
A COMPARATIVE STUDY OF MARKETING STRATEGIES OF CIPLA AND GLAXOSMITHKLINE

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Introduction:

Cipla Limited is a socially-minded Indian generic pharmaceutical company, probably best-known outside its home country for pioneering the manufacture of low-cost anti-AIDS drugs for HIV-positive patients in developing countries. It has played a similarly prominent role in expanding access to drugs to fight influenza, respiratory disease and cancer. Founded by nationalist Indian scientist Khwaja Abdul Hamied as The Chemical, Industrial & Pharmaceutical Laboratories in 1935, Cipla makes drugs to treat cardiovascular disease, arthritis, diabetes, weight control, depression and many other health conditions, and its products are distributed in virtually every country of the world.

Cipla has always emphasized self-reliance and the right of all people to health and access to medicine, regardless of their economic circumstances or where in the world they happen to live. The company has become well-known internationally for its dedication to working according to these values and prioritizing a socially-conscious approach to its operations, and that for over 75 years. Apart from its presence in the Indian market, Cipla also has an export market and regularly exports to more than 185 countries in all corners of the world.

The company followed effective marketing strategy owing to the awareness that pharmaceutical industry is going to be highly competitive and only the fittest could survive. The company also realized the fact to concentrate more on local market instead of going for overseas patent and acquisitions challenges.

Almost half of HIV/AIDS patients who are under antiretroviral treatment depend on Cipla drugs throughout the world. Cipla Ltd. is the world's largest manufacturer of these drugs and distributes them at discounted rates as compared to other brands. In 2002, World Health Organisation recognized Cipla as "in-principle approved" supplier for HIV-related medicines. On the domestic turf, it is a major player in the domestic retail pharmaceutical market with 1,000 plus products. Cipla's portfolio includes drugs for diseases like gastrointestinal disorders, asthma, chemotherapy, common cold, cough, cancer, antibiotics, tuberculosis, Alzheimer's etc. The company also specializes in the manufacturing of steroids and hormones.

The company also has a large export business that includes raw materials needed for manufacturing various pharmaceutical products, prescriptions drugs, intermediates and over the counter (OTC) products/drugs. Cipla is also a major exporter of animal care products. The company has a functional network connecting 180 countries for medicine export business across the globe. Cipla's

Financial Literacy: An Efficient Way to Manage Own Finances

Abstract

Financial literacy helps individuals to improve their level of understanding of the financial matters which enables them to process financial information and make informed decisions about personal finance. According to RBI, financial literacy can broadly be defined as "providing familiarity with and understanding of financial market products, especially rewards and risks, in order making informed choices". The present paper focuses on determining the ability to manage own finance among members of financial literacy and counseling centers and to examine how well-equipped they are to make financial decisions. The research also concentrates on their interest in gaining financial management related information. The Present Study is an attempt to analyze the relationship between their ability to manage own finance, interest towards gaining financial management related information based on demographic factors.

Keywords: Financial Literacy, Financial Decisions, Financial Management.

Introduction

The Financial literacy is the ability to understand finance. More specifically, it refers to the set of skills and knowledge that allows an individual to make informed and effective decisions through their understanding of finances. It is mainly used in connection with personal finance matters. Financial literacy is an understanding of money and financial products that people can apply to financial choices in order to make informed investment decisions about how to handle their finances.

The ability to make well-informed financial decisions plays an important part in the ability of individuals to manage their financial affairs. The outcomes of financial decisions have significant implications for an individual's financial security and standard of living. A person with a good level of financial literacy is likely to be better placed than someone without those skills and knowledge to manage their financial affairs prudently; all else being equal, they are more likely to budget effectively, invest wisely and manage their debt level in a sustainable manner. Research has been conducted worldwide for measuring the level of financial literacy. And also financial literacy survey has been conducted at country level by the governments. Most of the surveys have thrown light on their poor level of financial literacy. This study focuses on financial literacy among members of financial literacy and counseling centers and to examine how well-equipped they are to make financial decisions. The research also concentrates on their interest in gaining financial management related information. Financial literacy is important because as the world becomes more and more complex with increasing financial products, informed investment decisions need to be made. In India the Reserve Bank of India directed all scheduled commercial banks including RRBs to initiate Financial Literacy and Credit Counseling Centres (FLCCs) from 2008 onwards with the broad objective of providing free financial literacy/education and credit counseling for consumer/ investor protection.

