve social harmony within businesses and communities.

Keywords: Workplace Bullying, Strategies to Prevent Bullying, Prevention Strategies, Ef fectiveness of bullying prevention strategies, Bullying India.

Workforce Management Strategy and Resilience in the Pandemic Situation: Thematic Analysis

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Purpose: The purpose of this paper is to document the experiences of employees and leaders in order to manage the work during the pandemic that they report while working. The study will help to expand the understanding of various measures organization has taken to encourage resilience and manages tress/burnout.

Design/Methodology/Approach: The study was conducted by adopting an exploratory approach with the use of qualitative methodology. The method of sampling adopted was stratified sampling. Semi-structured interviews (face-to-face and telephonic) were conducted by taking a sample of 52 respondents, who are employed in highly capital - intensive sector healthcare and banking sector. The interviews were recorded digitally, transcribed and analysed by using the content-coding approach followed by a thematic analysis.

Findings: The foremost contribution of the study is that it has considered the various motivators and the skills required to manage the workforce during pandemic. Significant challenges encountered while managing the workforce during the pandemic have also been identified. Apart from focusing solely on effectively managing men, markets and tangible properties, now organizations have to focus on managing innovation and knowledge too (Dess and Picken, 2000). Employees and leaders respond to it by shifting their strategic focus.

Practical Implications: The findings of the paper have implications for managers, team leaders and change agents regarding how to transform and sustain in the rapidly changing business context of emerging economies.

Originality/Value: The findings of the study advance research on the topic of workforce management by lending empirical support with respect to the interaction effects between leaders and employees Recommendations have been provided for employees and leaders.

Keywords: crisis management, resilience, Emerging economy, Qualitative approach

Creative Isomorphism in Organizations – Through the Lenses of Employees

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Creativity research has a long history in determining the use of potential capabilities of employees by developing intellectual capabilities, providing positive organizational environment, involving them in challenging tasks and bringing diversity in work culture and human resource within the company. Many loose ends are discovered through literature which causes revisiting and exploring further the concept of creativity
Purpose: This paper aims to define creative isomorphism and identify the determinants of employee creative behavior that minimizes the effect of isomorphism in creative organizational performance of software companies. It also specifies the mechanism by which creative isomorphism affects employee creative behaviour through Human Resource Management Practices.

Design/Methodology/Approach: Organizational data from software companies were collected through questionnaires which were distributed to a sample of 444 respondents from the software companies at different locations in India. To test the hypothesis, correlation and multiple regression were used to analyse the usable responses through validated questionnaire.

Major Findings: Normative isomorphism has inverse impact on the employee creative behaviour. Selective Human Resource Management Practices i.e. Employee Participation, Team Work and Job Creativity and Performance Appraisal & Rewards plays mediating role to control different types of isomorphism – Normative, Mimic, Coercive in software companies.

Originality/Research Implication: This study defines a new concept of Creative isomorphism and identify the role of HRM Practices in creative performance. This study proposes a strategic logic of isomorphism in creative performance of software companies.

Keywords: Creative Isomorphism, Human Resource Management, Employee Creative Behaviour

Dimensions of (OCB) Organizational Citizenship Behavior and its Future Scope

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Organizational Citizenship Behavior (OCB) has major contribution in helping the organization from undesirable and unhealthy environment. To enhance the productivity, it is vital to protect the inner peace of the firm. The positive attitude is directly proportional to the growth of the employees, operation and skills as well as the employer completeness. This paper explains the relationship between OCB and its dimensions which helps an organization to improve the overall employee job satisfaction and better utilization of resources. The five dimensions of OCB is explained with its future scope in the field of human resources.

Purpose: The purpose of this paper is to study the dimensions of OCB and its relation with the organization. It explains the major goals of OCB and its contribution to protect the organization from destructive behavior and negative ideas of the employees which can hamper the growth of firm. It can be analyzed individually or in group. The rules and regulation set by OCB brings the level of peace in an organization which allows job satisfaction as well as enhances overall productivity.

Research Methodology: Sample and data acquisition- this research has participants from 4 different firms from different localities and cities. Data were gathered by a structured questionnaire from 100 employees from different fields.

Data analysis was done by multiple regression conducted to test the hypothesis which includes reliability testing and factor analysis.

Findings: Findings of this paper explains the significant relationship between the human behaviour and Organizational Citizenship Behaviour. The correlation between OCB and job satisfaction directly influences the organisational proactivity and growth. This paper describes the OCB by detailed questionnaires from the employees of different age, skills and gender. This will bring out the OCB implicated in an organisation and its positive feedback.

Research Implications: OCB determines the extra role behaviour of employees in an organisation, this has gained a lot of attention from the research point of view. Human behaviour changes with different situations and with different person. It has to be acknowledged and certain steps must be taken to minimise the internal conflicts within employees. OCB has set certain boundaries which helps the organisation to deal with problems and maintain peace loving environment inside the office. There has been lots of researches from decades to eradicate the negative and destructive ideas from the firm. OCB dimensions helps to make the area of research vaster and to study the future scope of the future HRM.

Keywords: (OCB) Organizational Citizenship Behaviour, Dimensions, Job Satisfaction, reliability, conflicts, human behaviour

An Empirical Review on Green Human Resource Management and Environmental Sustainability

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Purpose: In this unprecedented current situation, the term "Sustainability" has become a critical concern not only for organizations, but for society and the environment as well. The human resource department of any organization creates synergy and plays a significant role in creating a sustainable culture within the organization itself. The purpose this present paper is to find out the various green human resource initiatives taken by the organization and to find out their relationship with that of environmental sustainability. The significance of this paper, during this period of pandemic due to COVID-19 is to consider the implication and the impact of green HRM initiative on the behaviour and attitude of the employees of any organization.

Research Methodology: To achieve the purpose of our empirical review paper on green HRM and environmental sustainability systematic review of the literature was carried out through secondary sources like articles, journals, newspapers, blogs, and different web pages, which provide new insights into and concepts and applications of green HRM. It is to be noted here that a combinative literature review is a unique form of research that creates new knowledge and understanding on the topics reviewed.

Findings: It has been found that business organizations have been implementing several green HRM practices to promote sustainability. However, in the COVID-19 situation more intensified approach needs to be taken up in order to implement green HRM practices, communicate the policies linked to green HRM to the stakeholders and motivate them to adhere to the green initiatives. Organizations can also incorporate green HRM policy in different functional areas of human resource management such as employee development, recruitment and selection, performance management systems employee participation, etc. The present review paper also indicates that green recruitment and selection, training and development, and employee participation plays a vital role in promoting environmental awareness, waste management, and recycling, maintain health and hygiene and safety standards, etc. that creates environment friendly organization. By doing so, the organization directly or indirectly add value to its organization. It also indicated that HR is involved in engaging the employees for implementing green HRM initiatives that can create a sense of morale, loyalty, and change in perception toward organizational sustainability.

Research Implications: The manager and practitioner can interlink the usefulness of employee participation in environmental management with specific focuses on waste management and recycling, creating green products and green culture. The trade union

and employees can help the employer to adopt green HRM policy, procedure, and practices that can help in safeguarding the worker's health, safety, and wellbeing.

Keywords: Employee participation, Employee wellbeing, Green HRM, Health, Safety, sustainability, environment, HR practices, Recruitment and Selection, Employee development , Performance management.

Resource Based View of HR Analytics using Content Analysis

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Purpose: The present scenario of the VUCA world urges organizations to be proactive to face challenges and achieve competitive advantage. Human resources of organizations being the most valuable resources that are not readily imitable when compared with other resources like technology, it is necessary to focus on how to reap benefits from people in such scenarios. Based on the literature review, it is observed that Human Resource Analytics (HRA) helps in providing useful insights that will facilitate better decision making and have competitive advantage to firms that are successfully implementing it. But a question, why only a few firms adopted and progressed to much advanced analytics, remains still unanswered though the opportunities and threats posed by external environment remain same for firms in same industry. A firm is said to make a difference by how it reacts to the challenges by making use of its internal resources to formulate and implement a strategy. The purpose of this paper is to find the internal resources that are required to gain a competitive advantage by adopting HRA to stay ahead of its rivals

Research Methodology/Design: Based on the Resource Based View (RBV) framework, the results of content analysis of relevant papers of Human Resource Analytics published during 2010-2020 retrieved from noteworthy Journals are analysed using R.

Major Findings: Sources like data, skills and capabilities, well collaborated team are some of the most frequently mentioned resources that were considered as important sources of competitive advantage and others being, well defined data privacy policies, tools and technology, management and organizational culture. Though these resources seem to be easily available and mobile, but the way some firms nurture them makes the difference like data is abundant but the way data is managed, may not be the same in all firms and the same follows for other resources.

Research Implications: The findings thus found add to the existing HR Analytics literature and this study can also help practitioners or new entrant firms to focus mainly on these internal resources to gain competitive advantage.

Keywords: Human Resource Analytics (HRA), Resource Based View (RBV), Content analysis, Competitive advantage, Data, Skills, Capabilities, Internal Resources, Data Privacy, Data Ethics, Culture.

The Psychological Impact of COVID-19 on Employees' Emotional Health: A Conceptual Framework

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Purpose and Aim of the Study: The COVID-19 pandemic has wreaked havoc on the mankind and caused dramatic disruptions in personal and professional lives of the people. With economies at the verge of collapse, businesses pushed to a standstill, forced alterations in work environment, and uncertainty about the future, this global health crisis has severely impacted employees and organizations. In this light, the present study attempts to highlight the predicaments and emotional experiences encountered by employees during the pandemic. The study also endeavours to explore the pandemic induced factors that resulted in severe emotional outcomes viz. stress, burnout, and depression which resultantly impacted employees' job performance. In this respect, the main objective of the paper is to extensively review the available literature and, on that basis, present a conceptual model of the plausible effects of COVID-19 pandemic on employees.

Method for Model Development: The Earp and Ennett's (1991) general approach of model development has guided the development of conceptual model for the present study, wherein the comprehensive model building process entails assessing the model's scope, identifying and defining variables relevant to the study, and explaining possible interactions between the variables. The model is developed through an iterative process of extensive literature review and consultations with experts in the domain of emotions. The iterative process of review and discussions terminated when the researcher identified three major emotional outcomes viz. stress, burnout, and depression. It was observed that all other emotional experiences such as anxiety, frustration, loneliness, and anger, ultimately converge in the aforementioned three outcomes. This conceptual model was developed between January and May, 2021 considering the articles from published literature databases such as Scopus, Web of Science, Jstor, and Wiley, and it may be considered as first refined version that can be further extended or revised as the pandemic and its consequences unfold, new outcomes emerge, and scientific evidence becomes available.

Findings: The extant literature guides in development of the conceptual model as shown in figure 1 below.

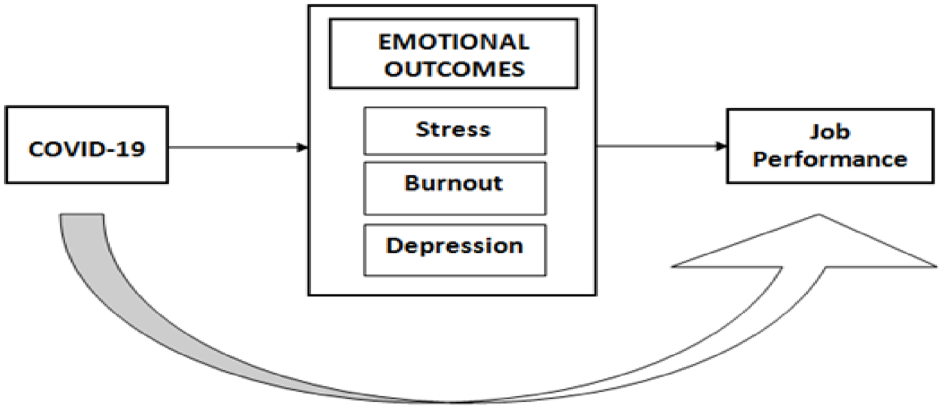

Figure 1: Conceptual model for impact of COVID-19 on employees' emotional outcomes and job performance

The extensive review of 97 publications supports the following propositions:

Proposition 1: COVID-19 positively influences stress among employees.

Proposition 2: COVID-19 positively influences burnout among employees.

Proposition 3: COVID-19 positively influences depression among employees.

Proposition 4: Stress among employees during COVID-19 negatively influences their job performance.

Proposition 5: Burnout among employees during COVID-19, negatively influences their job performance.

Proposition 6: Depression among employees during COVID-19 negatively influences their job performance.

Proposition 7: Stress, Burnout, and Depression mediate the relationship between COVID-19 and job performance.

Originality: It is observed that research on employees in the context of pandemic is at a very nascent stage and most research studies conducted only marginally dealt with the topic. Therefore, the present study makes a significant contribution in the field by proposing a conceptual model after careful understanding and analysis of the extant literature on pandemic triggered major employee emotional outcomes and further linking the same to employees' job performance.

Practical Implications: The devastation caused by pandemic highlights the importance of management and leadership effectiveness in sustaining performance and ensuring survival of the organization in crisis times. In this context, the significance of transformational leadership and management style, emotional intelligence, and emotion regulation strategies is reinforced. Further, to combat the adverse impact of employees' emotional turmoil, the employee assistance policies and practices which includes regular counselling and therapy sessions, crisis awareness programs, and provision of psychological resources such as social support and feedback may help employees and organizations to survive and sustain in such perilous times.

Keywords: COVID-19, Burnout, Emotions, Employees, Depression, Organization, Performance, Stress

Impact of Workplace Diversity Management at Individual and Organizational level: A Conceptual Framework

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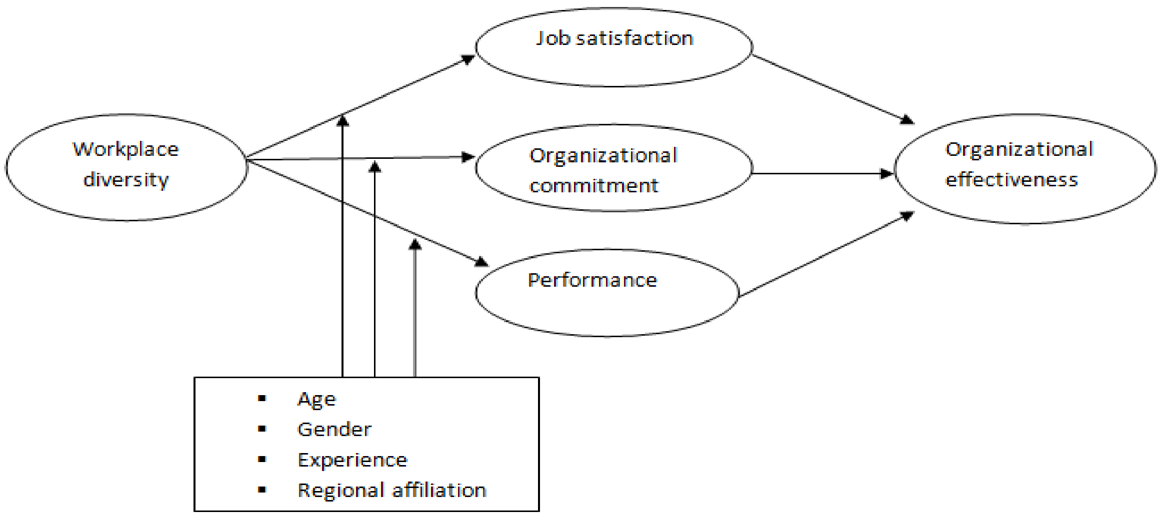
Purpose and Aim of the Study: Diversity as an area of research has been prevalent in various domains such as psychology and sociology but it has received less academic attention from management scholars. Workplace diversity refers to differences in individual employee characteristics and attributes on the basis of various dimensions such as age, gender, race, ethnicity, religion, tenure, nationality, education, and regional backgrounds. It is witnessed that the globalization, migration of people for better opportunities, economic transformation, and socio-cultural changes has brought diverse people together under the same roof. Such changing demographic dynamics in workforce has necessitated the organizations to re-design their cultures and re-think their values, norms, and belief systems to accommodate and accept diverse identities with diverse perspectives. Thus, the present study endeavours to explore the impact of workforce diversity at individual and organizational level and aims to identify direct and indirect consequences of diversity at the workplace.

Research Methodology: The study employs a scoping review and documentary research approach from multiple renowned databases such as Scopus, Jstor, Wiley, Routledge, Sage, Elsevier, and Springer. As research in diversity gained momentum in late 20th century, therefore relevant articles were searched for past 20 years i.e. from 2000 to 2020. The keywords used for searching the databases were "Workplace diversity", "Workforce diversity", "Diversity AND Organization", "Diversity AND Workplace", "Diversity AND Employees". Along with research articles, numerous books were also referred to gain in-depth understanding of the subject. Articles in English Language were only considered and no other restriction was made.

Findings: The extant literature guides in development of the conceptual model as shown in figure 1 below.



Source: The authors
Figure 1: A conceptual model

Proposition 1: Workplace diversity is positively related to job satisfaction.

Proposition 2: Workplace diversity is positively related to organizational commitment.

Proposition 3: Workplace diversity is positively related to performance.

Proposition 4: Job satisfaction mediates the relationship between workplace diversity and organizational effectiveness.

Proposition 5: Organizational commitment mediates the relationship between workplace diversity and organizational effectiveness.

Proposition 6: Performance mediates the relationship between workplace diversity and organizational effectiveness.

Proposition 7: Demographic variables age, gender, experience and regional affiliation moderates the relationship between workplace diversity and mediating variables (job satisfaction, organizational commitment, and performance)

Originality: The literature advocates that there is an increasing need to explore the relationship between diversity and various individual and organizational outcomes. Therefore, the present study builds on the research gap and highlights the impact of diversity on less explored outcomes such as organizational effectiveness, organizational commitment, job satisfaction and performance. The extensive review of literature helps in development of a conceptual model which may be empirically tested in future research to bring out profound academic results and help organizations in having better understanding of diversity.

Practical Implications: The results may be relevant for management, particularly the human resource managers for enhanced understanding of impact of diversity on individual and organizational outcomes. Depending on the research results, managers may devise appropriate strategies to leverage opportunities associated with diverse individuals working together and eliminate any friction and conflicts resulting because of such diversity.