Research Methodology

In this study, survey method was adopted to collect the primary information from the members of financial literacy and credit counseling centers.

A questionnaire was prepared which was aimed to collect the required information from the participants. The sample was drawn from Dehradun district of Uttarakhand and it represented members of financial literacy and credit counseling centers with different economic, social and geographical characteristics. For the purpose of the study 100 questionnaires were fulfilled. The participants of the survey were asked to fill in their demographic details and were asked questions pertaining to their ability to manage their personal finances and their interest in gaining

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ग्राहक सम्बन्ध प्रबन्धन : बैंक अधिकारी की भूमिका

सारांश

शोध कार्य के उद्देश्य से बैंक की शाखा को विपणन केन्द्र माना गया है। अध्ययन के लिये उत्तराखण्ड राज्य के ऋषिकेश नगर में कार्यरत सभी बैंकों को न्यादर्श के रूप में चुना गया है। सरकारी क्षेत्र, निजी बैंक, सहकारी एवं क्षेत्रीय ग्रामीण बैंकों में तुलनात्मक अध्ययन के लिये एक हजार बैंक ग्राहकों से यादृच्छिक रूप से प्रश्नावली फॉर्म भरवाये गये। न्यादर्श की व्यवसायगत संरचना का अवलोकन स्पष्ट करता है कि 36 प्रतिशत सदस्य वेतनभोगी वर्ग से सम्बन्धित थे और 26 प्रतिशत सदस्य व्यवसायी थे। बैंक विशेष में खाता रखने के कारणों पर दृष्टिपात करने से ज्ञात होता है कि आधे व्यक्तियों के बैंक चयन का कारण उनके आवास अथवा कार्यस्थल के निकट होना था। व्यक्तिगत बैंकिंग सेवाओं में वेतन आधारित खातों की संख्या का महत्वपूर्ण अंश देखने को मिलता है। बैंक में खाता खोलने के प्रयोजनों के विवेचन से ज्ञात हुआ कि 22.2 प्रतिशत व्यक्तियों ने वेतन आहरण के लिये ही बैंक में अपना खाता खोला। कोई वर्ग विश्लेषण में ग्राहक को महत्व दिये जाने की स्थिति के मामले में विविध बैंक समूहों के मध्य सार्थक अन्तर पाया गया। कोई वर्ग के परिकल्पित मूल्य और संदर्भगत मूल्य में तुलना के आधार पर सहकारी और निजी बैंक समानरूप से उच्चतर अवस्था में हैं, जबकि क्षेत्रीय ग्रामीण और सार्वजनिक बैंक समान रूप से निम्नतर स्थिति में हैं। कोई वर्ग विश्लेषण में शून्य परिकल्पना ली गई कि बैंक अधिकारी के सहयोगपूर्ण व्यवहार को लेकर बैंक समूहों में अन्तर सार्थक नहीं है और अधिकारी व्यवहार की दृष्टि से सेवा एक समान है। विविध बैंक समूहों के मामले में, यह मान्यता गलत सिद्ध हुई है। 40.3 प्रतिशत ग्राहकों का मत था कि कर्मचारी की शिकायत बैंक अधिकारी से करने पर टाल-मटोल की जाती है। बैंक ग्राहकों में 28 प्रतिशत व्यक्तियों का मत था कि शिकायत करने पर बैंक अधिकारी द्वारा कर्मचारियों का पक्ष लिया जाता है। शिकायतों को शून्य स्तर तक लाना सम्भव नहीं है। वास्तव में, इसकी जरूरत भी नहीं है। महत्वपूर्ण यह है कि शिकायत आने पर उसे किस प्रकार निपटाया जाता है। दो प्रकार के परिवाद हैं— एक वे जो किसी स्तर पर लिखित रूप में दर्ज किए गए हों, दूसरे वे जो मौखिक रूप से कहे गये हों। ग्राहक सम्बन्धों की दृष्टि से तो अनकही शिकायतों का भी पता लगाया जाता है। मौखिक विवादों की किसी भी तरह उपेक्षा नहीं की जानी चाहिए।

मुख्य शब्द : विपणन केन्द्र, सरकारी क्षेत्र, निजी बैंक, क्षेत्रीय ग्रामीण, व्यवसायगत संरचना, मौखिक विवाद।

प्रस्तावना

सेवा उद्योगों में जन शक्ति विकास का स्थान अधिक महत्वपूर्ण होता है। बैंकिंग में टेक्नोलॉजी पर निर्भरता लगातार बढ़ रही है, किन्तु मानव संसाधन की भूमिका कम नहीं हुई, अपितु बढ़ी है। बैंक के समक्ष दो प्रमुख प्रश्न हैं, अपने स्टॉफ की कार्यकुशलता किस प्रकार बढ़ाई जाये और दूसरे प्रोत्साहित रखने के लिए प्रोन्नति क्रम कैसा रखा जाये। प्रत्येक संवर्ग के लिए ट्रेनिंग प्रोग्राम हैं, किन्तु ग्रामीण दूर-दराज की शाखाओं के कर्मचारियों को इनका लाभ कम मिल पाता है। बैंक में दो प्रकार के कर्मचारी हैं— एक वे जो लम्बे समय तक एक स्थान पर रहते हैं, दूसरे वे जिनका प्रत्येक तीन साल बाद ट्रान्सफर होता है। विपणन गतिविधि में लिपिकीय संवर्ग जो एक स्थान पर अधिक समय रहता है अपना योगदान ज्यादा दे सकता है। इस समय रिटेल बैंकिंग और ग्रामीण बैंकिंग को लाभप्रद क्षेत्र के रूप में चिन्हित किया गया है। अतः बैंक इस स्टॉफ के दक्षता विकास पर विशेष ध्यान देकर लाभान्वित हो सकते हैं। बैंक ग्राहक सम्बन्धों को लेकर संवेदनशील हुए हैं। भविष्य उसी बैंक का है जिसके ग्राहक सम्बन्ध सुरक्षित हैं। संवाद कौशल प्रत्येक प्रशिक्षण का मुख्य अंग है। कर्मचारियों और अधिकारियों के व्यक्तित्व विकास के लिए सम्प्रेषण का पाठ पढ़ाया जाता है।



सुबोध कुमार
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ROLE OF NABARD FOR THE SOCIO-ECONOMIC & RURAL DEVELOPMENT OF UTTARAKHAND: A CASE STUDY

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Abstract
NABARD is stand for National bank for agricultural and rural development. Presently NABARD is playing a very crucial role for upgrading the social awareness regarding the socio-economic and rural development in Uttarakhand. NABARD provides the number of facilities for the rural areas as an employment for the poor farmers, technology in their agricultural activities and innovative ideas which are the greater need of the rural poor society and their economic development in Uttarakhand. It will be interesting to observe the ways in which this will translate into action at the ground level, and how the understanding of NABARD is set to undergo a change in agricultural for the rural people of Uttarakhand. The main role of NABARD is to promote the education, Eradication of extreme hunger and poverty in rural areas. NABARD is making a financial platform between financial institutions (Co-operative banks, RRBs and other banks) and business growth & agricultural activities (rural roads, rural bridges, health, and education, soil conservation, drinking water schemes, flood protection, forest management, irrigation department, dairy, fishery, marketing infrastructure and agro base processing infrastructure). So this apex institution is working and taking initiative on the different projects in rural areas of Uttarakhand for the socio-economic and rural development.

Key words: NABARD, NIDA, RIDF, CBS and Poverty reduction

Introduction

NABARD is a Development Bank with a mandate for providing and regulating credit and other facilities for the promotion and development of agriculture, small-scale industries, cottage and village industries, handicrafts and other rural crafts and other allied economic activities in rural areas with a view to promoting integrated rural development and securing prosperity of rural areas, and for matters connected therewith or incidental there to. NABARD provide the financial assistance for the rural development through the financial institution as a district co-operative banks and regional rural banks (RRBs) and also provide the technical assistance and guidance to those

financial institutions which are involved for the socio-economic and rural development for the rural people of Uttarakhand. NABARD provides credit for the productive activities in the rural areas as a short term loans to the co-operative banks and regional rural banks for the distribution of this loan among the rural areas for the socio-economic and rural development in Uttarakhand. NABARD is working as the investment credit as an apex body for the capital formation in agricultural allied sectors and rural infrastructure development fund (RIDF) are covering the different rural areas i.e. rural roads, rural bridges, health, and education, soil conservation, drinking water schemes, flood protection, forest

A Case Study on Sovereign Gold Bond Sold through Banks: Investor Protection Issues

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Abstract

The Sovereign Gold bond is an opportunity for the investors who wish to invest in gold. The gold bonds are largely sold through banks. In small towns, the bank officials are not well versed with the gold bond like new products. Sometime, the transaction is initiated by one incumbent and he is transferred from the branch. Now, there is ample chance that the new officer is not acquainted with the procedure for gold bond issuance. In such situations, the buyer becomes a victim as happened in the case. It is observed that the complaint redressal mechanism is not very effective in public sector banks and the investor has to face a lot of difficulties in the way of his investment and settlement of dispute. There are standards laid down by the BCSBI in the code for various products but they are seldom complied with in the dealings. The case raises many issues in the area of customer protection in the banking industry for investors of gold bond or likewise products.