Strategic Alignment, HRM Practices and Digital Innovation: An Empirical Approach

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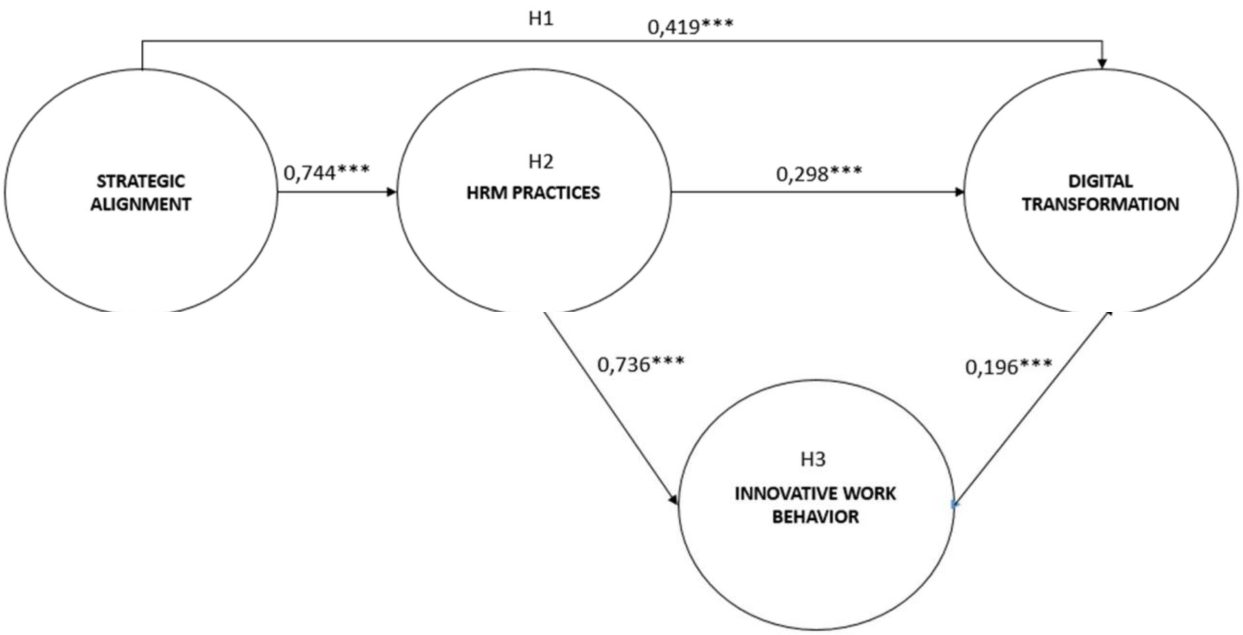
Purpose: This research studies the role of human resources in the implementation of a digital transformation. Our arguments suggest that for personnel to be a key asset in digital transformation processes, a strategic alignment is necessary to drive the company towards these objectives. Research Methodology/Design To collect the information, an electronic questionnaire was distributed among a population of companies with more than ten employees located in the southeast of Spain during 2020. To improve the response rate, different business associates were contacted who presented the study and encouraged the involvement of their collaborators. The final sample is made up of 184 companies of different sizes and sectors. Seven-point Likert scales have been used for all measurements. The scales used have been those of (Li et al., 2021) for the strategic alignment; (Goswami and Upadhyay, 2019) for Human Resource Management (HRM) practices; (Sanz-Valle and Jiménez-Jiménez, 2018) for innovative work behavior, and that of (Verhoef et al., 2019) to measure Digital Transformation (DT).

The variables in this study are modelled as composites (Henseler et al., 2016b), since they are design constructs or artefacts that are the result of theoretical thinking (Henseler, 2017). Specifically, Mode A composites have been used for operationalising them. The hypotheses were simultaneously tested using partial least squares (PLS), a variance-based structural equation modelling technique (Henseler et al., 2016a). PLS-SEM was selected because of the characteristics of our model and sample.

Major Findings: The structural model resulting from the PLS-SEM analysis is summarised in the next Figure. The stability of the estimates is examined by using the t-statistics obtained from a bootstrap test with 5000 resamples. All the hypothesised relationships are significant, and, therefore, the hypotheses are supported.



Research Implications: Despite the importance attributed to digital transformation in the company in the previous literature (Verhoef et al., 2019, Vial, 2019), it had not delved into the role of personnel management in its implementation. This study makes an essential contribution analyzing the partial mediating role of HRM practices in the relationship between strategic alignment and digital transformation. Fenech et al. (2019) have highlighted the importance of knowing the HRM practices appropriate to DT¸ so we expanded the literature on specific HRM practices that facilitate DT processes and we discover that HRM practices adapted to this digital environment promote an innovative behavior of the employees which is essential in order to implement and develop digital innovation processes. Furthermore, in this work we draw attention to the relevance of seeking a strategic alignment. Thus, this research can further contribute to understanding the new antecedents of the DT in companies.

Keywords: Social exchange theory, strategic alignment, human resource practices, innovative work behavior, digital transformation.

Predicting Applicants' Interest Level in Virtual Recruitment – An Analysis in the Post COVID-19 Scenario

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The Post COVID-19 scenario has brought the economies across the world to a standstill. The situation forced economies at the macro level and the people at the micro level to adapt to the new normal. Virtually every sector was affected by the pandemic. Education, in general, and higher education in particular, is no exception to this fact. The students, who are the important stakeholders in higher education, have to continue their learning process using the proven modes / using newer methods to adjust and adapt to the situation. Internships and projects in a physical work environment of an organization was an opportunity for students to understand the real time scenario of an organization. Students are opting for virtual Internships and projects, since it is risky to have physical interface. Literature provides evidence for factors that make a good Internship but lacks focus on the prediction of the Applicant's interest level and factors responsible for it. It thus becomes imperative to predict the interest level of the candidates quantitatively in virtual internships to re-design the Human Resources Strategy of Recruitment and selection of Interns accordingly. Multiple Linear Regression was used to predict the relationships and factors that are dominant in contributing to interest level are determined using Dominance Analysis. Understanding the need for internship opportunities among the students in this current scenario, where cross-stream education is in a boom is tough. One way that helps to mitigate this problem is to keep an eye on the profile of applicants. Results provide insights for the Organization that provides internship opportunities to understand the Interest Level of candidates in each domain and the contributing factors for the same.

Keywords: Virtual Internships, Interest Level, Dominant Factors, HR strategy re-design

An Empirical Analysis on Role of HR Manager as Strategic Business Partner Using Structural Equation Modelling

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Purpose: Changing business environment, Globalization, effect of technology are making essential for companies, to give higher priority on improving HR manager capabilities. Facing these different challenges, HR need to deliver the effective strategic insights of business, improving the strategic capability of the HR is thus important. While many human resource managers are moving quickly into the broader roles yet others are having a difficult time in adjusting to the new role demands and demonstrating the required capabilities in organization. HR managers, thus need to understand the business and fully accept the need to move away from traditional HR roles to strategic roles— Thus Human resource managers should act as "Strategic Business Partners". An empirical analysis was done to know the impact of the factors which are influencing the strategic business partner role of HR manager. The different factors observed in the study are Leadership, Effect of technology, Organization culture and Proactive HR practices. The impact of these factors on the role of HR manager as Strategic Business Partner can be found out using Structural Equation Modelling.

Research methodology/Design: The research design is exploratory as well as descriptive. Data collection instrument used are structured questionnaire and Personal Interviews methods. Purposive and Snowball sampling design were applied. The data analysis was done through Structural Equation Modelling.

Major Findings: The findings of the study reveal that, The HR manager capability gaps in acting as strategic business partner are identified from factors like Leadership, Organization culture, Proactive HR practices and Effect of technology. The impact of these variables has seen through Structural Equation Modelling. From organization perspective, Organization culture and from individual perspective, Leadership has the significant impacts on the role of HR manager as Strategic business partner whereas Effect of technology and Proactive HR practices doesn't have any significant impact on role of HR manager as Strategic Business Partner.

Research Implications:

Theoretical implications:

- The present study adds value to the existing body of knowledge in HRM literature through the valuable insights on role of HR manager in acting as strategic business partner.
- The study brought forth the various factors that lead to capability gaps of HR manager in acting as strategic business partner.

Methodological implications:

- The study has filled research gap by identifying significant factors in HRM literature.
- The study developed its own scale for Questionnaire.
- This study extended the understanding of theoretical relationships in the conceptual model by using structural Equation Modelling.

Managerial implications:

- The study results helps the organizations to better recognize the factors contributing to the HR manager to act as strategic business partner.
- The results of structural equation modelling found that HR acting as SBP is a key factor to sustainable competitive advantage. Therefore, organizations must improve the capabilities of HR manager for sustainable competitive advantage of organizations.

Keywords: Strategic business partner, Structural Equation Modelling.

Adoption and Impact of People Analytics in the IT sector

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Purpose: People analytics has always been vital but the ability to use or analyse the data is often an under resourced capability. There is a necessity to constantly keep a check on the adoption and implementation of such new concepts to understand the future of the industry. Also, Covid-19 has affected the workplace, activities and employees. It is important to analyse the role of HR Analytics in better planning the HR processes and workforce management during and post pandemic scenarios. The present study aims to understand the adoption of people analytics in the IT organizations and the impact of covid on it's implementation. It also aims to focus on the perception of HR executives towards using people analytics in general and in Talent acquisition specifically.

Research Design: Exploratory research design has been used for the purpose of the study. The reason for adopting exploratory approach is that the research seeks new insights into the subject of HR analytics and the topic is new or there is not much previously published material on the topic. For an in-depth study about companies' experiences of their HR Analytics adoption and implementation process, semi-structured interviews are conducted with HR managers of eight IT companies. The perception of 50 HR executives towards using HR analytics is surveyed with the help of a questionnaire designed for the purpose of the study. Purposive and snowball sampling methods are used in choosing the sample respondents. The collected data has been analysed using content analysis and descriptive statistics.

Major Findings: The adoption of HR analytics has increased and the perception towards HR analytics is quite positive. Majority of the companies surveyed are using HR Analytics. From the responses of the HR managers, it is observed that for many large organizations, HR analytics has become an integral part of their work and they are using HR Analytics extensively. However, the mid-sized and small organizations are still trying to figure out and establish the usage of HR analytics into their work. The major skills that the managers look for HR analytics are the analytical and data interpretation skills. Skills required basically include quantitative, analytical skills, decision making skills, knowledge on R, python, predefined models on SaaS and functional skills. Most of the organizations which implemented HR analytics expressed that it has helped them to ease out their functions during the pandemic. HR analytics has a positive impact on Talent Acquisition and the HR managers reported that the quality of hires has improved and cost of hiring has reduced.

Research Implications: People analytics has been receiving substantial attention from the industry practitioners for the past few years. But there is paucity of research in this area. The existing research study will add to the existing body of knowledge and provide useful insights for both the researchers and industry professionals.

Keywords: Human Resource Analytics, People Analytics, Pandemic, Talent Acquisition, HRA adoption.

Changing Contours of Diversity, Equity and Inclusion Strategies in a Hybrid Workplace

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Purpose: The Covid -19 pandemic and the subsequent governmental lockdowns resulted in the organizations offering flexibility to employees to work onsite or remotely, leading to the emergence of a hybrid workplace. Despite the organization's rapid response to their diverse employees, they are still struggling with the multitude of challenges posed by the pandemic. Hence, this volatile environment has given rise to a need to relook at the organizations' DEI strategies to manage human capital different from the traditional approaches used until now. This paper aims to propose a framework that can help the organizations cater to changing contours of DEI in the new hybrid workplace.

Research Methodology/Design: A review was conducted in terms of reported interviews of industry experts, literature review, articles, blogs, and industry reports to garner the DEI issues that the organizations face in this hybrid workplace model.

Major Findings: The organizations have realized that they have to provide fair and equal opportunities to all their employees irrespective of their working mode, develop resilience against external upheavals and cater to new workspace dynamics. The strategy has to be created to allow people to bring themselves entirely to work, whether physically or remotely or from a work from home environment. This paper thus proposes a framework of "LELECLIC" "Leadership, Empathy, Listening, Eliminating, Communicating, Leveraging, Integrating, and Community Building".
In this framework, the organizational leaders recognize barriers in the new workplace model, set clear goals toward more significant equity, and exhibit empathy in their decisions, which signals their commitment. It becomes the foundation of the organization's DEI efforts. The leaders can encourage reporting of unintentional bias built into their networks that create limitations for the distributed workforce. Further, allow employees to voice their honest concerns and then address those concerns. It would send a message to the employees about how committed the organization is towards upholding the principles of DEI in the company. When there are no meaningful conversations across diversity divides, it leads to unproductive relationships. People at every level of the organization should foster direct conversations relating to DEI to break the silos and communication barriers. This information can be used to identify additional people or groups who are not getting a fair opportunity and set goals to engage them with others and help them build connections across various organizational silos.
This DEI framework seeks to embrace an open-system philosophy, and every step is necessarily built on the previous step. Therefore, it has to be adopted as a continuous process. The organizations need to incorporate refinements into developing a DEI strategy aligning to their organizational culture and values moving it from a business

strategy to a people strategy. The effort should not stop when a particular issue is resolved but refocusing on preventing such issues in future is required. Thus, creating a scaled and purposeful customized DEI strategy ensures a sustained competitive advantage for the organization.

Research Implications: This framework can serve as a guide for the organizations to help in building a DEI strategy in the new hybrid workplace model.

Keywords: Hybrid Workplace, Diverse Workforce, Diversity, Equity, Inclusion

The Impact of SHRM Practices on Employer - Employee Relationships in Organizations- A Conceptual Study

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In the modern business world, SHRM practices affect the overall performance of the organization to a great extent. Most often, employer-employee relationships may contribute to the achievement of organizational goals or otherwise. The type of relationship built in an organization may affect productivity negatively or positively. A good employee employer relationship in the organization goes a long way in increasing the productivity as well as overall efficiency of the organization. Strategic HRM has a significant positive relationship with the operational performance in the organization. The core intention of SHRM is to achieve organizational goals through employees or see them as a strategic element of the organization for the acquisition of competitive benefits. Concepts like new realism, traditional collectivism, individualized HRM and the Black hole has gained importance in modern organizations apart from effective communication, recognition and Employee engagement. A good communication between an employer and its employees is imperative for building a positive work place culture. In order to improve the work performance, an employee must receive feedback, both positive and critical. Gratitude and appreciation are also very important. This study aims to present evidence-based information on the importance of the employer-employee relationship towards the growth of a business. The methodology employed is conceptual in nature, with first-hand information collected through exploratory research methods. The study highlights the role of job satisfaction towards inspiring good relationships between employees and employers and recommends guidelines on how the relationship can be managed through the practices of Strategic HRM.

Keywords: Productivity, Strategic HRM, new realism, traditional collectivism, Individualized HRM, Black hole, communication, recognition, Employee engagement, feedback.

A Study on Early Turnover among Employees in the Private Sector

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Employee turnover concerns HRM and business as it is costly to replace employee and ensure continuity in productivity, performance, and customer experience. 'Early Turnover' is an emerging problem in organizations that questions the effectiveness of recruitment and onboarding process. Recruitment teams are forced to start afresh again to replace employees who leave so early with or without notice. Discussion on early turnover continues to find place in narratives and anecdotal references, however, limited work was found in mainstream business magazines and literature relating to the causes of turnover and the ways to retain the employee. Hence, this study attempts to define, describe the phenomenon of early turnover and to identify factors that forces employees to leave organizations for both voluntary and involuntary means of exit. A questionnaire was administered among employees of private organizations soliciting reasons for leaving early, the goals and distractions from the main stream of work. Key findings, conclusion drawn and implications to HRM and leadership are discussed in this paper.

Keywords: Employee Turnover, recruitment, Early Turnover, onboarding, HR practices, employee experience, voluntary exit

Employer Branding to Leverage Employee Retention through Sequential Mediation Model: Evidence from Indian IT Industry

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Purpose: The paper aims to extend employer branding research by investigating the role of job satisfaction and organizational identification as predictors of employee retention, and their mediating role in the relationship between employer branding and employee retention. The researchers have enriched social identity and social exchange theory as a theoretical paradigm, examining antecedents of employee retention. The study has extended the foregoing direct or simple mediation models by integrating social identity theory and job satisfaction in a sequential mediation model.

Research Methodology/Design: A cross-sectional survey is utilized to gather data from 352 employees working in the top Indian IT organizations. Hypotheses were tested and analysed utilizing SPSS PROCESS Macro.

Major Findings: The results reveal that employer branding is positively related to job satisfaction, organizational identification, and employee retention. The analysis provides support for the mediating effects on employee retention of employer branding, through job satisfaction and organizational identification. In addition, results also provide support for the serial mediation model, where employer branding was found to exercise its influence on employee retention via job satisfaction and organizational identification in a sequential manner. The findings connote that the enhanced positive identity of satisfied employees suppresses intention to leave among IT professionals.

Research Implications: The findings suggest that an employer branding strategy with a unique set of attributes can provide a competitive advantage to employers in term of high retention levels. The findings also highlight that the importance of employer branding strategy should not be merely confined to the issue of retention as it can also play a vital role in enhancing job satisfaction and employees' identification level. Hence, managers are required to devise an employer branding strategy with a long-term intent where it focuses on gaining a competitive advantage and aim to improve relationships with employees.

Keywords: Employer branding, job satisfaction, organizational identification, employee retention, sequential mediation.

CSR and Corporate Brand Image: The Mediating Role as Employee Faith

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Corporate Social Responsibility is an important aspect in building brand image of any business organization. This article mainly focuses on the importance of CSR in building brand image of organization. Most of studies done by scholars and researchers are related to history of corporate brand image, but the basic process of corporate brand image is rarely prospect. An empirical study on 180 employees working in automobile organization in India is conducted. From the literature review the conceptual framework has been framed along with the hypothesis which states that CSR activities adopted by the organization leads to development of belief in the employees of the organization that ultimately leads to building up the brand image of the organization.

The findings of the study states that CSR activities adopted by the organization will lead to faith development among the employees and also increases the brand image of the organization. Researchers of the study suggests that organization must ensure that employees of the organization should be aware of the CSR activities adopted and this helps in gaining maximum benefits from CSR and also the organization should embrace the importance of CSR activities adopted among the employees so that it benefits as they are positively influencing its stakeholders and the firm itself. The study also has future implications for researchers working in the CSR area. Researchers can investigate other mediating variables that can explain underlying process between corporate faith and CSR. This study can also be clone in other sectors to improve the findings generalization.

Keywords: Faith, Corporate brand image, CSR activities, mediation and automobile industry

Track: Marketing and Customer Insights

Contemporary and Significant Factors Affecting Green Purchase Intention and Behaviour

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M. Ravinder Reddy, *National Institute of Technology, Warangal, India*

Purpose: The purpose of this paper is twofold: first, examining the recent empirical research to identify the factors that affect the Green Purchasing Intention, and second, identify the determinants that influence the Green Purchasing Behaviour of the consumer's worldwide. This paper intends to find the variables that had been mostly used in the recent years which are under explored and needs further exploration.

Research Methodology / Design: This study presents a review of empirical articles on consumer green purchase Intention and behaviour published in reputed academic journals from 2010 to 2021. The year 2010 was selected as the first year of inclusion. Studies were collected by performing an electronic search of the Taylor and Francis, Elsevier, Emerald and Wiley Online Library publisher databases. These databases were chosen to ensure the inclusion of only high quality studies.

Major Findings: From the results of this study, numerous factors affecting consumer green purchase Intention and behaviour were identified. Some of the variables that are relatively new are Sustainable/Natural Environmental Orientation, Government and NGO Initiatives, Social Media Marketing, Altruism, Religious Values, Moral Identity, Social Media Usage, Social Environmental Norms, Green Habit, Personality Traits, Liberalism, Green Culture etc. The mostly explored and significant factors include Environmental Attitude, Environmental Concern, Perceived Environmental Responsibility, Ecologically Conscious Consumer Behaviour, and Perceived Seriousness of Environmental Problems. It has been observed that most of the factors that influence the Green Purchase Intention will also influence the Purchase Behaviour.

Research Implications: This study provides a comprehensive view of extant literature as it is based on the outcomes of various studies undertaken previously. It presents key constructs that can be considered independent variables in future studies to investigate their influence on Green Purchase Intention and Green Purchase Behaviour (dependent variables). The identification of numerous factors in this paper has been done on the basis of the outcomes of various studies conducted in different contexts and cultures, and the suitability of these factors should be empirically examined in future research. Researchers may also propose different frameworks and models based on their own outcomes, taking the findings of the present study as a base. This article has significant managerial implications. It informs policy makers and marketing managers about the key predictors of consumers' Green Purchase Intention and Behaviour. Marketers would do well to understand these factors to Green Purchase Behaviour as this understanding will enable

them to tailor their product offerings and formulate marketing strategies to encourage green buying behaviour.