Key Words: Sovereign Gold Bond, Transaction number, Satisfaction letter, Regional office

Mrs. Sharma is a biology lecturer in an old college in New Tehri. These days, she saw an advertisement of sovereign gold bond as an instrument for investment. She discussed it with her husband and decided to invest in the bonds. In fact, they see a need of some gold just after few years for marriage of their son. Thus, they judged the opportunity the best for dual purpose. She visited her bank and told the banker about her plan. The officer responded well and enquired of the details of the scheme from his controlling office. After getting the things through, he issued an ad hoc receipt of the amount received for investment in sovereign gold bond. The receipt bears the sixteen digit transaction number along with few other pertinent details therein.

After about a three months period, when Mrs. Sharma visited the bank for some other work, she also asked about the receipt of the gold bonds in the branch. She was advised that it takes time and it will directly reach her postal address and she should wait for the same. Again after a few months, she contacted the bank and repeated her query about the bonds. She observes that the new bank officer is there and the old incumbent is transferred to Dehradun. The officer assured that they will look into the matter and will apprise the details to the investor. He handed over his visiting card for his contact number. Now, whenever she visits the bank, she asks about the bonds but she did not get conclusive answer ever.

After more than a year time, she is worried about the matter and talked to the manager more emphatically. Now, she is given a phone number of Dehradun office. She tried the number few times. The officer on call there from advised her to visit the branch after a week time. In all this about a six month period is more lapsed with no



BONUS ON A LIFE INSURANCE POLICY: SPURIOUS CALLS FROM SCAMMERS—A CASE STUDY

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Abstract

The case is on an incident that a retired defense personnel receives a phone call from IRDA office. The caller purports him that there is some payment pending in his favour. It is for bonus on an insurance policy in his name. The claim is under process in his office. For release of the payment he asked to submit the token money/processing fee in advance through an account told by him. The caller was a fraudster. He tried to trap the innocent person and made several attempts with all possible tricks. But the senior citizen did not believe the cheater and proved to be intelligent and smart against the forgery. He stayed safe and the scammer did not succeed in the case.

There is a large number of incidents where people receive such bogus calls in the name of IRDA. A little awareness and control over one's greed can easily check the happening of the fraud. The IRDA's efforts in this regard are also seen in print media and electronic media as well. Further there is a scope of extending the awareness among masses in this regard. The content may be added in financial literacy campaigns run by the RBI and other agencies.

Keywords: endowment plans, insurance penetration, financial literacy, credentials

Sharma ji is retired from Air Force. On an incoming call from an officer from IRDA told him that his payment for Rs. 68,780 is under process in his office. It is in respect of an insurance policy of LIC of India. The amount is towards the bonus to his policy taken some time long back. Mr. Sharma has no idea about any receivable from any insurance matter. The person, Shukla is in continuous touch with Sharma ji through repeated calls on mobile. He expressed big regard towards the defense personnel and tried to give a personal touch in his conversation. He showed his extreme concern for senior citizen and later he addresses him uncle ji only. He arranged a talk of his section officer and Sharma ji, confirming that the claim file is in process in his office. But, Sharma was not convinced with the content/version of Shukla. He tried to enquire about the IRDA Hyderabad office through his relatives residing over there. His niece after doing her MBA is working in Hyderabad for some MNC there. She confirmed the address of IRDA but emphatically advised him to ignore any such type of calls for unexpected gains. He has no insurance cover at this age. He had some endowment plans and received the maturity value in due course by his superannuation.