Keywords: Green Purchase Intention, Green Purchase Behaviour, Factors, Green Attitude, Green Marketing, Green Consumption, Green Products

Customer Satisfaction and Requirement Analysis towards E-vehicles using Kano Model : A Pilot Study

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In order to prevent the pollution and control the effect of greenhouse gases, there is a growing attraction towards electric vehicles in the recent days. In addition, increasing petrol and diesel prices in India, commuters are showing interest on electrical vehicles. Hence, demand for the electric vehicles is growing rapidly over the recent years and it is expected that there will be an exponential growth in the demand in next five years. At the same time, itis also crucial and challenging for automobile organizations to meet society or customer demand. Hence, It is important to understand the needs of consumer which leads in analyzing customer satisfaction for development of new products or services. Keeping this view, authors conducted a pilot study, for this considered63 regular travellers of two and four-wheeler in southern part of India. Kano model is used to analyze thirteen key needs of commuters and depicted into three dimensions, which helps in better understanding of customer needs. The results indicate that majority of the travellers considered as battery with standing capacity and service as a must be requirements and price is considered as an attractive dimension. The complete results are represented in the quadrant graph.

Keywords: Electric vehicles, Customer Satisfaction, Customer Needs, Kano Model

Prediction of Customer Satisfaction Through Online Reviews for Eco-Friendly Products

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Through a rapid advancement throughout the IT industry, a rising majority of online ratings are being published on a regular basis. These reviews could be a valuable source of information for determining customer satisfaction. In the age of e-commerce as well as business intelligence, online reviews provide tremendous value to the business. Textual ratings have always had an open framework, and the technical side, notably linguistic qualities of online textual reviews, is largely unexplored. Keeping this view, based on the signal theory, customer reviews act as signal which help us estimate the overall customer satisfaction of particular products to future potential buys. Using a sample of 1,187 reviews from Amazon.com, for 11 eco-friendly products, this study predicts the overall customer satisfaction using the technical attributes of the reviews. The results indicate the relative importance between each and every attribute. It also demonstrates the links between the linguistic structure of online consumer reviews and customers' overall satisfaction.

Keywords: Online textual reviews, Eco-friendly products, Customer satisfaction, Technical attributes, Textual analytics

Why Do Farmers Purchase Chemical Pesticides? An Emerging Nation Context

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Background and purpose of the study: Use of chemical pesticides has enough of negative effects both on human health as well as the environment. Despite the fact that chemical pesticides are expensive and dangerous to both environment and human health, analysts are of the views that farmers in emerging nations will continue to use pesticides. Moreover, in emerging economies chemical pesticides are used in vulnerable manners. Developing economies like India, for instance, are facing problems with increased consumption of chemical pesticides to improve yield, as there is reduction in the total arable land per capita, due to urbanization, and growing pressure to meet the food and fiber needs of increasing population. According to the report by Markets and Research database, the size of Indian pesticides market was nearly Rs.197 billion in 2018 and is expected to reach a value of Rs.316 billion by 2024 at a CGAR of 8.1% during the period 2019 to 2024. These statistics indicate the upward trend in the sales of chemical pesticides. Since the sales of chemical pesticides are the key indicators of their consumption, it becomes important to understand why farmers purchase these products, in the first place, in order to control the consumption of these chemical pesticides. So far, most of the studies have focused on understanding the driving forces behind why farmers – use pesticides, comply with recommended standards of pesticides usage, reduce the pesticides use, make efficient use of pesticides. In the light of review of past literature related to farmers' pesticides use decision and behavior, to the best of our knowledge, there is no study which tried to understand the factors driving farmers' chemical pesticides purchase behavior, especially in emerging economy like India. Hence, this research bridges this gap by investigating the factors leading to purchase of chemical pesticides by Indian farmers.

Methodology: To achieve the research objective, this study proposed a model with theoretical underpinning of theory of planned behavior which is further extended with couple of important variables. Respondents for the study are selected using purposive sampling technique. Chemical pesticides purchase behavior was the criteria for eligibility of a farmer to be part of the study. Face-to-face interviews are being conducted with sample farmers, each interview took 30-40 minutes duration. The interviewers were agriculture postgraduates with experience in conducting survey with farmers. Data collected from the farmers will be used to test the study model with the help of Covariance Based Structural Equation Modeling (CB-SEM) using IBM AMOS 21.0.

Findings: This study is a working paper. Hence, the results would be presented from the collected data at the time of paper presentation in the conference.

Implications: This study would provide implications to the policy makers and to some extent to the managers handling marketing of the counterpart of chemical pesticides which enables them in taking appropriate steps to reduce the consumption of chemical pesticides by farmers and promote use of eco-friendly pesticides.

Keywords: Farmers' purchase behavior, farmers' intentions, chemical pesticides, theory of planned behavior (TPB), structural equation modeling (SEM).

Buying Behaviour of Consumer in Pandemic Conditions

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Pandemic is a health calamity in human life that is either caused by Virus or Bacteria, as a result the normal course of life gets disturbed, so far many pandemics occurred in the world, Spanish flu, Ebola and diarrhea so and so on. Any pandemic that threatens the human beings, as loss of job, insecurity, illness, physical and mental agony. Infection caused by viruses have an enormous impact on health, income, education, employment, major fatality was a death and all these have adverse effects on socio-economic conditions of nations. Therefore, potential treatment initiatives and approaches need to be developed. First India has taken necessary preventive measures to reduce virus transmission. Second, ICMR and Ministry of AYUSH provided guidelines to prevent virus transmission. Lockdown has been imposed in India, to prevent spread of corona virus, the lockdown has multifaceted impact on various sectors, such as manufacturing, trading, construction, and transportation etc., majority people were dependent on these sectors for their livelihood. At this juncture the very nature of buyer changed, focus shifted from shopping goods to essential and immunity boosters, a survey is conducted to know the buying behaviour of consumers, the major influencers and shifting of buying focus thus survey revealed people buying pattern changed saving scaled up, a fear still haunting the buyer not to make certain buying. Thus the it is concluded that buying bounced back to essentials and health care.

The Purpose of the study: To study the buying tendency during the Covid-19 pandemic. To Study the socio-economic implications of buyers during pandemic
Methodology: The 100 people randomly contacted, with a structured online questionnaire during the country's first lockdown, total sample size is 100 buyers.

Major Findings: It is observed that majority buyers in sample spending their income cautiously**.** Major buying focus on immunity boosters and wellness

It is also found that respondents focusing on prophylactic medicine and Vitamins.

A Proposal to Bring Back Customers to Organised Retail Store during Post Pandemic Period

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Retail industry has been going through a lot of challenges during Covid 19 pandemic all over the world. Organised retail already lost the majority of their customers. Indian customers have started preferring small, unorganised stores rather than big departmental stores, supermarkets or malls. Local kirana stores have gained importance. A large number of customers shifted to online shopping too. Organised retailers started losing profits. The purpose of this research is to understand the current scenario and to find out areas to be given importance based on perceptions of customers in different retail stores for shopping. This paper is an attempt to identify efforts required by retailers to get back their customers during the post pandemic period based on analysis of data collected through survey among customers in Bangalore

This research aimed at understanding the current scenario and to identify areas to be given importance by retailers based on perceptions of customers. The required data was collected through questionnaire. It was found that Covid 19 pandemic and lockdowns have changed consumer's perception towards retail shopping. The study reveals the following change in customers' behaviour pattern.

(a) Majority of consumers preferred local kirana stores as they did not want to enter departmental stores or supermarket.
(b) Some customers who had the habit of using cash transactions to buy grocery and household items of daily use, preferred contactless payment during the pandemic.
(c) Many customers preferred home delivery, as they are worried about stepping out of their houses.
(d) Some customers opted for collecting groceries from outside the departmental store, rather than physically entering it.
(e) Instead of frequent buying, most of the households were ordering once or twice in a week using online facilities or other means of communication via digital platforms such as whatsapp and messenger services.
(f) Although some customers opted for online shopping completely, aged people preferred to buy from kirana stores.
(g) Customers were worried about safety and hygiene inside stores.

This survey finds that to bring back customers retailers cannot take any chances and need to take measures to keep shopping experience stress-free, safe, and enjoyable inside the store. Building confidence in shoppers mind should be a focus point. Retailers have to follow guidelines such as temperature checking, sanitizing hands at entry point, proper ventilation, and maintaining social distancing inside stores. Employees should be trained about best practices in safety and hygiene to make sure maximum safety to buyers. Customers, while accessing physical stores, should be able to spend minimum

time inside stores but without compromising on satisfaction of shopping in person. Retail stores could also give sufficiently detailed information about merchandise online, so that customers can visit the store with specific products in mind. Doorstep delivery of quality items and making digital payments easy should be given priority. Analysis of data helps to rank these parameters which are useful for retailers to formulate strategies to bring back customers to organised retail during the post pandemic period. This research gives scope for future research on retention of customers after bringing them back to big departmental stores, supermarkets, or malls.

Keywords: Organised Retailers, Customers, Kirana Stores, Covid 19, Post Pandemic.

Country-of-Origin and its Impact on Brand Equity and Purchase intension

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The main goal of this study is to investigate the impact of country of origin on brand equity and Purchase Intension among Automobiles. When competing in the market, marketing managers should be aware that the country of origin has an effect on the consumer's perception of Brand Equity and Purchase Intensions. The aim of the research is to gain a deeper understanding of the relationship between country of origin and brand perception and equity in the product categories of automobiles. A conceptual model was created wherein the relationships between the constructs brand's country of origin, brand equity dimensions and Purchase Intension were hypothesized. All hypotheses were tested using linear regression after the collection of data from respondents. Brand's country of origin has a direct and significant impact on the Brand Equity dimensions mainly perceived quality, brand loyalty, brand association, and brand awareness, according to the findings. The study suggests that while developing their branding strategies, marketers and producers should carefully consider the impact of brand country of origin on brand equity dimensions.

Objectives of the Study: The key objectives identified for this research are:

To identify the dimensions of brand equity, purchase intension and the country-of-origin.

To find the influence of country-of-origin on brand equity

To investigate the direct effect of country-of-origin on purchase intension.

To assess if the relationship between brand dimensions and purchase intension

Research Methodology: The data was collected from 385 targeted customers who are owners of automobiles. Respondents were asked to fill out a standardized questionnaire that was used to collect primary research data. To operationalize the research constructs, a five-point Likert scale was developed, with 1 indicating strong disagreement and 5 indicating strong agreement. The questionnaire includes variables to measure demographic and socioeconomic characteristics, brand equity (CBBE) dimensions, country of origin and purchase intension.

Findings and Implications: The results of factor analysis on brand equity components revealed that the country-of-origin image had a positive and significant impact on components of brand equity including brand association and brand loyalty, perceived quality, and brand awareness. The findings also revealed that the country-of-origin image of branded products influenced purchase intension. Country-oforigin would have to be considered by brand managers when promoting their products globally as they have a strong relationship with brand value, they must also effectively control their brand equity dimensions (Alvarado-Karste & Guzmán, 2020). From the foregoing discussion, it can be inferred that the country-of-origin image is one of the most significant factors in the consumer decision making process for automobiles. This means that organizations should invest in brand awareness initiatives such as ads, marketing, and brand building programs in order to ensure profitability, thereby promoting the reputation of their brand's origin country.

Future research on this important topic may include moderating influences, such as tradition, culture, and consumer psychographics, which have a major impact on consumer attitudes and perceptions. Moreover to assess the feasibility of the proposed model, the research could be applied to other sectors such as services, consumer durables etc.

Keywords: Brand Equity, Country-of-origin, Purchase Intension, Automobiles

Dynamics Prompting Consumer Buying Behavior towards Green Purchasing and Sustainable Living

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Purpose: The rise in environmental degradation, global warming sustainable living is no more a mere political policy term but instead a lifestyle the millennial wants to adopt. Many millennials now want to avoid products that might directly or indirectly cause any kind of environmental issues. Ranging from reduction in carbon footprint by cutting down meat consumption and shifting to plant based diets, adapting a zero wastage lifestyle, learning to reuse product packaging by up scaling them into something useful people now want to bring about a real change in their lifestyle. The pandemic has led to an increased population trying to focus on healthy eating and changing the lifestyle. Youngsters on Instagram and YouTube are also helping consumers in developing a sustainable lifestyle by solving their queries and video blogging their own experience. Similarly, brands have also started embracing the global trend of sustainable lifestyle by introducing green product line in their existing segments. With this, the brand would have to understand the growing market, their preferences and more in order to position their products in the right way. The majority of recent research focused only on the overall aspects of sustainable living and did not look at the impact of it on Indian consumers.

Research Methodology: This study attempts to analyze the impact of covid-19 in consumption process of the kind of food as well as to ascertain the factors that affect the consumer behavior in purchasing these green products for a sustainable lifestyle. Further, we will be using some Business analytics tools to understand the homogeneous groups of customers who are promoting green purchasing based on the results which will help to develop strategy to increase the consumer buying behavior towards green purchasing and sustainability.

For gaining an insight into the factors that influence consumers for purchasing products that are more organic and sustainable apparel among Indians, Random Sampling (Convenience Sampling) has been considered. A self-structured questionnaire was used to collect Primary Data. Sample size of the data was 389. The questionnaire was divided into 5 sections i.e. demographic variables, Interest towards Environment Issues, Organic Food, Sustainable Clothing and Motivation.

Major Findings: Our study states that majority of the respondents almost around 85% of them stated that they are very aware of the environmental challenges and that they would like to learn more about it. Social media platforms like YouTube, Instagram and Facebook will help brands build marketing campaigns by creating a buzz with environmental

awareness, which would help capture consumer's attention. Since a majority, numbers of consumers are keen on learning more about environmental issues this would help brand generate good awareness campaigns around the green products launched by them. The significant factors that played a major role for consumers in purchasing green foods or organic foods regularly were environmental consciousness, health consciousness, family structure, social influence and perceived attributes.

Future Implication: This study finds a positive future of green products in India. We have observed that consumers with higher earning capabilities tend to spend more by regularly shopping. In addition, consumers when coming to factors that matter to them in purchasing eco-fashion seem to be keener on the quality of the apparel followed by the price and choice of styles. In order to increase revenue in sustainable apparel section, brands can focus on developing clothes keeping in mind the quality of the apparel as that is of highest important to the consumers. Followed by which brands can introduce more choice of styles too in eco-fashion section to attract more customers. We have observed that consumers are interested towards sustainable lifestyle majorly because of altruistic values such as moral and ethical values. This factor is more satisfactory a consumer's ego along with genuine interest towards bringing a change in their lifestyle.

The Valued-added shrimp-the way forward for the Indian Shrimp Industry to sustain Competition in the Global Market-Perspective Review

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Shrimp farming has been a huge success story for India from 2011 to 2018. With this success story, India has become the second largest farmed shrimp producer in the world after China. However, India is still facing increasing challenges in the global market with three market forces namely limited valued added processing capabilities, lack of traceability and low productivity. Most of the shrimp in India undergo basic processing and are sold to other countries for further value -added processing and reexport. The value- added shrimp products can be an innovative product like natural bonded shrimp, a new package, eco- labelling, a new cut, ready to eat, ready to cook, ready to fry, thaw and eat, heat and serve, etc with multiple formats, shapes, dimensions and flavour. There is also great demand for valued added shrimp in the global markets. The value added-shrimp products are more profitable with better realization of foreign exchange earnings and high unit value. The Earnings Before Interest and Taxes (EBIT) for frozen shrimp with minimum processing is about 8%, whereas value-added processed shrimp's EBIT margins are around 20%. India's limited value-added processing capabilities are losing this revenue opportunity. This lost revenue opportunity limits the industry's overall profits. India needs shift to value-added products to tap into new markets, build even stronger competitive position and become a leader in the global market. If India's processors are ready to upgrade their processing facilities to provide value-added shrimp products in the global market, they will definitely achieve higher sales prices for shrimp. If India wants to secure shrimp Industry's future in the global market, India requires a transformation to focus on developing an innovative business model of developing value added processing capabilities to supply value added shrimp products to achieve improved economics and sustainability. This paper studies on value added shrimp products, the future for the Indian shrimp Industry to sustain the competition in the global market and provides a perspective review.

Keywords: Shrimp Farming, Value-added shrimp, Earnings before Interest and Taxes, Improved Economics and Sustainability.

The Study of Digital Marketing: Transforming the Future of Sales & Marketing

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Today, Marketing is powerful instrument and acts as a catalyst in overall business development of company. In the era of digitalization, the digital marketing has created new opportunities for business marketing and brand promotion. Digital marketing is an umbrella term for the marketing of products or services using digital technologies, mainly on the Internet, including mobile phones, display advertising, & any other digital medium. The way in which digital marketing has developed since the 1990s & 2000s has changed the way brands & businesses utilize technology & digital marketing for their marketing. Online marketing campaigns are becoming more widespread, as digital platforms are increasingly incorporated into marketing plans, & as people use digital devices instead of going to physical shops. Online marketing includes social marketing, word ads, banner ads, video Advertisement etc. Like other forms of market, internet marketing has its benefits & pitfalls. The ability to precisely target consumers & to measure the effectiveness of marketing strategies are the major advantages of online marketing. On the internet the level of consumer exposure varies greatly unlike traditional media like newspaper billboards, Visibility is the primary prerequisite for online marketing, traffic cannot increase if people don't know about the company & its products or services.

Keywords: Digital Marketing; Social Marketing; Promotion; Marketing Plans.

Antecedents to Tourist Intentions driven by Data Assisted Decision Making Style

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Intention to execute purchase behaviour and decision making are very interesting and important constructs in consumer behaviour and marketing research. A gamut of literatures has highlighted about complex consumer buying behaviour being influenced by the relationship between web atmospheric cues and consumer decision making process in the context of online marketing. Creating a conscious virtual space with an objective to deliver fascinating online experience to cyber consumers is a very critical factor for generating competitive advantage. A few studies have also highlighted that the virtual landscape evokes impulsive buying behaviour among consumers. Consumer's navigation behaviour in online platform creates a state of flow and the objective of the marketers is to generate flow opportunities which would thereby impact the decision-making process of the consumers.

Purpose: This paper aims to investigate the antecedents to intention formation due to data assisted decision making style in pre-trip planning phase. The purpose is to study the existence of phenomenon of automatic and impulsive response to displayed data and its impact on execution of intention by potential tourists towards trip planning. Considering destination image attributes associated with destination attraction, this study also proposes to study the intersection of impulsiveness on data assisted decision making style in pre-trip planning phase formed during web navigation flow.

The following objectives have been formulated:

To explore digital destination image attributes that draws the attention and interest of the tourists.

To investigate the impact of impulsiveness on the relationship between digital destination image attraction and decision-making style.

Research Methodology: A pilot study was conducted using focus group discussion method for identifying the destination image attributes. To study the relationship between destination image attraction and decision- making style, the participants were asked to record their response in the self-administered questionnaires. The intersection of impulsiveness as moderator on the relationship between automatic response to digital destination image and decision-making style shall be studied.

Major Findings: Online destination image information fascinates consumers for planning a leisure trip. Consumers shows decision maximizing tendency by looking for alternatives at other sources before finalizing the destination. While looking for alternatives, consumers create a 'decision making tendency inventory' with the

destination data they come across by following online trends, reading online reviews and viewing online ratings. No impact of impulsiveness was found to intersect the relationship between decision making style and destination image attraction.

Research Implications: The implication of this study shall be reflected in formulating digital promotional strategy highlighting tourist destinations value proposition. The findings outlined in this study will help to counter the automatic and routinised response to data assisted tourist choice behaviour. The future scope of this study can be to develop a comprehensive approach to investigate the behavioral finance domain associated with tourist's choice of selection in availing accommodation, amenities and accessibilities using machine learning and deep learning techniques.

An Analytical Study on the Utilization of Eco-Friendly Cars in the Perspective of Sustainable Supply Chain Management in Automobile Industries

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Purpose: The automobile industry has been widely accepted as a major influencer in the growth of country's economy and an important contributor to the global market as well. It is also been considered as a capital-intensive industry with the scope of vertical integration and economies of scale. In the present time, the organizations in the automobile sector are playing a leading role in imparting the idea of sustainable development in the area of productions, operations, supply chain and other fields. The typical cars emit carbon dioxide and many other harmful chemicals that are hurting the environment and human health. With global warming and health concerns on the rise because of the substance's cars produce, it is important to study the market of environment friendly vehicles together with other related variables.

Research Methodology/Design: As consternation over the environment, energy saving aspects and green gas emission have grown exponentially, there is a strong need of greening of the world's transportation system. Sustainable supply chain management in context of eco-friendly cars is a new concept with two-dimensional approach, which apparently a new concept in the recent trends. This research concentrated on the supply chain even emphasized on the sustainability aspects in terms of the supply chain management. It also seeks to find out the factors that are essential and plays a pivotal role in implementing environmentally friendly practices in the organizations along with the customers' perception towards eco-friendly cars and its acceptability in the market.

This proposed research is a combination of descriptive and exploratory research where the research philosophy that has been adopted is based on positivism and interpretivism both. Research approach is deductive and inductive in nature. Primary data are collected through questionnaire survey method. A single questionnaire has been created and administered in different areas. The target audience for this study will be several automobile companies and car owners in the mega city of Kolkata, which is the state capital of West Bengal.

Major Findings: This study has elucidated two perspectives mainly: 1) the relationship between the driving factors and the practices of implementing sustainable supply chain management system with respect to environmental performance and cost performance, and 2) consumers' perception towards eco-friendly cars.

As this study includes multifold objectives, it has enumerated several other aspects including the comparison and the drawbacks of present petrol and diesel used vehicles with that of electronic vehicles, and also the factors that are responsible for selecting an eco-friendly car instead of a petrol- or diesel-fueled car. Finally, this study has evaluated the present scenario of eco-friendly cars in regards with supply chain and sustainable developmental aspects.

Research Implications: Sustainability is one of the key drivers for this paradigm shift in automobile industry. This study will have significant impact on the society through the awareness and growing concern for environmental issues and on the strategy and policy makers of the automobile industry, and will be able to bring attention of the government as well when it comes to implementation.

Keywords: consumers' perception, cost effectiveness, eco-friendly vehicles, exploratory research, supply chain management, sustainable development

MSME Borrowers of Commercial Banks: A Study on Customer Satisfaction

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Purpose: Micro, Small and Medium Enterprises (MSMEs) form a substantial section of an economy. The MSME enterprises generate huge employment opportunities and require lesser amount of capital vis-à-vis large industrial units. They help in equitable distribution of income and wealth among people and reduce regional disparities in economic development of the country. Data show that in terms of their number, manpower employed and contribution to the economy, MSMEs have a significant presence in all countries – irrespective of their size and developmental status. MSMEs have considerable dependence on the banks for their financial requirement and day-to-day transactions. This is more so in the countries like India, having large population and capital shortage. The MSME entrepreneurs can prosper only if they get required support from the banks and they are fully satisfied with the banking services. The purpose of this study is to find out the customer satisfaction level of the MSME borrowers for obtaining credit facilities and making general transactions with the commercial banks.

Research Methodology/ Design: The study is being carried out in respect of five important factors, viz. Timeliness, Process, Services delivered, Reliability and Charges, on the basis of primary data collected from the MSME borrowers of commercial banks through a structured Questionnaire. The questionnaire contains 48 closed-ended questions on the Likert Scale. The data for the research are being collected from the MSME borrowers operating in NCR Delhi, i.e. Delhi, Noida, Gurugram and Faridabad. The analysis of data is proposed to be made by using empirical methods like EFA and CFA, Regression and SPSS.

Major Findings: The study is under way and after its completion, the data will be analyzed through statistical tools. MSME borrowers' level of satisfaction will be assessed in terms of aforesaid five factors which have been decided on the basis of literature review. The comparative importance of each of the five factors will be assessed and the level of satisfaction for each factor will also be ascertained.

Research Implications: The study will enlighten the banks with various factors which affect the satisfaction level of MSME borrowers along with relative importance of those factors. The banks will come to know about the borrowers' perception on each of those factors. This will help the banks in improving their service on the relevant factors. The banks will, thus be able to enhance their MSME credit base. The Government authorities and RBI can direct banks to take care of the given aspects and enhance credit to this sector by paying more attention to the important factors. With the banks improving their

services on the identified parameters as per conclusion drawn in this study, MSME borrowers will be the biggest beneficiaries. The MSMEs are very useful for a country like ours, as they use lesser capital and provide more employment and also help in decentralization of wealth. With increase in the prosperity of this sector, the society in general will become more prosperous.

Keywords: MSMEs, Banks, Credit, Financing, Customer Satisfaction

New Strategies Implemented by The Warangal Durrie Weavers During Pandemic Period-A Case Study

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Purpose: This study attempts to identify the ups and downs faced by the durrie weavers under co-operative societies, Warangal district, this study explores various new marketing strategies used by the durrie weavers during the COVID-19 to enhance their sales.
Design/Methodology/Approach: In the study, semi-structured interviews are used to collect information from the officials of handloom department, Warangal. This research has collected the primary data based on a survey conducted for weavers associated with co-operative societies, Warangal district with the help of a structured questionnaire. Convenience sampling was used to gather the primary data with 100 respondents. The statistical tools used to analyze the present study are Henry Garrett ranking technique and percentage analysis.
Findings: This study identified the critical marketing strategies which changed the lives of some durrie weavers during this COVID-19 and to know the problems faced by the Warangal durrie weavers during the pre-pandemic era.
Research Limitations/Implications: The study gives the progress of durrie weaving during a pandemic outbreak in the area of Warangal district. Handloom industry is very important sector after agriculture, handloom products record good sales but the Warangal durries are not attaining that point of sales. So, the findings may not be generalized towards the other area's carpet weaving industry.
Originality/Value: The research is descriptive in nature. The findings of the research can help the government to plan and develop the policies, strategies to help the weaver's societies for marketing durries.

Keywords: COVID-19, durrie weavers, handloom industry, marketing strategies.

An Empirical Analysis on the Crucial Role of Segmentation: The Key Success in Telecommunication Industry

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Purpose: Market segmentation allows marketers to better understand their target audience by focusing on key geographic, demographic, psychographic, and behavioural factors. This word has grown in use as the market has become more unpredictable and sophisticated over time. Marketers have no choice but to gain a better understanding of their target market. To stand out in a volatile market, for them, fragmentation is the only way out. As a result, segmentation has become critical in today's highly competitive industry. The desire for telecommunication is a leading indicator in this regard, as the phrase smartphone has shattered society's entire conservative shackle. The telecommunications business is one of the most dynamic in the world today. Marketers may use segmentation to not only develop but also flourish in their businesses. This study investigates the many clusters that exist in the telecommunication business, taking into account the hard core reality. This study will offer light on the function of variables in determining a cluster's identity and how one set differs from another.

Research Design/Methodology: The study is empirical, and interpretation is being done based on 451 respondents. Expert opinions were gathered utilizing the Delphi approach and an online survey was conducted to take into account and assess the research factors of income, personality, lifestyle, and networking. Anova and Cluster Analysis were administered for analyzing data. Initially, we utilized Excel to shape the data. For computing purposes, we used SPSS to do the Cluster Analysis. Both Hierarchical Clustering and K Mean Clustering are discussed in depth in this study. K Mean Clustering aids in the discovery of new insights through the study, whereas Hierarchical Clustering aids in the understanding of the number of clusters that prevailed.

Major Findings: This study provides empirical evidence and points out clusters that play a determining role to frame the Promotional Strategy. To better serve their needs & wants, market segmentation divides a huge market of potential customers into smaller groups, each with its own set of criteria and characteristics. The custom-made product is critical not only in addressing the needs of prospects, but also in converting them into loyal customers. Psychographic elements have a substantial impact on the telecom sector. Our research will show how such sporadic preferences change with age and lifestyle. It allows the marketer to succeed in a highly competitive industry like telecom. Moreover; the following research has firmly pointed out the degree of importance of variables to form

clusters i.e. Cluster 1 as Budding Talent, Cluster 2 as Accomplished Citizen and Cluster 3 as Matured Citizen and the distance from each cluster.

Research Implication: This study is limited to four variables. It would have been better to manage to include other variables and give a definite shape to the research. By exploring these clusters, we may briefly develop an idea about how the needs and wants are shifted considering the age in Telecommunication Industry.

Keywords: Marker segmentation, Smart Phone, Cluster Analysis, Purchasing Decision, Promotional Strategy

Impact of Service Failure Type and Severity on Consumer Forgiveness: A Study on Interaction Effect of Relationship Type

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Purpose: The paper seeks to investigate, in a context of service failure, how consumer forgiveness is affected by service failure type and severity, and how relationship types moderate these relationships. Design/methodology/approach – A comprehensive model based on mental accounting theory and prospect theory is proposed to examine how service failure types and magnitude influence consumer forgiveness. This research tests a novel model using data collected from 200 respondents in two 2 X 2 between-subjects design scenario-based experimental studies.

Findings: The results demonstrate that the consumers who are in a communal relationship with service providers demonstrate a higher level of consumer forgiveness, relative to consumers in an exchange relationship. In study 1, interaction effect is found between relationship type and service failure type on consumer forgiveness. It is found that the consumers in a communal relationship who are affected by a process failure and the consumers in an exchange relationship who are affected by an outcome failure demonstrate lower consumer forgiveness. In study 2, the interaction effect is found between relationship type and severity of a service failure on consumer forgiveness. In case of severe service failures, the consumers in a communal relationship demonstrate a lower level of consumer forgiveness relative to consumers in exchange relationships.

Research Implications: This research effort has made the conceptual and empirical contribution to the literature on service failures, consumer forgiveness, and relationship norms by the development and testing of additional theoretical linkages which were not previously studied and tested. The consumers in a communal relationship who encounter process failure and consumers in an exchange relationship who encounter outcome failure demonstrate a lower level of consumer forgiveness. In commercial settings, it is advised not to view these relationships as mutually exclusive, but rather as different facets of one overall relationship, that is, as the exchange aspects of a relationship and the communal aspects of a relationship. The managers should try to develop such relationships with the consumers which have both the communal and exchange aspects, that is, highlight both the social and economic benefits provided by your organisation. So, whenever service failure will occur, the consumer will not evaluate your organisation through only one relationship norm and this will not diminish consumer's tendency to forgive.

Originality/Value: This study empirically examines two key predictors of consumer forgiveness, namely service failure type and severity by integrating relationship type as a moderator which was not investigated in previous research.

Keywords: Service failure type, Consumer forgiveness, Severity of service failure, Relationship type.

Consumer Forgiveness and Reconciliation: A Study on the Role of Post-Service Failure Employee's Behaviour

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Purpose: The purpose of this paper is to investigate the impact of post-service failure frontline employee behaviour on consumer forgiveness and reconciliation. The role of the frontline employees in a service encounter is particularly important because being the boundary spanners in direct contact with the consumers (Barnes et al., 2015) they have a huge impact on the quality of service delivered (Hartline and Ferrell, 1996) and service recovery after service failure (Maxham III and Netemeyer, 2003). Barnes et al. (2013) states that the critical part of any effective service encounter is how employees manage the consumer experience. Therefore, this study examines the effects of employee responsiveness, employee empathy and employee courtesy on consumer forgiveness and thereof the effects of consumer forgiveness on reconciliation.

Design/Methodology/Approach: The data was collected through retrospective experience sampling. The respondents were asked to recall and describe the recent service failure incident in which the respondents had forgiven the provider of inadequate service and this was followed by response scales. Respondents reported diverse service failure incidents belonging to various industries such as beauty salons, restaurants, hotels, retail stores and car rentals. The proposed relationships were tested using structural equation modelling and to evaluate mediation effects, bootstrapping procedure bias-corrected with 95% confidence interval (with 2000 re-samples) was implemented.

Findings: The findings of this research indicated that employee responsiveness is the strongest predictor of consumer forgiveness followed by employee empathy and employee courtesy. The employees need to be proficient in such work behaviours to attain positive relationship outcomes such as consumer forgiveness and reconciliation. In addition, consumer forgiveness is found to have mediation effect on the relationship between employee responsiveness, employee empathy and employee courtesy, and reconciliation.

Research Implications: This study is the first to investigate the effects of post-service failure frontline employee behaviour on consumer forgiveness. This study empirically verified that post-service failure frontline employee behaviour plays an effective role in securing consumer forgiveness which thereof helps in enhancing reconciliation. In the methodological context, a careful review of service failure and consumer forgiveness literature suggests that most of the empirical studies have relied upon experimental methodologies by presenting single or multiple service failure scenarios and asking respondents to complete the surveys on the basis of given scenarios. The current research uses retrospective experience sampling, allowing respondents to report on real emotions

and feelings associated with personally experienced service failure and consumer forgiveness incidents.

Keywords: Consumer forgiveness, Frontline employee behaviour, Service failures, Reconciliation

Factors Affecting Consumers' Preference on Soft drink in Nepal

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Now a days, soft drinks are commonly used and being popular all over the word. Product features are focused for promotion of the soft drinks because it plays the vital role to meet the customers' expectation. The aim of the present study was to examine the relation of packaging and taste on consumers' preference of soft drink. The present study is descriptive and causal in nature. Primary data was the main sources for the survey. The questionnaire survey with five point likert scale was developed for collecting primary data. This study targeted the college level students to have require data. 200 respondents were selected within Kathmandu valley adopting a convenience sample technique. Cronbach's Alpha analysis, mean, standard deviation, and independent sample t test and correlation have been applied to analyze and interpret the data and information. The study found that packaging and taste had positive relationship on consumers' preference of soft drink but gender has no impact on consumers' preference of soft drink. Packaging is the most important feature that adds plus point for attractiveness. So company should re-design the packaging model of the product to meet the consumer expectation.

Keywords: Product feature, ingredients, packaging, taste, and soft drink.

Antecedents of Risk Perception and Travel Intention in the COVID-19 Era

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COVID-19 has affected even the strongest of the economies worldwide. Most of the industries are badly hit by the pandemic, and travel and tourism is among the worst hit industry. Both government-imposed restrictions, traveller's anxiety and fear of catching infection are the causes of this devasting impact on the industry. To revive this sector active role on the part of government and the industry is required. Vigilance and safety measures can instil confidence among travellers.

This study addressed a lacuna by evaluating an integrated model in the context of post lockdown Travel and tourism industry. Therefore, the aim of this study is to examine the role of perceived vulnerability, perceived vaccine efficacy, COVID-19 perceived severity, destination perception on risk perception and travel intention in the COVID-19 Era. The data were collected from Indian citizens who were accustomed to travelling before the outbreak of the pandemic. The survey was conducted using a questionnaire. The convenience sampling was employed to collect the data. 280 respondents were considered in data analysis. Existing scales were adapted to make it suitable for Indian travellers. We analysed using Structural Equation Modelling. The results of the study shows that perceived vulnerability and COVID-19 perceived severity are associated with higher risk perception. Whereas perceived vaccine efficacy is negatively associated with risk perception and positively affecting the travel intention. Also, the study will provide deeper insights into travellers' psyche to tourism marketers, traveling agency, government's tourism department to design suitable strategies for revival of this sector.

Keywords: Perceived vulnerability; perceived vaccine efficacy; perceived COVID-19 severity; risk perception; travel intention.

Employing Technology to Deliver Superior Service: Addressing Challenges in the Hospitality and Travel Industry

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Purpose: The study focuses on the application of technological innovations as a source of competitive advantage and for delivering superior customer service in the hospitality and travel industry. It examines the extant understanding of factors affecting consumer acceptance of and experiences with these applications and other challenges associated with the introduction of these innovations for enhanced service delivery.

Research Methodology/Design: The study is based on a review of extant literature on the application of Artificial Intelligence (AI) in the context of hospitality and travel and the major challenges that need to be addressed for effective utilization of technology for effective service delivery.

Major Findings: The study groups the various AI applications in the hospitality and travel industry into various categories including those related to enhanced customer service, personalized recommendations, planning and booking, and data analytics. Based on a synthetization of key research in the area, the study identifies a number of factors that impact consumer acceptance of AI-based applications including perceived ease of use, perceived usefulness, technological anxiety, anthropomorphism, perceived enjoyment, perceived intelligence, and social influence. It identifies several key challenges and issues in the application of these AI-based technologies which need to be addressed. These include concerns about customer data security and privacy, vulnerability to malware attacks, inability of AI to handle complicated queries, declining human interaction, and human-input dependency. It appears that while technology applications may improve the reliability dimensions of service quality, service encounters with technology-based apps may not receive encouraging evaluations from consumers on the empathy dimension. Further, the requirement of substantial investment in certain AI technologies may make it difficult for small businesses to acquire and install them.

Research Implications: The study contributes to highlighting the potential of AI applications in assisting service providers in the hospitality and travel industry to deliver more effective and responsive customer services and in creating a differentiation platform. The insights about the factors impacting consumer acceptance of and experience with AI technologies can provide guidelines in the design of suitable applications and effective strategies to motivate customers to use these technologies. The integration of AI technologies in the hospitality and travel industry in a user-friendly manner is an imperative. It is also necessary to recognize the limitations of AI-based interventions. Challenges hindering the implementation of AI technologies in the aforementioned areas will draw the attention of researchers to further investigate

necessary solutions to tackle them. The paper also suggests future research directions in the subject area.

Keywords: Artificial Intelligence (AI), Customer Experience, Personalization, Travel, Hospitality

Measuring Desire to Make a Difference in the context of Donations: A Scale Development Study

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"Desire to make a difference" is a positive emotion which can induce one to donate. Desire to make a difference is largely recognized in the literature of "impact philanthropy" and later it was recognized that "desire to make a difference" is not empirically tested as yet but many fund-raising techniques are better suited to it. Among the various positive emotions which induce donation-behaviour, the literature has given a lot of attention to the "warm-glow" construct but "desire to make a difference" is a highly un-noticed construct which has a unique role in inducing donations. Also, over a period of time, literature has shown that positive-emotions can have a far greater impact on decision to donate as compared to the negative emotions impacting one's decision to donate. Therefore, need has been felt to provide even more credence and robustness to the construct called "desire to make a difference" with respect to its role in the area of donations and philanthropy. To the best of researchers' knowledge, no scale exists on desire to make a difference in the philanthropy literature and the present study is an attempt to bridge that gap. Firstly, the items for the scale were generated which was followed by data collection. Data were collected from 60 respondents through a self-administrated questionnaire using the technique of quota sampling from the states of Punjab and Haryana. The results of the present study show that the desire to make a difference scale has internal consistency, is reliable and uni-dimensional, and has convergent, discriminant, and nomological validity also. It was expected that desire to make a difference has positive influence on donor behavior and the results shows that it has a positive significant impact on donor behaviour. Apart from filling up a significant gap in literature, the present scale would prove its utility for non-profit marketing managers in measuring and assessing donor behavoiur of respondents.
Keywords: Desire to make a difference, philanthropy, donations, donor-behaviour, not-for-profit Marketing

How to Lessen Attitude-Behavior Gap? Evaluating Customer Perceived Values in Organic Food Consumption by Using Extended Model of Value-Attitude-Behavior

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Purpose: The main objective of this study is to understand how customer perceived value (hedonic, social and health value) motivates an individual to buy organic food in an emerging economy of India. The extended value-attitude-behaviour hierarchy (VABH) is used as a theoretical framework by including green purchase intention in the conceptual model. This study aims to examine the influence of dimensions of customer perceived value on green purchase attitude, green purchase intention and green purchase behavior to assess the magnitude of the attitude-behaviour gap reported in previous research.