ADOPTION OF CRYPTOCURRENCY, A NOVEL ENTRANT TO ASSET CLASS: MEASURING THE PERCEPTION OF MILLENNIALS

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ABSTRACT

The cryptocurrency market in India grew to an overwhelming stature of USD 6.6 billion in May 2021 from USD 923 million in April 2020. Cryptocurrency adoption has increased 800% since last year, according to a report by Chainalysis. Crypto assets have emerged as a new asset class. Millennials are adopting cryptocurrency as an investment avenue due to its unprecedented price appreciation. This paper explores crypto adoption using Technology Acceptance Model. A quantitative methodology utilising surveys is adopted. The perception is measured on variables: usefulness, ease of use, and security. Self-administered questionnaires were distributed among 125 millennials for data collection. Respondents were selected based on their willingness to respond. Analysis reveals that Perceived Usefulness, Perceived Ease of Investing in Cryptocurrency, and Perceived risk have a significant effect on Behavioural intention to invest in cryptocurrencies. The contribution of this research paper will help the organisations understand the end-user perception towards cryptocurrency and factors impacting its adoption, which would further assist when offering cryptocurrency services to facilitate investment in it and other transactions.

Key words: Adoption, Asset Class, Blockchain, Cryptocurrency, Technology Acceptance Model

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1. INTRODUCTION

"If the monetary standard, like totalitarian language, becomes so detached from reality as to be useless in the eyes of its users, society can and will improvise an alternative" - Felix Martin, 2013.

Impact of Organisational Culture Paradigm on Workplace Sustainability

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Abstract: The purpose of this paper is to examine the impact of organisational culture paradigm on workplace sustainability of five service sector companies namely, TCS, HCL, Infosys, Reliance and Wipro for the period 2013-2015. The study reveals that revenue is highly related to women programmes then attrition and injury at the workplace. The injury at the workplace is significantly and positively related to attrition. The findings also show that cultural attributes are a significant part of ethical business practices and help them to drive financial performance.

Keywords: Organisational culture, Workplace sustainability, Service sector companies, Women workforce, Award & reward

Introduction

Today organisation is on the threshold for promoting an organisational culture at every level. An organisation with synergetic culture maintains assertive management with the help of systems and procedures. Participative culture encourages the use of personalised relationship, exchange of benefits and assertiveness, and discourages the use of asserting negative sanctions to facilitate the success of the organisation (Tripathi and Tripathi, 2009).

The challenge is how to achieve both safety and operational improvements to provide harmonised workplace culture. Constructive team culture was associated with more positive work attitude, higher service quality, and less turnover. More positive team climate is associated with more positive individual work attitude (Glisson and James, 2002). Firms can easily differentiate each other by creating a supportive culture among employees. Firms with higher levels of trust embedded in the organisational culture are more likely to outperform (Nold III, 2012). Culture emboldens organisation and adds new horizons to further growth. Relentless hard work and commitment to achieve organisation goals are a true testimony of employees. Motivated and encouraged employees leave no stone unturned to provide best of their efforts.

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Environmental Sustainability Through Green Banking Practices

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Abstract

Ecological inequality has embossed an essential debate in protection of environment among environmentalists, organisation, and government, all over the earth. Banks, too, can provide imperative foresight for the due economic restoration that will line latest room for investing and financing policies for inception of a robust and fortunate low carbon economy. Green Banking is an element of ethical banking finished with global initiatives by a circle of stakeholders to bail out the environment. The paper seeks to examine the extent of various green banking approaches adopted by public, private and foreign banks in India for environmental sustainability. The Chi-square, Factor Analysis and Garrett's Rating Technique has been used to identify the statements. Further, this paper has been made to study level of customer and employees' awareness regarding green banking initiatives taken by selected banks. Thus, the paper identifies the juncture of green marketing ambition of the banks on the foot of their green banking initiatives. The sample consists of the 15 leading performing banks from public, private and foreign sector. The findings of the paper reveal that with the time the Indian banking sector have accepted the relevance of environmental preservation and instituted various initiatives under its green banking avenue. The finding also shows that foreign sector banks have taken more green banking initiatives as compared to public and private banks in India. The results of the study denotes the three common demographic factor i.e. educational qualification, monthly income and age group related to level of customer and employees' awareness towards green banking. Further, the result of Garrett's ranking shows that in view of employees, green banking is an important part of banking system as it consists environment. Further, the Customers responses on

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Spousal Attitude Towards Exerting Conflict Resolution Strategies in Decision Making

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Shivendra Singh¹
Atul Dhyani²

Abstract

Family is one entity that has complex variables underplaying the consumption decisions, and marketers must understand how couples behave in concert to resolve conflict across major decisions. In this study, the family aspects are investigated to shed more light on spouse attitude towards family decision-making for selection of car and school/college for their ward and assess the impact of attitudinal factor on decision satisfaction. The drop-off/pick-up method was used to collect the data from Northern India. The result reveals that spousal attitude is formed by marital power, assertiveness, subtle manipulation, love, bargaining and being submissive. Results of multiple regression analysis show that subtle manipulation is most and marital power has a negative impact on spouses' decision satisfaction. Thus, when targeting a family for a significant trades assay, the salesperson should focus on both husband and wife and stimulate a conversation between them to appeal to their conjoint kinship.