Design/Methodology/Approach: Data was collected from 202 respondents using a self-administrated structured questionnaire from National Capital Region of India through purposive sampling. The relationship among latent variables were examined by employing Partial least squares structural equation modelling (PLS-SEM).

Major Findings: The results showed strong support for the relationship between health value, hedonic value, social value and green purchase attitude, whereas health value was found to influence green purchase intention and social value was found to exhibit a strong relationship with green purchase behavior. Significant relationship between green purchase attitude, green purchase intention and green purchase behavior were confirmed in the study. The mediating effects of green purchase attitude and green purchase intention on the relationship between hedonic value and green purchase behavior were also satisfied.

Implications: The paper is one of the rare studies that has tried to empirically investigate that which customer perceived value enhance actual purchase behavior and lessen attitude-behavior gap in India in the context of organic food as most of the studies only considered behavioural intention as the final outcome. To the best of our knowledge, it is the first attempt to test the extended value-attitude-intention-behavior model by comparing it with other basic models through PLSpredict to validate its predictive relevance in similar context of studies. The insights from this study extend the existing body of literature regarding the relationships between customer perceived values and green purchase behavior via green purchase attitude and green purchase intention in Indian organic food market. The findings provide valid reasons for marketers to focus on key perceived values that can enhance organic food consumption. Moreover, the study explains the clear ways to promote organic food by targeting these perceived values in their marketing strategies.

Keywords: emerging market economy, organic food, customer perceived value, India, sustainability, green marketing

Impact of Green Marketing towards Creation of Brand Image

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This review paper discusses the concept of green marketing and its impact on building image of a brand in the mindsets of general public and enhancing awareness towards environmentally friendly products and services and its impact on consumer's buying behavior. The objective of this review paper is to examine the concept and elements of green marketing and brand image of a business and how the concept of green marketing affect the brand image which ultimately influence the consumption behavior of end user. The paper deliberately discusses evolution of the concept and related literature review to understand the key characteristics involved in the study of concept as a whole. The writer has briefly examined the theory of green marketing and its impact on brand image. The chapter concludes with positive result which shows that the companies and businesses have been successful in bringing broad awareness towards environment safety and also attained satisfactory acceptability of their brand and products/services in market in comparison to non-renewable or high carbon emission products which ultimately strengthened the business standing and elevated consumption of environment friendly products/services.

Keywords: Environment, marketing, sustainable, branding, ecological, consumerism, conservation.

The Dawn of Aesthetic Marketing and the Downside Road: Analysing the Impact of Aesthetic Appeal on the Purchasing Decisions of the Consumers Using Rotational Factor Analysis

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The aesthetic appeal of a product has the power to impact the mindset of the consumers. Aesthetics has the charisma to gain a larger foothold of the market by interplaying with strategic pricing techniques. Thousands and thousands of edible food products are left for decomposition in landfills not because of substandard quality or damage but owing to failing the test of aesthetic standards. The present study investigates the impact of aesthetic appeal on the purchasing decisions of the consumers. The study corroborates the previous studies in an advanced manner and explores the fruits and vegetables market for detailed insights. On the basis of judgemental sampling, a total of 125 responses have been obtained using a semi structured personal interview approach and analysed with the help of rotational factor analysis technique. A self-developed schedule was utilised to elicit the responses from the respondents on a 5-point Likert scale. The findings affirm the direct relation between aesthetic appeal and purchasing decisions of the buyers. Using Interpretative Phenomenological Analysis, responses of 10 local vendors were also analysed so as to provide an out and out framework. It highlights that the rise in aesthetic marketing is impacting the confidence of the local vendors and plunging sales were experienced especially in the pandemic situation. The study implicates the downside impact of the aesthetic marketing in the present state of scarce resources and accords the imperative for sustainable consumption.

Keywords: Aesthetic Appeal, Aesthetic Marketing, Consumers, Environmental Impact, Factor Analysis, Food Market, Interpretative Phenomenological Analysis

Operationalizations and Moderators of Building Employee Commitment with Internal Branding- A Meta-Analytic Investigation!

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Purpose: This paper consolidates the research of the past three decades on a set of divergent operationalization of internal branding (Saleem & Iglesias, 2016) and its influence on building brand commitment among employees (Burmann & Zeplin, 2005; Du Preez & Bendixen, 2015). Past attempts in the literature towards reconciliation and consolidation of internal branding measures had been qualitative at best (Rafiq & Ahmed, 1993; Saleem & Iglesias, 2016).

Research design and Methodology: A meta-analytic investigation is conducted to investigate the effect of internal branding on employee commitment; to identify the various constructs that operationalize internal branding (in the context of employee commitment); and to identify and test factors that moderate the relationship between internal branding (IBM) and employee commitment (ECM). The paper presents the findings of 59 primary studies comprising 208 effect sizes and 44 measures for internal branding, with a cumulative sample size (n) of 19,060.

Findings: Results reveal that among the operationalizations of IBM, 'Training and development (TDVs)' and 'Organisation support and culture (OSC)' show the strongest correlations with employee commitment. Other prominent measures for IBM are brand communication (BCM), brand-centered HRM (BHR), brand-centered leadership (BCL) and rewards (RWD). In the moderator analyses, impact of most operationalizations of IBM on ECM is weakened by 'Employee age' (BCM, OSC, BCL & RWD) and 'Employee education' (BCM, TDV & BCL). Among other moderators, 'Gender' weakens BCL-ECM relationship; while 'Organisational tenure' strengthens, 'Employee work status' weakens the RWD-ECM relationship; and 'Customer orientation' strengthens the BCL-ECM relationship.

Research Implications: For academics, the paper attempts to quantitatively consolidate the fragmented field of IBM. For practitioners, this study validates the boundary conditions that the brand managers can manage by aligning organisational strategy, systems, and structure to improve the impact of various operationalizations of internal branding on employee commitment.

Keywords: Internal branding, Employee commitment, Brand communication, Training and development, Brand-centered HRM, Brand-centered Leadership, Organisational support and culture, and Rewards

The Role of Brand Image and Brand Extension Strategies on Brand Equity: A Study with Reference to the Banking Sector

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In this dynamic and competitive business environment, banks have to focus on increasing the market share of their products and at the same time building the brand image. If a bank wants to understand how a customer perceives the services of banks, they have to consider consumer-based brand equity determinants. Banks exploit their current brand value by targeting newer areas while continuing to expand in the market. By leveraging their brand assets, banks are entering the insurance, gold and diamond trade and other areas. Hence it is one of the main reasons because of which brand extension strategies approach has been used for introduction of new product of a company to the market when a brand is already built and well known. This study attempts to understand the impact of brand image and brand extension strategies on brand equity with respect to the banking sector. For the study, a structured questionnaire was administered to 410 customers who use banking products. Statistical test of correlation and regression was used to test the impact of brand image on brand extension strategies, brand image on brand equity and brand extension strategies on brand equity. Findings exhibit that the factor that drives people to switch the bank brands is the low interest rates provided by different banks. Also, respondents prefer to opt for that bank brand which responds and resolves complaint quickly. However, the study showed a positive correlation between the three attributes. There are many possible chances that parent brand image could play a major role for the customers to go for brand extension products. Also, it was observed that proper communication strategy should be used by the banks so that the extension of products can be easily understood by customers. Brand Image significantly impacts Brand extension strategies and Brand Equity. Further Brand extension strategies does have a positive impact on Brand Equity. The research is relevant to enable banks assess and plan their branding efforts and its outcomes.

Keywords: Brand Image, Brand Extension Strategies, Brand equity, Consumer-based brand equity.

Assessing the Role of Food Safety, Nutrition Attributes, Value Attributes and Package Attributes in Consumers' Purchase Intentions of Organic Food Products

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Purpose: The demand for organic food products has constantly increased during recent times as consumers' preferences have shifted from conventionally grown foods to organically produced foods. The last few years testify that consumers' concerns for healthier lifestyles and environment care are driving forces for reshaping food buying intentions and their perspectives on organic food. The present study identifies the importance that consumers attach to food safety, nutrition attributes, value attributes and package attributes in attitude formation and intentions of purchase of organic food products. This study examines the underlying factors influencing organic food product purchase intentions in emerging market like India.

Research Methodology/Design/Approach: Given the limited insights provided by the literature into the phenomenon of interest, both exploratory qualitative and quantitative research approaches were deemed an effective means of exploring and examining the data collection for this study. In the qualitative research, semi-structured in-depth personal interviews with fifteen participants, who are volunteered for this study at organic food stores, was carried out to identify their subjective interpretative patterns, viewpoints, attitudes, and purchase intentions relative to organic food products. Standard procedures, as recommended by Ruyter Ko de and Scholl (1998), Patton (2002) and Ueltzhoffer and Ascheberg (1999), were followed in conducting semi-structured in-depth interviews. In the quantitative approach, mall-intercept survey using self-report measures (Srinivasan and Ratchford, 1991) of consumer attitudes and purchase intentions of organic food products (focusing on the identified dimensions, such as food safety, nutrition attributes, value attributes and package attributes) based on literature review and exploratory data, was conducted to collect primary data from a large random sample (n=580) of food and grocery consumers in the twin cities of Secunderabad and Hyderabad to test the formulated hypotheses.

Major Findings: The findings showed that food safety, nutrition attributes, value attributes and package attributes have positive impacts on attitude towards organic food products. The results further suggest that attitude towards organic food influence purchase intention significantly.

Research Implications: The findings stimulate the momentum to the growing literature, particularly in the emerging economies, especially India, on consumer behaviours regarding organic foods. The findings provide valuable insights to organic food retailers to achieve the marketing strategy for the growth of this sector. Findings related to consumers' beliefs and perceptions of organic food products underline the level of consumers' attitudes and purchase intentions of organic food products. Knowledge obtained from consumers' emotional and cognitive responses to food safety, nutrition attributes, value attributes and package attributes also enables retailers better understand what emotions and/or cognitions consumers want to experience, and when so as to tailor marketing strategies to satisfy the evolving needs and wants of discernible individual consumer segments. Several other theoretical and practical implications are discussed in the paper.

Keywords: Organic food, Food safety, Nutrition attributes, Value attributes, Package attributes, Attitude, Purchase intentions, India.

Determination of Preventive Behaviour Intention to Chronic Diseases using Dietary Supplements: Application of Health Belief Model

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Purpose: Chronic diseases are conditions that last for more than a year, and which require continuous medical attention. The treatment adds a lot of costs to the individual. Dietary supplements provide vitamins and minerals which may slow down or prevent the progression of many diseases. The purpose of this study was to investigate the factors which influence intention to consume a dietary supplement to prevent chronic disease with an adaptation of the theoretical framework of the Health Belief Model (HBM).

Research Methodology: The study uses a quantitative approach, which is a descriptive and cross-sectional study. We checked the use of dietary supplements in a resident welfare association having 310 households. The study includes all those adults (aged 21-60 years) who have consumed dietary supplements. Data was collected through a self-administered questionnaire created using Google forms. The questions were framed using a Likert scale ranging from strongly disagree-1 to strongly agree–5. Data analysis was carried on using IBM SPSS 23 software. The hypotheses were checked using multiple regression (MR) to determine which factors are leading to the consumption of dietary supplements at a significance level of $p<0.05$. MR was also run separately to identify the variables affecting perceptual differences across gender. The HBM independent (predictors) variables used in the study were perceived susceptibility, perceived benefits, perceived severity, cues to action, perceived barriers extended with construct marketing stimulus to measures an individual's behavioural intention to consume dietary supplements. In total, 141 consumers responded by sending back the filled questionnaire.

Major Findings: Multiple regression (MR) analysis revealed that health belief predictors of intention to consume dietary supplements to prevent chronic diseases explained 43.4% of the variance (R2). Overall, perceived susceptibility and cues to action were the most important predictors of behavioural intention to consume. Among females cues to action and marketing stimulus were the most important predictors but in males perceived susceptibility accounted for 45.9% of explanation. The model was found significant both for males and females.

Research Implications: This consumer behaviour analysis is crucial for designing effective marketing strategies because understanding the factors that influence consumption will enable marketers to develop and provide relevant information to motivate different sexes for consumption. Further, the information will be useful in the development of advertising and promotional efforts for health-related products specific for males and females separately.

Keywords: Consumer behaviour, chronic diseases, dietary supplements, health belief model.

How Social Media Influencers Reputation Influence Consumer Motivation for Purchase: An Empirical Study in India

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Purpose: The area of influence of social media influencer reputation on consumer motivation to purchase is a very less explored area. Most of the studies are limited to the influencers influence on consumer attitude or intention or on trust, brand etc. But this area is almost unexplored. So, the basic purpose of the study to contribute a little in this prime area. The study aims to explore the various constructs of social media influencers reputation and their influence on certain constructs of consumer motivation to purchase. The associated purpose is to test the proposition of whether influencers have any influence (positive /negative) on consumer motivation to purchase.

Research Methodology: For the survey, the consumer motivation scale of I. Barbopoulos and L.-O. Johansson and social media influencer reputation scale of Eun Ah Ryu and Eun Kyoung Han has been used. The survey sample size of the study is 350 out of which 300 replies deemed to become eligible for analysis. 50 responses were found with errors or ineligible for different reasons. The survey was done online due to pandemic. Various demographical groups were considered, but active social media users were preferred. The data was analyzed through regression analysis.

Major Findings: The result from the analysis indicates that there is a direct influence of social media influencers reputation on consumer motivation for purchase, although limited to some of the constructs of consumer motivation of purchase.

Research Implications: There is broad implication of this study area, especially for the companies who are nowadays hire social media influencers instead of big celebrities to promote their brands. The study can help them to understand the nuances of consumer motivation before purchase and the influencers role into it. Also identifying the characteristics of the appropriate social media influencer will help them to choose better SM influencers and saves a lot.

Keywords: Social Media Influencers; Consumer Motivation to Purchase; Regression; Direct Influence; SMI Characteristics

Influence of Social Media Advertisements on Consumer's Buying Behaviour: Empirical Evidences from India

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Purpose: This study was conducted with the aim to study the impact of advertisements on buying behaviour on consumers of various social media. The research examines the effect of advertising on consumer attitude and purchase intention of different social media platforms as a whole.

Research Methodology/Design: Data were collected from 195 respondents using structured questionnaire through online survey. Data were analysed using structural equation modelling with Amos 20.0.

Major Findings: The Finding suggested that Hedonic Motivation, interactivity, in formativeness, corporate reputation and social role & image were significantly influencing consumer's attitude towards advertisements shown on social media platforms. Furthermore, attitude toward social media advertisement was found to influence the purchase intention of the consumer.

Research Implications: Marketers should focus on making advertisements entertaining to create an image on consumer minds such that owning a particular product may provide pleasure. Advertising done should be such that it makes consumers feel that owning the product advertised has led to an increase in their social status/ image. Marketers using social media advertisement should use it effectively, as it directly affects their attitude, thereby consumer intention to purchase the product.

Keywords: Advertisement, Consumer Behaviour, Attitude towards social media advertisement, Purchase intention, Social media,

Impact of Covid-19 on OTT Platforms and Future Business Scope

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Purpose: The main purpose of the study is to understand the impact of the outbreak of COVID19 on viewership of the (OTT), over-the-top media Platforms in India, and their future scope.

Research Methodology: The research is mostly based on primary data collected from a survey (google forms questionnaires) and secondary data collected from various internet resources, focus was to understand the various factors that are affecting subscriptions of OTT platforms and aspects that will aid for future business scope of OTT services.

Findings: Analysing the data from this study clearly shows that pandemic has definitely contributed to the rise in subscriptions of OTT in India, where the average time spent watching OTT also increased due to factors like cost, quality, content, convenience, exclusive shows but not only due to availability of time, the study also shows positive scope in future for OTT platforms, most of the subscriptions are from Tier 1 cities and least subscriptions from the rural areas of the country. 86% of respondents who had actually subscribed OTT during Covid for various reasons are willing to continue after lockdown.

Research Implications: This study will help you to have a basic idea of Customer preferences and choices and major aspects to choose OTT and willingness to use OTT platforms post pandemic

OTT platforms should focus on retaining the customers either by cost leadership or by loyalty programs, post-Covid -19 as there are more number of players both at national level and international level.

Improving service and better customer relationship management will retain customers and attract new customers.

Regional OTTs like Aha, Sun NXT, Regal Talkies, Olly Plus, etc can merge, or partner with International or national OTT platforms to improve market share.

Keywords: Pandemic, COVID-19, social distancing, Lockdown, OTT platforms, subscriptions, Hotstar, Amazon prime, usage, Netflix, pre-Covid, post-Covid

Website Information Characteristics and E-Purchase Intention In Online Platform: A Mediation Analysis

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Purpose: It is noticeable that behavioural outcomes and e-purchase behaviour is a vast topic and predicting the e-purchase intention of consumers by considering website characteristics grabs the attention of academicians and practitioners in the recent years. Hence this study intend to examine how e-purchase intention of consumers is influenced by website information characteristics (organisation of information elements, personal innovativeness, and informativeness) with website satisfaction as mediating effect.

Research Methodology/Design: To fulfil this objective, a survey has been undertaken among students as they are the largest frequent e-shoppers in India. Around 580 questionnaires were administered to students, among which, a valid of 568 responses were returned back for further analysis.

Findings: The author disclosed that website information characteristics (organisation of information elements, personal innovativeness, and informativeness) and website satisfaction, e-purchase intention are related. Also e-purchase intention of consumers is also positively influenced by website satisfaction. The outcomes of mediation results indicate that website satisfaction positively effects the connection between website information characteristics (organisation of information elements, personal innovativeness, and informativeness) and e-purchase intention of consumers.

Research Implications: The findings help the marketing managers of retail companies or any other companies to design the website that could segment and target potential customers. When designing the website the marketing managers should be very clear about target segment so that they can design as per the needs of the consumer.

Keywords: Informativeness, e-purchase intention, personal innovativeness, information characteristics, website satisfaction.

Analysing Product reviews from E-commerce websites: Text analytics and Sentiment analysis approach.

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Purpose: Product review is the most significant user generated content to understand the customer emotions. The study can help the manufacturers to understand the benefits, determinants and drawbacks of the product. Customer satisfaction is the main thing the organizations looks forward to. This study is of substantial use for the businesses to acknowledge customers approach and sentiments towards their product.

Research Methodology: A total of more than 8000 reviews from four different acclaimed e-commerce websites were collected. Text analytics was performed after cleaning of data. To analyse the product through the customer reviews the corpus and the term document matrix was used in varied forms. The qualitative data is explained through wordclouds, frequency plots, comparison cloud, commonality cloud. Hence, explaining the emotions and buying intentions. Sentiment analysis was done based on the NRC Emotion Lexicon.

Major Findings: Wordclouds and Text clustering reduce the difficulty in analyzing the text. From the wordclouds, we interpret the emotions of the customers who had purchased the product from various e-commerce websites. The hierarchical clustering model was used to draw the dendrographs to check the associations of the closely connected words. From this study, we can also identify the sentiments of the customers easily. The sentiment analysis suggests the emotions and expressions of the customers consequently revealing the positive approach towards the product under study.

Research Implications: The study provides insights about the problems encountered and tries to provide an impression on the emotions displayed. The study proposes to understand how reviews provide useful content to understand purchase behaviour and the problems endured. This study shows both text analytics and sentiment analysis of the reviews of the customer. From this study, we can figure out the importance of the sentiments and emotions expressed by the customer after purchasing the product. This study provides deep insights to uninformed customers and can also help them to gauge the pros and cons of the product.

Keywords – iPhone11, Text analytics, Sentiment analysis, e-commerce websites, customer reviews, online reviews.

An Empirical Study on Significance of Customer Relationship Management and Loyalty Programs in Retaining Customers - A Critical Review on Indian Retail Industry

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Customer is treated as king in a retail market; all the efforts are driven to satisfy the customer. Customer loyalty is valuable asset to a company. To obtain the loyal customer and build relation with them, the entrepreneurs design a loyalty programs. This article is aiming to provide theoretical outlook on various approaches on loyalty program in retail outlet in India. This literature will offer directives for managers, which are useful in preparation of rewarding programs for customers. The impact of loyalty programs using financial and psychological factors to maintain long term loyalty. Loyalty programs are most effective tool in customer relationship management. Structured samples are collected from majorly four cities from India are Chennai, Bangalore, Visakhapatnam and Hyderabad. From which four retail lifestyle store are taken like Shoppers Stop, Lifestyle, Pantaloons and Westside. Data is analyzed using SPSS software.

Keywords: Customer relationship management, loyalty programs, ECRM, Customer Retention, Personalization, VCRM, Customer Satisfaction and Retailing.

A Study on Factors Influencing Green Purchase Intention: The Mediating Role of Green Scepticism

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Purpose: Recent review of literature on green products indicates the growing importance of the field amongst the marketing scholars. This research aims to study the underlying factors that influence Indian consumers' purchase intention toward green products. The conceptual model is based on the theory of planned behavior (attitude, subjective norm and behavioral control) and perceived extrinsic and intrinsic motives of the consumers to study their intention to purchase green products. The mediating role of green skepticism has also been studied.

The relationship between attitude and purchase intention dates back to Ajzen's theory of planned behavior, 1991 which explains attitude, subjective norm and perceived behavioral control to be important factors in influencing purchase behavior. Numerous studies suggest attitude to significantly influence purchase intentions (Zhang& Kim, 2012; Yeo et al, 2017). The work of Liu & Mo, 2020 confirms the significant impact of attitude, subjective norm and perceived behavioral control on purchase intentions in the context of green products.

Consumers' perceptions about the firms producing green products also impacts their decision to purchase green products. For this purpose, two important factors-extrinsic motives and intrinsic motives have been incorporated in the study. A significant relationship between consumers' perceptions of firm's extrinsic and intrinsic motives and their pro-environment behavior was reported by Romani et al, 2016. The reluctance or acceptance of a product by the consumer shapes their purchase behavior. Thus, the role of green skepticism in influencing consumer's purchase intentions has also been incorporated in the present research. Previous literature has also paved way in establishing the importance of green skepticism in understanding the purchase intention of green products (Leonidou1 & Skarmeas, 2017).

Research Methodology/Design: The present study would adapt well established measurement scales from the literature. The respondents would be made familiar with the definition of green products in the questionnaire for meaningful results. Structural equation modelling would be employed to test the hypotheses. The sample would consist of people below the age of 30 as they have been reported to be more familiar with green products.

Research Implications: This study extends the use of theory of planned behavior in green products literature. It attempts to make a comprehensive framework including TPB and firm's motives in studying consumers' behavioral intention. Studying the mediating role of green skepticism would highlight how trust shapes the behavioral intentions of consumers. Understanding the consumers' perceptions about the firm's motives would help the firms in designing better communication strategies.

Keywords: TPB, green products, purchase intention

Impact of Social Media Marketing on Consumer Behaviour

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Purpose: Companies all around the world have started focusing more and more on marketing their products and services for which they keep exploring new tools and platforms. One such means of advertisement that has recently gained popularity due to its massive reach is social media. Social media marketing is a powerful tool which if used effectively can impact the way the consumers perceive a product/service. Hence it's important for businesses to understand the influence of social media on their consumer base. The paper carefully explores how different social media platforms like Facebook, Instagram, Snapchat, Twitter and LinkedIn impact the consumers thought process when it comes to shopping. The different facets of social media marketing specific to the aforementioned social media platforms have been analyzed. The paper provides substantial reasons for businesses to consider social media marketing.

Research Methodology: The survey research method was used to collect data from Indian consumers about how social media marketing influences their buying behavior. A questionnaire in the form of a Google form was created and circulated among consumers. Other sources like published statistical reports, articles and journals were also used for reference.

Major Findings: Social media marketing plays a major role in gaining consumer attention and in spreading the word about new products and services that companies are launching. Due to the COVID-19 pandemic situation, people are not going to the markets and are relying on online shopping hence, online marketing is becoming a major alternative to traditional marketing which involved newspapers, magazines, banners, hoardings and television as the means for publicizing goods and services. Research shows that the major online marketing tool is social media. Social media platforms like Facebook, Twitter, Instagram, Snapchat and LinkedIn ease the advertising process and make it cost effective, efficient and much more personalized. The consumers seem to like this personal touch which is a salient feature of social media marketing.

Research Implications: It can be concluded from the research that social media marketing is a cost-effective method for advertising goods and services in a very personalized manner. It allows companies to reach out to millions of potential consumers instantly. Social media marketing not only benefits the businesses but also empowers the consumers as they can share their experiences and voice out their opinion regarding products and services being marketed. These opinions provide invaluable insight to the makers of the products and services who can make suitable changes for better sales and consumer satisfaction.

Keywords: Social media, Social media marketing, consumer, consumer behavior

Track: Operations and Supply Chain Management

The Level of Demand and Supply Risks in Supply Chains of Manufacturing firms

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Supply chains are the lifeline of human existence. The complexity of a supply chain has increased with supply and demand uncertainties, outsourcing and globalization. We find a relatively unstable world on the one hand, and increasingly sensitive supply chains on the other. Today Supply Chain Risk has become a major research area, as the exposure to risks has increased in supply chains with increase in complexity of supply chain. Various authors have provided different risk classifications and some of the risks include demand risks, supply risks, financial risks, environmental risks to name a few. Demand risks come about due to unanticipated or very volatile customer demand or insufficient or distorted information about orders and quantities from customers. Supply risks result from sudden default of a supplier, shortages on the supply markets, poor logistics performance of suppliers, supplier quality problems and Poor logistics performance of logistics service providers. This paper sought to understand the level of Demand and supply risks faced by manufacturing firms in India.

A survey questionnaire was used to collect data. The sample consisted of 40 manufacturing firms in India. Data collected was analyzed using IBM SPSS. There was no significant difference in supply risks across firms with different number of employees, annual sales of the firm nor the years of operating experience. There was a significant difference in demand risks across firms with varied annual sales. There was no significant difference in demand risks across firms with different number of employees or years of operating experience. The mean value of risk faced by the manufacturing firms due to unanticipated or very volatile customer demand was 2.98 and due to poor logistics performance of suppliers was 2.78. The mean value of risk faced by manufacturing firms due to sudden default of a supplier, Capacity fluctuations or shortages on the supply markets and Insufficient or distorted information from customers about orders and quantities was 2.60, 2.77 and 2.47 respectively. Also mean value of risk was 2.73 and 2.70 for supplier quality problems and Poor logistics performance of logistics service providers. The results show that the supply chains of manufacturing firms face demand and supply risks more than moderate levels and it is very essential for the firms try to manage/mitigate them. The managers of firms should try to deal with the very high volatile demand. The management of the firms should also be very careful while choosing their suppliers and should strive to maintain good relations with them.

Keywords: Supply Chain, Demand Risk, Supply Risk, Manufacturing, India

Comparative Study on Risks of Type1 Error and Type2 Error for Procurement Department- A Study on Saint Gobain

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Purpose: The purpose of this paper is to study about whether, taking care to avoid Type1 error is important or to take care about avoiding Type2 error is important for procurement department. Usually in most of the cases, the risk of Type 1 error is considered to be 5%,That is, in this case there is 95% of acceptance region, meaning there is 5% of the chance that we reject the lot even when it is acceptable. This is a major risk for the procurement department because good lot should not be rejected. This is the major concern of the procurement department. On the other hand Type 2 error is the major concern for the quality control department. The problem here is, if the probability of type 1 error increases the probability of type 2 error decreases and vice versa.In the interest of type1 error, it is always better to reduce type1 error, without effecting the chance for type2 error. (In fact type2 error is more dangerous).

Research methodology: Take a sample consisting of 598 products. Among these select 50 items randomly. Now with 5% type1 error, how many parts are defective just make a note.

Now reduce the chance for type1 error to 4%, and observe the number of items falling in the acceptance region (because now the acceptance region has got increased to 96%).

It is to be noted that when the risk for type1 error decreases the risk for type 2 error increases. Following the methodology above, the procurement department and quality control department must come out with a best compromise of the Level of significance.

Major findings: The objectives of both procurement department and quality control departments are quite contrary. Procurement department has the objective of ‘good lot being not rejected’ and Quality control department has the objective of “bad lot not being accepted”. The tools to control these contradictory needs is through bringing best compromise between Type1 and type2 error. (Through level of significance).

This step needs to be performed with utmost care because type 1 error and type2 errors may by themselves pose risk to the firm, and any unscientific way of bringing compromise will lead to chaotic situation.

Research implications:

1.Through sample inspection, we can not find exactly 100% non-defective parts,

2.Therefore there is an element of uncertainty that the parts may be defective.

3.our duty is to make the estimates about the lot through scientific procedures and that to with a particular confidence level.

4 Therefore we are estimating the risk associated with accepting the right lot when it is rejected and rejecting the right lot when it should be accepted.

5.Therefore taking into consideration all the risks and confidence intervals, we must be able to say how far our sample represents the population.

Keywords: Type1 error, Type2 error, Confidence interval, procurement department

Dynamic Supplier Selection under Product Supply Network through Tolerance Design

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Recent trends on supply-chain to the logistics disruptions caused by advancements in technology and changes in the business environment, necessitating a need to study these trends from the lens of Product supply network (PSN) under dynamic supplier selection problem (DSSP). An OEM is primarily responsible for integrating efficient and effective distribution, selecting the type of products, and evaluating sources of raw items in the supply-chain networks (Aissaoui et al. 2007; Choudhary and Shankar 2013). With this objective, an OEM collaborates with suppliers and manufacturers through a distinct supply network with a set of partners at upstream, midstream, and downstream levels to end customers (Harland 1996; Bidhandi et al. 2009; Wang and Yang, 2009; Senyigit, E. 2013; Wang et al. 2015). Hence, an OEM thus requires suppliers and manufacturers according to its product-specific ability. Such type of supply-chain is known as the PSN wherein suppliers at second-tier and manufacturers at first-tier are classified based on the characteristics of their products. Some Example of PSN is a mining machinery company having a set of suppliers for motors and a set of suppliers for gearboxes. Further, a motor manufacturer company receives shaft, electric coil, bearing, and casing from a distinct expert group of suppliers and, a gearbox making company receives roller bearings, gears, handles, and spline shaft from a distinct group of suppliers. In this paper, we address a DSSP in the context of PSN using mixed-integer non-linear programming (MINLP). However, variability in parameters and their levels such as unit-cost, quality-level, transportation-cost, and delivery-lateness-cost mostly influence the cost of procurement. Hence, the variability in the parameters needs to be checked to obtain its criticality through the optimal deviation of cost of procurement during a particular timeframe to achieve robustness or a robust group of suppliers in the PSN. Therefore, the Taguchi method of Tolerance design (TMTD) is implemented (Taguchi et al. 1989, Taguchi 1993). Therefore, we implement TMTD in the specified timeframe about (1) finding the optimal tolerance of the parameters that is the most influential to the SS, (2) improving the robustness through reducing the total variation of the designed parameters, and (3) obtaining the optimal order-allocation in the PSN with reduced variability of the cost of procurement. To test the solvability of the proposed model, a real-world case of a Belt conveyor company is considered using LINGO 19.0.

Keywords: Dynamic supplier selection, MINLP, Producible supply network, Tolerance design

Effect of COVID-19 in Changing the Performance of Supply Chain Barriers: A Case of the Indian MSME Sector

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Purpose: The Indian MSME sector, employing about 120 million workforces directly or indirectly, is possibly the worst-hit sector by the COVID-19 pandemic, which was declared a global emergency on January 30, 2020, by the World Health Organisation (WHO). The aim of this study is to compare the challenges of the MSME economy both before and after the COVID-19 pandemic.

Design/Methodology/Approach: We have chosen the handloom industry as the context of our study. We have used a two-phase (before and after the onset of COVID-19), successive exploratory mixed-method, starting with Delphi technique (qualitative phase) and concluding with Interpretive Structural Modelling- MICMAC analysis (quantitative phase).

Findings: 17 key critical barriers were identified in Phase 1 (i.e. Delphi analysis), which were reduced to 12 barriers in Phase 2 analysis. In phase 1, the ISM modelling suggests a lack of effective government policies, demonetization, and GST implementation to be the most influential barriers to MSME performance. The findings of phase 2 pinpoint the lack of effective government policies to be the most influential barrier to MSME performance, particularly after the pandemic.

Limitations: This study limits itself to only 17 barriers that affect the performance of the MSME in India. Additional barriers could possibly be considered in the future as per the relevant scenario.

Originality/Value: The findings of this study would help policymakers for MSME to take corrective measures in order to improve the performance on all fronts, such as upstream, downstream, internal, and external factors.

Keywords: COVID-19, business performance, small enterprises; Delphi-Interpretive structural modelling- MICMAC.

Dynamics of Equity and Efficiency of Public Services in Developing Countries: The Case of Cell Tower Coverage

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In developing countries, public services are provided by government-based organizations. Although consideration of costs and benefits is the major concern of the private sector, there are two major factors that the government organizations tend to follow when providing public services in developing countries: efficiency and equity. In this paper, we study the major elements of efficiency that have the greatest impact on efficiency-equity trade-off. We utilize the case of cell tower coverage in Iran in order to study this trade-off in details using the data provided by a subsidiary of the communication department. Installations of the cell towers are rather costly and time consuming. Therefore, making the best decisions on selecting the most suitable sites for installation, the type of tower used for each site while keeping the equity considerations in mind is a crucial task. Based on our empirical analysis, our work provides guidelines on the aspects that developing countries need to sacrifice in efficiency in order to achieve desired levels of equity in offering public services.

Purpose: To identify the factors that have the greatest impact on the price of equity in public services in developing countries.

Major Findings: We found out that in order of priority, the following three factors of efficiency have the highest level of impact on the price of equity:

• Demand: Wireless carriers want to place cellular towers in areas that do not have coverage. This lets the government expand its coverage across each state and the country as a whole.

• Capacity: Each cell tower adds capacity, which lets the carrier handle more calls in areas with overloaded towers.

• Quality: Carriers want to put cellular towers in areas that struggle with poor reception, dropped calls, and missed texts.

Research Implications: Although this paper studies the equity-efficiency trade-off within the context of cell tower coverage, the results of this research can help the government-based organizations to prioritize the areas which would be affected were they to increase the equity of the public services they offer.

Keywords: Developing Country, Equity, Efficiency, Optimal Coverage Problem

Digital twin in Logistics: Methodological Review and Stratification

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After Industrial 4.0 concept of the Digital twin has been accepted and applied in a wide range of fields from product design to manufacturing. With the development of the Internet of Things (IoT), collected data from the field with the help of various sensors are fed to the digital twin and various simulations are done on the twin for various applications like Prevention, Maintenance, Innovation, and Operations optimization. While the digital twin concept has been researched and applied largely in applications such as manufacturing, there are a lot of research and innovation opportunities in the area of logistics, specifically in warehouse management, that might lead to better and optimized operations. To understand the various applications of Digital Twin in Logistics, a methodological approach was used. After a thorough search of various databases, 46 scholarly articles were shortlisted and reviewed in detail. Firstly, all the research papers, review articles, and case studies were classified into three categories based on focus area – Logistics in general, Warehouse management, and Shipping &Transportation. After that, for each category, Stratification was done in four major layers based on the application - System Design & Architecture, Planning & Strategy, Operations Efficiency, and Others. In the research, it was found that only 10% and 13% of papers were there in the field of warehouse management and shipping & transportation respectively and hence there are a lot of opportunities in those fields and hence some areas of research gap were identified and documented based on the available data.

Keywords: Digital Twin, Logistics, Operations Management, Warehouse Management, Shipping, Transportation.

The Impact of Demand and Supply Risk on Supply Chain Integration: A Configuration Approach

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Purpose: Supply chains are the lifeline of human existence. Today Supply Chain Risk and Supply Chain Integration have become major research areas, as the exposure to risks has increased in supply chains with increase in complexity of supply chain and importance of Supply Chain Integration has been recognised. Demand risks comes about due to unanticipated or very volatile customer demand or insufficient or distorted information about orders and quantities from customers while Supply risks result from sudden default of a supplier, shortages on the supply markets and supplier quality problems. Configuration approach was used to understand the impact of Demand and Supply Risk on Supply Chain Integration which refers to a manufacturer strategically collaborating with its supply chain partners and collaboratively managing intra- and inter-organization processes to achieve effective and efficient flows of products and services, information, money and decisions, to provide maximum value to the customer at low cost and high speed.

Research Methodology/Design: A survey questionnaire was used to collect data regarding the demand risks, supply risks and Supply Chain Integration in supply chains of Indian manufacturing firms. The sample consisted of 40 manufacturing firms in India. The unit of analysis employed in this study is organization or firm, which primarily refers to the focal firm of the supply chain. In configuration approach, cluster analysis was used to develop patterns of Demand and Supply Risks. Analysis of variance was used to examine the relationship between Supply Chain risk Patterns and Supply Chain Integration. Statistical tests were conducted using IBM SPSS software.

Findings: An emergent taxonomy of manufacturers could be developed, based on their patterns of supply risk and demand risk. There were statistically significant differences in Supply Chain Integration between the supply chain risk patterns. Also, ANOVA results show the pattern of Supply Chain risk is related to Supply Chain Integration in the supply chain of Indian manufacturing firms.

Implications: All supply chains encounter supply and demand risks in their supply chains. Many studies have found that Supply Chain Integration has a positive impact on performance. Hence it becomes important to categorise firms on basis of supply chain risk patterns as it is found to impact supply chain integration.

Keywords: Supply Chain, Demand Risk, Supply Risk, Manufacturing, India, Cluster Analysis. Discriminant Analysis

Evaluating Climate Change Risks in Supply Chain Within the Indian E-Commerce Industry Using AHP and DEMATEL Techniques

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The ongoing pandemic has bared the vulnerabilities in our global supply chains. A bigger, much more physical, challenge awaits in the form of climate change. Due to the ever-increasing greenhouse gas emissions and global warming, change in the climate and its effects are being felt across the globe. Climate change has caused an increase in the frequency of extreme weather events that pose high risk to global supply chains. These risks have also prompted the global community to spring into action and introduce policies and measures in place to help prevent climate change. Literature on understanding climate change risks in the context of supply chain management is scant. The present study aims to identify these risks in the supply chains in the context of Indian E-commerce sector. The study uses Analytical Hierarchy Process (AHP) to prioritise the risk factors and Decision-Making Trial and Evaluation Laboratory (DEMATEL) to find the interrelationship within the categories and classifying them in cause and effect groups. Findings from AHP indicates- Substitution of products with low emission options, Variability in Temperature, Floods and Changing customers behaviour and Shift in consumer preferences were major risk factors. The DEMATEL technique classifies Acute, Market and Reputation risks as causes and these in turn have an effect on Chronic, Policy & Legal, and Technology risk categories. Framework presented in the study can help industries to understand the risks that pose major threat to their supply chains, prioritise and develop effective risk management strategies to stay competitive in the business.

Keywords: Climate Change risks, Supply chain risk management, e-commerce, AHP, DEMATEL

Emerging Technologies: A Paradigm Shift in SCM

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With the evolution of cutting-edge technologies and globalisation, Supply Chain Management (SCM) in gaining competitive edge, making supply networks more interconnected and complex. In the times of disaster and disruption, Supply chains are showing more resilience and becoming adaptable and flexible. With the emergent of 5G mobile services and disruptive technologies like 3-D GIS (Geographical information systems) - distance-based delivery and tracking systems, Location intelligence, Robotic LiDAR (Light Detection and Ranging) technologies, cloud-based Warehouse Spatial intelligence (WSI) solutions, battery-operated wireless sensors, HD cameras, and cloud-based services, the global supply chains are changing at an alarming speed and are gaining new edge. These new category of software solutions, are enabling to gain actionable insights in supply chains to automate decision making without human intervention.Organizations are boosting operational efficiency and improving their business operations with these technologies improving real-time operations, enabling logistics and warehouse operators to increase productivity and efficiency, by improving visibility in the supply chain real time tracking, timely delivery, autonomous decision-making and leading to higher customer satisfaction.

The aim of this paper is to look into the new emerging technologies which are revolutionising the field of SCM with a futuristic approach.

Keywords: Lidar technologies, Warehouse Spatial intelligence (WSI) solutions, Location intelligence, disruptive technologies, supply chains.

Role of Socially Responsible Supply Chains in Protecting Human Rights

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Companies, especially industrial establishments, by and large, have been delinquent in fostering social responsibility in their work practices, except under regulatory pressure. This works as a dampener on nurturing progressive supply chains that would show greater fidelity to social goals. Arguably, the large focal firms driving the supply chains have a greater role to play in furthering socially responsible practices among their players. However, thus far, due diligence exercises have been focusing more on the economic and environmental related aspects at the expense of social aspects. This warrants that commensurate due diligence be imparted in a balanced fashion. It is important because supply chains cannot afford to contend with best of the global supply chains while some of its players are not robust in protecting human rights. This is understood to be more serious along the upstream supply chain players since the focal firms have lesser control over the players operating farther along the upstream. In order to alleviate this laxity along the supply chain players, it is essential for the focal firms to lead by adopting socially responsive strategies. The current study aims to highlight the possible strategies the supply chains can focus on to systematically become more socially responsible.

Keywords: Socially Responsible Supply Chains, Human Rights, Social Responsibility

A Review on Supply Chain Activities of Self Help Groups (SHGs)

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Self Help Groups (SHGs) are small economically, homogenous and affinity groups from weaker section of society who voluntarily formed to save small amount of money regularly which would be deposited in a common fund to meet Members requirement and also for obtaining collateral free loan as per group decision. SHGs are more or less formal organisation of people from poorer section of society working to achieve common goal to benefit each members working in the group. Self Help Group formation is guided by principle of 'Mutual trust' and 'Mutual support'. Micro enterprises formed through micro finance has been considered as an effective tool for alleviating poverty. SHGs undertaking income generation activities helped members to achieve empowerment. Hence, micro enterprises promoted by SHGs play important role in poverty alleviation. Strong supply chain network and digital platform are inevitable for profitable functioning of any business. Various supply chain activities are sourcing, production, distribution, retailing and sales etc.(Siddhartha, T., Nambirajan, T. and Ganeshkumar, C. (2019).Though, the micro finance and different aspect of micro enterprises to empower women is by now a well explored area, here is an attempt to review production and supply chain activities of micro enterprises by SHGs and the digital platform for Self-help groups. further, the study brings together various aspect of supply chain activities of self-help group and its potential for onboarding SHGs on digital platform. Given the limitation of print and electronic media in marketing the products, the necessity for an efficient strategy has been really overdue. The rapid growth of technology provided a feasible alternative for marketing in emerging economies. Technology has contributed significantly for people's empowerment in developing countries. Digital transaction would definitely be a perfect tool to remove inequalities between men and women entrepreneurs (Monami Haque 2013). Information technology could transform the way of business of SHGs. The market penetration of mobile technology and social media extended the digital platform for the SHGs and it facilitates them to have easy accessibility to the customers, marketing and also branding. It was also found that self-help group micro enterprises face a lot of challenges in area of procurement of raw material, production, retailing, marketing, and inadequacy of government support etc. The study shall help the policy makers to formulate more efficacious policies for helping SHGs in undertaking production activities and also reaping benefit of e-platform

Keywords: Self-help group, Women entrepreneur, Micro enterprise, supply chain, digital platform, social media.

Risk in Oil and Gas Supply Chain

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Purpose: Supply chains are the lifeline of human existence. Today supply chain risks and its management is an important area of research. It is important to understand the various risks inherent in a supply chain and understand the interactions between them, before trying to manage/mitigate them. Oil and gas sector is among the eight core industries in India and plays a major role in influencing decision making for all the other important sections of the economy. This paper seeks to understand the risks inherent in oil and gas supply chain and model the risks using Interpretive structural modeling.

Research Methodology/Design: The first step in managing risks is to identify the risks and their interactions. A model which analyses the various risks involved in a oil and gas supply chain with the help of interpretive structural modelling (ISM) is created. To identify the risks in oil and gas supply chain a two-step method is used. SCRM literature is used to extract the risks related to supply chain and then these risks are cross verified by taking inputs from industry experts. Ten relevant risks were identified from extant literature. A structural self-interaction matrix (SSIM), a matrix indicating the pairwise relationships among the risks in oil and gas supply chain of the firm under consideration is developed The Initial Reachability and Final Reachability Matrix was created. The reachability and antecedent sets for each risk are found from the final reachability matrix. The intersection set for each risk is the intersection of the corresponding reachability and antecedent sets. If the reachability set and the intersection set are the same then that risk is considered to be in level I and is given the top position in the ISM hierarchy. After the first iteration, the risks classified to level I are discarded and the above procedure is repeated until the level of each risk has been determined.

Major Findings: The level 1 risks were identified as Variability in supply quantity, Storage limitations, Inadequate processing capacity and Inadequate transport infrastructure. The level 2 risks were identified as Supply Quality, Transportation risk and Process variability. The level 3 risks were identified as Fluctuating Demand, Geopolitical Situation and Acts of Terrorism The dependence power and driving power of each risk is also calculated.

Research Implications: By also identifying the driving and dependence power of the risks this paper provides a framework for identifying the risks and their interdependencies. The framework developed will help the managers understand the most significant risks so that they can pay necessary attention to mitigate the risk in oil and gas supply chain. The managers need to give importance in mitigating the level one risk identified. Mitigating strategies are also documented,

Keywords: Risk, Supply Chain, Oil and Gas, Interpretive Structural Modelling

Impact of Industry 4.0 on Supply Chain Management

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Introduction: Industry 4.0 is the implementation of new technologies like Internet of Things (IoT), Machine Learning, Artificial Intelligence and Cyber Physical System in the conventional industries that uses efforts that are more human. The Industry 4.0 can increase the productivity and can reduce the human efforts in the industries. It changes the existing supply chain into a new version SCM 4.0. The SCM 4.0 is nothing other than the implementation of Industry 4.0 technologies in the Supply chain of the industries. Researches prove that the Industry 4.0 does not change the entire supply chain into a complex one rather than it improves the flexibility of supply chain, it helps the companies to improve their response time to the customer demands and reduces the risks in supply chain management. The main advantage of SCM 4.0 is that it reduces the unnecessary cost involved in the supply chain of an industry. This paper shows the impact of Industry 4.0 on supply chain efficiency and it shows how Industry 4.0 technologies will be useful for the industries

Research Methodology: The objective of the research is to bring out the barriers in implementing Industry 4.0 and to prove that the Industry 4.0 has a positive impact on the Supply chain efficiency (i.e., new technologies, as IoT, CPS and Robotics will have a positive impact on the supply chain of the organization). This research has been done using primary as well as secondary data collection. From the literature review done some variables were taken for the research purpose like Cost, Productivity, Risk, etc., and the questionnaire is prepared accordingly. In addition to that, the Secondary data collected from the previous research paper, clearly gives out the barriers for the implementation of Industry 4.0. The analysis part is done using the primary data (i.e. the responses collected from the employees and experts from different companies inside India working on the supply chain). Regression and Correlation analysis are used in this research to show that there is impact due to the Industry 4.0 technologies in supply chain efficiency. The interpretation and the conclusion are made from analysis of data collected from employees and experts from different companies through the SPSS.

Findings: This research proves that Industry 4.0 technologies will have a positive impact over the Supply chain efficiency. In addition to it also shows that IoT implementation and Robotic working environment will have greater impact on the supply chain efficiency than the data integration through the CPS. Another finding of the research is that the Cost and Time are the two major barrier in implementing Industry 4.0.

Conclusion: To conclude, there will be barriers in the implementation of modern technologies in industry but it keeps the industries to be more productive and have a good supply chain efficiency.

Keywords: Industry 4.0, SCM 4.0, Barriers, Supply chain efficiency.

Study on Driving Factors for Industry 4.0 of Retail Sector Supply Chain

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The research aims to analyse the study on driving factors of Industry 4.0 implementation on retail supply chains and develop an implementation framework by considering potential drivers for Industry 4.0 paradigm. The Interpretive Structural Modelling (ISM) methodology was used for establishing the mutual relationships among the drivers, which not only helps in understanding the relative relationship between the driving factors but also in determining their interdependence while implementing industry 4.0. A framework is developed to understand the driving factors of Industry 4.0 implementation on retail supply chain parameters, by including the identified driving forces for this technological transformation. Industry 4.0 is predicted to bring new challenges and opportunities for future supply chains. The study discussed several implementation challenges and proposed a framework for an effective adaption and transition of Industry 4.0 concept into retail supply chains. The study is expected to benefit supply chain managers in understanding the challenges for implementing Industry 4.0 in their network. Further, the importance of driving forces with respect to industry 4.0 implementation was identified based on their driving and dependence power by using MICMAC analysis. A new conceptual framework is proposed for Industry 4.0 implementation in supply chains and thus this study may help academicians and practitioners to emphasize their efforts towards implementation of industry 4.0 technology at various levels of organization.

Development of Structural Framework for Sustainable Healthcare Supply chain in the Era of Covid 19: Circular Economy Perspective

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Purpose: In the current scenario of Covid 19 Pandemic, Healthcare supply chain is an important part to combat Covid 19 pandemic. Use sustainability practices in healthcare supply chain make the system very much robust and leads to the circularity. The purpose of this research is to assess the Sustainable Healthcare Supply chain in Indian healthcare sector. This study also focused on the role of stakeholders in adoption of Sustainable Healthcare Supply chain practices to achieve circular economy.

Methodology: The Present study based on the empirical research. Sustainable Healthcare Supply chain practices are identified for the literature review and survey questionnaire was framed. The data was collected through the google form from the stake holders of healthcare sector and analysed through Structural Equation Modelling.

Major Finding: This research is focused on the adoption of sustainable healthcare supply chain in covid 19 pandemic situation. For the study it is found that the various stakeholders of the healthcare sector are trying to adopt the sustainable healthcare supply chain practices and it is also observed that the performance of healthcare sectors is improved and it leads to the circular economy. From this study, it is found that sustainable healthcare supply chain practices succour to combat covid 19 situation.

Research Implications: The study provides the significance adoption of sustainable healthcare supply chain practices in different healthcare organisation. sustainable healthcare supply chain practices can have a great effect on the way healthcare organisation to manage their processes by reducing waste, improve performance and achieving circular economy.

Keywords: Sustainable Healthcare Supply, Circular Economy, Covid-19, SEM.

Offshore Analytics Business Process Organizations and Their Clients – A Dual Perspective

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This research builds on a previous article from the same authors who initially examined if and when offshore Analytics Business Process Organizations (ABPO) could effectively be used for firms that want to compete with analytics. In this follow-up exploration we use case studies to examine the perspectives of the offshore ABPO management and the analytics management in the client firms in order to better understand how these two views can be better aligned to produce more successful outcomes when a firm decides to use an offshore ABPO. Overall, the study uncovered that the goals of these two parties were closely aligned as would be expected for most outsourced or offshored services (e.g., call centers, IT services). However, the study also identified several points of tension in this relationship (e.g., knowledge transferability) specifically linked to the analytics domain leading to suggestions on how the perceptions of the two parties could be better aligned along with their goals. Improving the Client/Analytics Business Process Organization relationship will pave the way for further commercial activity in this space and perhaps improve the use of analytics in firms thereby making them more efficient and competitive in the marketplace.

Keywords: BPO, Analytics, Offshore, Management, Outsourcing, Data Mining, Operations

A Study on the Influence of Industry 4.0 Technology on the Success of New-Age Company Based on Resource Based View Theory

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The objective of this research is to illustrate that the New-Age Company's success is predominately dependent on technological resources over other tangible and intangible resources. With this view, twenty critical factors which influence for New-Age Company's success are listed out through literature and expert's opinion based on resource-based view theory in Indian context. To understand the Cause-Effect relationship among the critical resources and to find out the most important critical resource, the DELPHI-GREY-DEMATEL technique is used. As a result of the technique, six critical success factors are identified which includes four technological factors and two non-technological factors. These factors include creative technology utilisation, market-oriented opportunity switch, innovation in technology, high-tech globalization, adventure tendency and continuous improvement. Technological factors either act as influencing factor or influenced factor among other factors. Hence the result of research also enlighten that technological resources are the most significant resources for the success of New-Age Companies based on resource-based view theory (RBV).

An Innovative Approach to Understanding Strategic Supply Chain Issues and Risks through Modified Johari Supply Chain Window

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Purpose: The supply chain organizations alone cannot compete on any aspect of a business, rather they can compete through various components of their supply chains. Small organizations have few actors, few dimensions and less complex, whereas large organizations have many actors, many dimensions and more complex functioning.

The objective of this paper is to develop a structured approach, which is used to understand and identify the key issues and risks from strategic perspective of the supply chain organizations, derived from the collective motivation of supply chain members and the possible positive behaviour of the firms and to operationalize the structure through a theoretical model for understanding the influence of strategic supply chain issues and risk orientation on firm performance mediated through enablers.

Research Methodology / Design: The Johari window's four quadrants, viz., 'knowns' and 'unknowns' to the supply chain, are applied for the smallest supply chain organizations consisting of only a supplier, a firm, and the customers, based on the collective motivation of the supply chain organizations and the positive motivation of the firm to derive at the firm's strategic supply chain attributes, and the operationalization of the strategic supply chain attributes is done through theorical model based on the review of existing literature.

Major Findings:

1. The key issues and risks are identified from the collective motivation of supply chain members and the possible positive behaviour of the firm and derive at the firm's typical strategic supply chain attributes with the help of a modified Johari supply chain window.
2. A theoretical model is developed which can be used for operationalizing the firms strategic supply chain attributes through the firm's strategic supply chain issues and risk orientation on firm performance mediated through enablers.

Research Implications: The novel method developed here is easy to understand and having structured approach, which can be applied to the supply chain organizations in order to analyze their behavioral and motivational issues and risks. The 'knowns' in supply chain management can be said to be 'issues', which have been dealt with in the past. The 'not knowns or unknowns can be said as 'risks', which do not have complete prior knowledge of the events that may adversely affect their business. Here in this study, through the modified Johari supply chain window and the theoretical model developed here, we analyse those behavioural and motivational issues and risks, which are strategic

in nature to a supply chain, and stand as barriers in achieving improved performance of the firms.

Keywords: Johari window, strategic supply chain, risks, theoretical modelling, performance

Effect of COVID-19 Induced Panic Buying on the Dual-Channel Supply Chain Under Channel Power Structure: A Game-Theoretic Analysis.

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Though many supply chain researchers are now trying hard to solve COVID-19 related disruptions, there is scant literature in the field of dual-channel supply chain and Covid disruptions. This study checks the effect of panic buying induced by COVID-19 pandemic on dual-channel supply chain performance. For analysis, we assume the popular two echelon dual-channel configuration, which includes an upstream manufacturer and downstream retailer and e-tailer. As the manufacturer has an overall control over both the retailer and e-tailer, we assume a Stackelberg game between them with the manufacturer as the Stackelberg leader. The game is assumed to be played under complete information. For the study, we have considered the market with the retailer has more channel power than the e-tailer. Being the channel leader, we assign the Stackelberg leadership to the retailer for the retailer - retailer Stackelberg game. We analysed the pricing decisions, optimal order quantity and profit of both the downstream channel partners and the optimal wholesale price and profit of the manufacturer before the pandemic and during the pandemic panic buying. Propositions were formulated to analyse the variation in price, optimal order quantities and profit. For better understanding of the mathematical model, numerical examples were employed to quantify the results and to capture the variation. It was found that the manufacturer and retailer could reap maximum benefit from the panic buying period, and the period was detrimental for the retailer. This study will help the manufacturers, retailers and e-tailers to fix the decision variables during next panic buying condition.

Track: Pluralism - Cultural, Moral and Religious

Beyond Religious Tolerance

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In this age of multiculturalism, we need models of peaceful coexistence and fruitful interaction between religious traditions and denominations.

The concept of "religious tolerance" fails the test as the universal mantra for broadmindedness. Tolerance implies, according to Google, "the ability or willingness to tolerate the existence of opinions or behaviour that one dislikes or disagrees with." According to Merriam-Webster tolerance primarily indicates the "capacity to endure pain or hardship."

We tolerate what we dislike and abhor, such as noisy neighbours or freezing weather. As such the expression religious tolerance carries and maintains with it the seed of distaste and discord, albeit mitigated by forbearance - thus hardly providing a stable platform for cohabitation. What if the spirit of tolerance runs thin or evaporates under the strain of unexpected, unpleasant episodes? What if the sense of dislike increases beyond the capacity of tolerability?

The global village needs instruments to move from mere endurance to wilful celebration of religious diversity.

We can take inspiration from the soothing wisdom of a nineteen century Indian district magistrate (the highest post an Indian national could obtain in British colonial India), a Bengali philosopher, poet, prolific author, religious leader and reformer known as Srila Bhaktivinoda Thakura. After his vast exposure to the Christianity of the rulers and his familiarity with a variety of Hindu subsects, he wrote: "The many religions of the world have naturally grown very distinct from each other . . . However, to create mutual discord because of these differences would be disastrous. If one happens to be in another's temple at the time of his worship, one should think, 'Here my Lord is being worshiped in a different form. Since I am committed to my particular practice, I cannot take part in this ritual, but as I watch it, I am developing a greater feeling for my own method of worship. The Supreme Absolute Truth is one without a second. Therefore, as I offer my obeisance's to the form which I see here, I pray to my Lord, from whom this form comes, that this Deity will help me expand my love for Him.'" he believed that "Those who do not behave in this way, but who exhibit malice, envy, or ridicule toward other religious processes, certainly deviate from true religion due to a lack of intelligence. If such people actually loved their own Supreme Lord, they would not be attracted to such useless disputes."

We need to approach the dialogue with offering at the very least the benefit of the doubt to our interlocutors: they are not depraved, evil deviants; most likely they are honest practitioners, endeavouring to align their thoughts and actions to the laws of the universe, to the Divine Will, in the forms with which they are familiar by upbringing or by past choices. Such attitude can herald genuine reciprocal nourishment and heartfelt appreciation for the "other."

But what is needed, and what Bhaktivinoda suggested, isn't a simplistic, starry-eyed, indiscriminating syncretism. He also proposed meticulous philosophical analysis of the underlying principles of the plethora of religious manifestations.

He wrote: "All devotees of the Lord should . . . reject all so-called religious systems containing the unwanted elements of atheism, agnosticism, materialism, disbelief in the existence of the spirit soul (which amounts to the idea that working for the body is all in all), hedonism, and impersonalism."

Philosophical research can be fruitful when we suspend tribalistic parochialism ("My God is better than your God. I will come to your village and smash your God.") and start considering the various forms of religious life through rigorous parameters of scientific enquiry: what are the universal rules of logic that should inform our philosophical analysis? What are the objective qualities human beings should aspire for and what practices actually effectively develop them? What fundamental principles of orthodoxy and orthopraxy should modern humanity embrace, over and above ethnic and time-bound cultural minutiae?

Enormous advances can result when we approach the subject dispassionately, with an open mind, employing the proper hermeneutical instruments and empirical methodologies. Spirituality can thus reclaim its seat at the table of scientific inquiry, for the true advancement of knowledge and improvement of the human race.

Developing an Indigenous Islamic Construct of Leadership: A Multi-Method Approach

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This research aims to develop an emic construct that counts as a step toward developing a universal theory of Leadership that can have both theoretical and practical contributions to cross-cultural management and other fields. This study intended to define and establish a thick indigenous leadership construct from an Islamic perspective by applying the lexical analysis of the construct leadership synonyms and antonyms in Arabic. Furthermore, investigate the construct of Leadership in the Noble Quran and Hadith. And examine contemporary views of Arabian managers and leaders on Leadership.

Keywords: Indigenous construct, Islam, leadership, cross-cultural management, emic

Pandemic Management or Humanity's Call to Achieve Vaccines for All

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We are under the second wave of Corona virus, getting in or getting ready for the third wave as the virus has been mutating, and a more dangerous virus could emerge anytime. While there are several vaccines, (i) pharmaceutical companies do not have enough capacity to manufacture vaccines in sufficient quantity, and (ii) even if there were enough quantities available, not everyone can afford to purchase them. Only few countries have been able to produce the vaccine on their own or have an ability to produce it if the technology were licensed to them. The supply chain for vaccine production is also very complex with components sourced from several countries. It is also well known that as infections increase, so does the possibility of the emergence of a deadly virus for which current vaccines may not be effective.

So, is the making of vaccines available to everyone a business management problem? If this a moral problem? Is this a political problem? Arguments can be made to support each of these or a combination of these scenarios. In the current situation (July 25, 2021), when most of the purchases of vaccines are made by richer countries (Our World in Data, https://ourworldindata.org/covid-vaccinations, July 25, 2021) and cases there are decline, many lower income countries are facing severe challenges. Only 1.1% of the people in low-income countries have received at least one vaccine. Demand for Oxygen in African countries, for example, has been rising very fast and there is not enough supply. It can, thus, be argued that richer countries have a moral obligation to provide vaccines to the poorer countries.

On the other hand, it would be a political problem because countries with vaccines can gain political mileage by donating vaccines to countries that cannot afford it. It is also a management problem because with each infection the chances of mutation increase and the probability of a more dangerous virus appearing increases. Currently (July 2021), only 27.3% of the world population has received at least one dose of the COVID-19 vaccines.

In such a scenario, wherein either vaccines are not available or not affordable, in the short-run, alternative medicine is the treatment. For example, in an initiative by Ayush Ministry of the Government of India, 80,000 prophylactic kits of Ayurvedic treatment were provided to Delhi police. The incidence rate for this group was much lower than the general Delhi population while the death rate for this group was 1/3 of the death rate for Delhi in general. Thus, in the short-run, working jointly to explore strategies that improve immunity could be explored.

Other alternatives would be to build political support for waiver of patents for vaccines and medications and transfer of technology to low-income countries so that low-cost treatments could be developed for this and future infections. Another strategy would be to explore compulsory licensing by governments in which companies with patents are registered, as well as voluntary licensing by companies that have the patent. Thus, there may not be a single strategy but a combination of strategies including the realization that it is in the interest of everyone to vaccinate everyone so that the chances of mutation of virus to a potentially dangerous virus could evolve.

Keywords: COVID-19, Pandemic, alternative medicine

Are Chinese Really "A Tray Of Loose Sand"? from Perspectives of National Culture and Social Psychology

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To probe whether the Chinese are necessarily hostile toward each other while they highlight harmony, this study examines how Chinese people develop harmony and hostility in their group dynamics. Based on the data gathered from a questionnaire survey, the results reveal that social distance and education are negatively associated with ingroup harmony, which is positively associated with outgroup hostility, and therefore have only indirect effects on outgroup hostility. In addition, age is positively related to ingroup harmony and negatively related to outgroup hostility, supposing direct and indirect effects on outgroup hostility, and its total effect is negative. The paper concludes with implications of the findings, limitations, and suggestions for future research.

From Derbyshire to Umuofia: Reading the Anglo-African Contact Zone through the Texts of D.H. Lawrence and Frantz Fanon

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The transcultural relativism of the Anglo-African locale has been of major interest of cultural scientists. The coloniser-colonised dichotomy further problematises the pluralism of these two regions. The representative writings of the referential time and space are the major sources of information about the cultural encounter and pluralism between the Anglophone and the African Black. Themes such as the image of the "Other", emergence of science, economy, religion and gender form the basis for the study of the "contact zone" England and Africa established during the first half of the twentieth century, along with the popular mass culture. The writings of D. H. Lawrence and Frantz Fanon are taken for primary study to establish the pluralistic relativism between the two extremes of the Meridian, in this paper.

D. H. Lawrence's The Rainbow portrays the protagonist Ursula Brangwen who is infatuated towards the South-African returnee Anton Skrenbesky. Anton's final departure to India, leaving Ursula behind in England symbolises the quest of the English youth for the "Other" as the centre for emigration for commercial and military prospects due to the latter's rich natural and human resources. Frantz Fanon criticizes this immigration for its colonial and imperial agenda in his anti-colonial treatises like Black Skin, White Masks and The Wretched of the Earth. While Lawrence finds the other nation as being better than the capitalist and mechanised living of England, he fails to acknowledge the economic and political prowess England won by the virtue of the capitalistic ambitions. While Lawrence appreciates the Anglo-African encounter as being mystique and sublime, as a distant observer; Fanon is the insider who criticises the encounter as being hegemonic, racial and exploitative.

The "epidermalisation" of the black Africans through which they want to shed their blackness and become white. This hegemony extends to self-alienation in which the Black man wants to become whiter to secure his superiority. The tools of education, economy and politics are used in the process, thereby producing the national bourgeoisie class who are themselves the product of the English education system. This native African bourgeoisie exploits the proletariat (working class) and follow-Africans into bonded laborers and unpaid workers as he says in The Wretched of the Earth, parodying the failure of the entire Nationalist Movement- "…the banishment of the natives" and "enslaving of men and women." (235)

The gendered quest for the white problematises the entire African social setup, as Fanon states. The Black-White encounter creates the hegemonic pluralism in which the black men and women are in a "frenzied quest" for the White counterparts, thereby leaving their Black spouses and children with socio-cultural and economic insecurity, as

Fanon writes in Black Skin, White Masks and Nadine Gardiner portrays in My Son's Story.

The new society formed through the Anglo-African cultural encounter witnessed a linguistic shift as well from the phono-centric to the logo-centric communication system due to the introduction of printing press in rural Africa. Ngugi Wa' Thiongo attributes the rise of the Anglophone logo-centric language to the Western intelligentsia as being its "producers". The English Missionary expanded in Africa through this print technology, English publishers and the academicians. In turn, they produce the Black mediators between the White and the Black cultures in order to carry out the imperial, political and cultural assimilation. The new commercial expansion results in monetisation of the African resources which Fanon criticises as an exploitation of the farmers, proletarian and the students in The Wretched of the Earth.

Also, the Missionary attempted to the institutionalise the African culture into Christianity upon it arrival. The point to be noted here is that D. H. Lawrence was one of the dissenters who hated the institutional religion. He loved God and Bible but hated their man-made "nauseating fixities" made up by the Papacy. This corrupts the society, he believed along with Fanon. The dualism of religion as a spiritual essence on the one hand and the objective institution on the other is what Lawrence abhorred and often he called upon the Pagan faiths for rescue. So, he hated what Fanon hated and loved what Fanon loved in terms of the Anglo-African religious encounters.

Therefore, this Paper analyses the pluralistic discourses arising out of the Anglo-African connection during the twentieth century colonial expansion of England, foregrounding the entrepreneurship expansion of the Whites in Africa, psycho-sexual nuances, social, ethnic religious and scientific encounters in the Anglo-African locale. For this, D.H. Lawrence and Frantz Fanon are taken for primary study for their crude knowledge and stark representations of the naked Anglo-African milieu of the time.

Keywords: Anglo-African Pluralism, Epidermalisation, Monetisation, Other, Contact Zone, Phono-centric, Logo-centric.

Track: Strategic Management and corporate Governance

Examining The Impact of Knowledge Based Dynamic Capability on Innovation Based Performance: Moderating Role of Market Dynamism

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Purpose: Dynamic markets are usually opportunities providing variations that directly "destroy" existing needs or operational processes to give trendy paths. This study aims to critically investigate the role of market dynamism (MD) as a moderator between knowledge-based dynamic capability (KBDC), and innovation-based performance in Indian service (IT) sector.

Design/methodology/approach:The moderation effect of MD on the effect of KBDC as independent variable on INPF as dependent variable was examined. Moderation analysis has been conducted with the help of partial least square (PLS) modelling on the primary data obtained through survey method. Smart PLS 3.0 software has been used to perform data analysis.

Findings: The moderation analysis results indicated that MD did not significantly moderate the relationship between KBDC and INPF. The study results indicated no statistical significance based on standardized path coefficients and significance levels. Therefore, the hypothesis was rejected.

Originality/value: This study has adopted a unique approach to comprehend the concepts relating to KBDC, MD and INPF literature in the context of Indian IT sector. While, KBDC enhances INPF is well established in the literature, this paper proposes the test the moderating role of market dynamism amongst the identified factors. PLS modelling was used to test statistical relationship amongst the identified factors.

Keywords: Innovation based performance (INPF); knowledge based dynamic capability (KBDC); knowledge based view (KBV), market dynamism (MD), moderation analysis, and resource based view (RBV)

In Search of an Innovative Organization: Narrative Analysis and Storytelling as Tools from a Postmodernism Perspective

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Purpose: How to identify an innovative organization? In the extant literature innovativeness is consider to a theoretical construct from the organizational learning aspects – emphasizing the ability of an organization to absorb external signals, assimilate them in the organization, blending them with the existing routines and capabilities to develop new routines and capabilities that defines the innovativeness of the organization (Van de Ven et al. 1999, Helfat and Peteraf, 2003; Allen and Henn 2007; Ellonen et al., 2011). The empirical operationalization of innovativeness of an organization is biased heavily on its product or process invention – either input-based, like the patents or R&D intensity, or output-based, like measurement of product diversification or percentage of sales from new products or services. But such theorization and operationalization does not consider the micro-aspects within the organization like importance of nature of interaction among people, the cultural aspects as a driver, the use of narratives, the story-telling to communicate, which may have substantial importance in understanding the innovativeness of an organization (Tushman and O'Reilly 1996; Bartel and Guard, 2009).

Research methodology: Narrative and storytelling approaches play a key role in the research in social sciences (Propp, 1968; Bakhtin, 1981; Greimas, 1987), specifically in management and organization studies. Story, in this article, is defined as "an oral or written performance involving two or more people interpreting past or anticipated experience" (Boje, 1991: 111). Researchers use the analysis of the structures, functions, themes, symbols, and conventions using narratives and stories used within and across the organization walls to develop theories of organizations (Boje, 2011; Vaara et al., 2016).

In this research, we would like to understand and analyze a single organization through narrative and storytelling. In the detailed single case study we shall use multiple approaches to understand the innovativeness of an organization. One such approach is the use of 'antinarrative' – narratives those are not widely shared but has to potential to promote innovativeness (Boje, 2008, 2011; Vaara et al., 2016). We shall gather such narratives and antinarratives from detailed open-ended interviews of the senior members of the organization who are attached to the organization for a long period of time (Boje et al. 2004; Vaara and Tienari, 2011). Another approach is to look into the organization through the narrative discourses to reveal the marginalized voices that are excluded in the official narratives of the organization to the world (Boje, 1995). This would be done looking from the analysis of the company from multiple notes and comments on the organization as well as official and unofficial communication both inside and across the organization from different level of leadership.

Major findings and research implications: Through this research we find that the innovativeness of an organization is related to the culture that is transmitted from the long-tenured employees to the new entrants through multiple stories, narratives, formal and informal communications to shareholders, analysts, media, and so on. This analysis would help the research to understand more fine-grained nature of the innovativeness of an organization. Such approach would also help the stakeholders to understand the ingredients of the innovativeness which may otherwise seems as a fallacy to the outsiders what causes the innovativeness of the organization.

Keywords: Storytelling, narrative, postmodernism, innovative organization.

SME Corruption in Vietnam: A Case of the Glass Being Half Empty

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Purpose: This study is the first large-scale empirical study using broad panel data to investigate the relationships among bribery amount, gender diversity in top management teams, and firm financial performance. Building on the resource-based view, we examine the effect of corruption on firm performance among small and medium enterprises in Vietnam over a ten-year period. Additionally, we explore how female representation in the C-suite is connected to the bottom line and moderates the corruption-performance link.

Research Methodology/Design: Our panel sample includes 936 small and medium enterprises in Vietnam between 2005 and 2015, using data from the Vietnam SME Survey Database. We develop a series of linear mixed models with maximum likelihood estimation to analyze the data.

Major Findings: We find that the bribery amount a firm paid is significantly and positively associated with the firm's gross profit over time. Additionally, we explore that gender diversity in the top management team is not a significant predictor of gross profit, nor does it moderate the relationship between the bribery amount and firm performance as has been regularly found in previous diversity research.

Research Implications: The positive relationship between bribery and firm performance contradicts the prior empirical evidence and highlights the critical roles of intangible resources devoted to corruption in emerging markets such as business networks and time spent dealing with government bureaucracy. Our findings also imply a disconnect between policy enactment and policy enforcement in emerging economies like Vietnam. We discuss methodological, theoretical, practical, and anti-corruption policy implications for Vietnam as well as other similar emerging markets.

Keywords: corruption, firm performance, policy enforcement, emerging markets, top management team gender diversity

An Empirical Study on the Role of Employees in Formulating the Sustainable Reporting Practices of Companies Included within the SENSEX of BSE, India.

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In this empirical research, an effort has been made to examine the role of employee's in formulating the sustainability reporting practices of companies that are included in SENSEX of BSE, India. A sample size of 300 employees of SENSEX 30 companies were selected by using convenient sampling and therefore the sample survey is conducted from May 2018 to February 2019 by administering the structured questionnaire. The analyzed data reveals that the workers don't have adequate awareness towards the sustainable reporting practices which is significant statistically. It's found that employees are adequately involved in the formulation of policies of their organizations which is significant statistically. Employees aren't receiving proper communication for changes in the existing policies. They had insufficient information regarding the source of the policy's approval. Employees aren't satisfied with the adequacy of health and safety facilities and the prevailing wage structure. Employees aren't convinced with the prevailing pollution control devices. Managements of the select companies aren't providing sufficient training for skill development and not encouraging their best employees by proper awards. Therefore, it's concluded that the workers within the sample companies aren't actively engaged in their sustainable reporting practices. So, Managements need to adopt standard sustainable reporting practices for their sustainable development to face the competition effectively in the global world.

Keywords: Competition, Employee’s, Policies, Management, SENSEX, and Sustainable Reporting Practices.

A Conceptual Framework of Performance Measurement of Research & Development Organizations: A Case of R & D Organizations under the Department of Atomic Energy

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Among the functions of the management, it has been found that evaluation of the activities of the R & D and the performance of the R & D organizations are most complex. Difficulties encountered in evaluating the performance of R & D include uncertainties in the processes and outcomes, gathering empirical evidence on the impact of the R & D, time lapse in the improvements, which sometimes runs into decades, imputation problem, where inputs from several sources may influence in outputs and the same R & D activity may have different impacts, etc. While varied performance measurement models for the industrial and services organizations are available in the literature, there is a nascent focus on assessing the performance of R&D organizations. This paper addresses this need by presenting a conceptual measurement framework for the R&D organizations under the Department of Atomic Energy in India, which are known to be mission mode Research Centres. The conceptual framework considers capability inputs, infrastructure/physical inputs, inputs related to structural support, informational needs and monetary measures along with the output measures relevant to these R&D organizations. The framework may help in realizing the full potential of developing new performance measurement models, which may plug the deficiencies in the existing systems, so that these R&D organizations may meet their mandate and achieve greater productivity.

Keywords: Research and Development, R&D, Atomic Energy, India, input measures, Performance Measurement

Effects of Sustainability Initiatives on Performance of Hospitality Industry

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The environment of the earth, the living conditions of humans, the attitude and behavior of the people are changing. Challenges are increasing, and resources are decreasing. The threats from the worldwide competition and raising inequity pushed the world towards economic development and reformulations originated by capitalism; this, in turn, results in environmental degradation, poor quality of life, and improper management of natural resources. However, in recent times government, consumers and society are showing their increased concern towards being sustainable.

Hospitality is one of the potent and old economic activities supporting a large amount of employment and contributing significantly to the world's GDP. Recent studies have highlighted that the hospitality or hotel sector is greatly responsible for environmental degradation, pollution, and low quality of life. In recent times the management and consumer both have shown their determination towards implementation of sustainable initiatives. The last decade has shown a green wave in the research of sustainable development of the hospitality industry. However, the study is still fragmented, which results in disbelief and misunderstanding between researchers and practitioners.

So the current paper reviews the sustainability initiatives adopted by the hospitality sector and concludes the impact of those initiatives on hotel performance incorporating all the dimensions of sustainability to establish an understanding of the topic based upon the current trends. This paper aims to produce a literature survey of 418 articles to identify the current knowledge of the subject and suggest a sustainability definition to reflect the present context that can guide to achieve sustainable goals. The selected time duration for the literature survey is from 2001 to 2021, and the source of articles is the web of science database.

Keywords: Hospitality, Hotel Sector, Sustainability Initiatives, Sustainable Goals, Web of Science.

Innovation has been a loyal companion to mankind since the dawn of creation. The current pandemic has although disrupted lives around the globe, it has also underscored and intensified the need for innovation in most all spheres of business and management to meet the resulting challenges. To showcase the innate innovative ability of management and business professionals and academics from around the globe, Chapman University of California, Howard University of Washington, D.C., and National Institute of Technology Warangal of India are jointly organizing their first virtual Global Conference on Innovations in Management and Business during July 27-28, 2021. The conference aims to bring together leading researchers, scholars, and instructors from academia as well as innovative practitioners from industry to exchange information and share experiences and research results from various specialized and interdisciplinary fields in business and management.

Global Conference on Innovations in Management and Business

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