Keywords

Spouse, attitude, conflict resolution, decision-making, marital power

Introduction

Decision-making is known as the process of making a unique choice between two or more offers. A family or household is considered as a fundamental decision-making unit, and spousal decision behaviour is a key to explain how families reach the final decision, which has long been an interesting area for researchers (Davis, 1970; Green, Cunnigham, Verhage & Strazzieri, 1983); however, recently, the academicians have communed their results to marketers and indicated that policymakers may adopt an improved understanding of family decision-making stratagem to achieve various selling objectives (Verma & Kapoor, 2003) and marketing goals (Dhyani, Agrawal & Singh, 2015).

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RESEARCH DEVELOPMENT ASSOCIATION JAIPUR (INDIA)



Impact of Non-Performing Assets (NPAs) on Financial Performance of Indian banking Sector

Rashmi Kumari, Prabhat Kumar Singh, V.C. Sharma

Abstract

The purpose of this paper is to analytically examine the relationship between NPAs and financial performance (ROA) of selected public and private-sector banks. The data has been taken from the banks official websites, on the basis of market capitalization of listed public and private sector banks in India. Panel data regression model has been applied from 2013- 2017 to examine the impact of non-performing assets on financial performance of public and private sectors banks. Findings of the study reveals that there is significant and positive impact of GNPA over financial performance of Indian banking sector. Similarly the impact of NNPA on financial performance of Indian banking sectors having the same impact as GNPA. Overall the study found positive and significant impact of NPAs on the financial performance of banks. The present study develops the capacity for previous examinations related with non-performing assets and suggests the public and private sector banks to give attention on NNPA and GNPA of banks which influence the financial performance of both banking sectors. This study broadens the literature by examine the overall impact of NPAs on the financial performance of banks.

Keywords: Financial performance, NPAs, Profitability, ROA

Introduction

Financial system of any economy plays important role in its economic development, and financial system comprises financial institutions. India is one of the largest countries in south Asia with massive financial system institutional and channel/ instruments. Nonperforming assets not only disturbs the profitability of banks but also spoil the asset quality of banks and leads to very difficult for bank survival (Narula and Singhla, 2014). Non-performing of asset of banks is one of the essential clue which is used for measurement of performance of the banks. NPAs have a direct impact on banks profitability (Joseph and Prakash, 2014). Banks profitability has exercised as the financial statements ratios return on assets (ROA) and return on equity (ROE). Other profitability measures include net interest income which is dividing by the average earning assets. NPAs flash the performance of banks, a huge level of nonperforming assets prefer high chances of a large number of defaulters that influence the profitability and net capital of banks also cuts down the value of assets. The NPA growth includes the essential of provisions which mark down the profits and

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A Study on Paradigms of Quality of Work Life and Its Dimensions

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Abstract:

In today's competitive global economy, human is among the most crucial resources. To retain human resource and to attain maximum productivity from them is a great challenge for the organizations. Since it is easy to obtain a person physical presence at work place but loyalty, commitment and job involvement comes through the quality of work life. It has become important to comprehensively construct an environment at work place which reflects the employee well being over there. Thus, providing satisfaction at mind and declining negative personal consequences of the employees through quality of work life is the necessity of these days. Quality of work life of employees has been widely studied and is it still has a greater focus on increasingly far more and more humanizing the job conditions as well as the total work environment from different angle. Thus, employee's quality of work life seems to be highly important because satisfaction of these people is a back-bone for organizational survival and development. The main objective of this study is to understand the perspective of quality of work life and to identify various dimensions of quality of work life. For this purpose secondary data is being used. The findings of the study states that the quality of work life is not only measured by one or two factors but there are group of factors which affects the quality of work life. Furthermore, an effective implication of quality of work life in any organization is advantageous for both the employee and employer.

Keywords: Quality of work life, job involvement, human resource, job satisfaction.

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THE TREND OF NPAs IN PUBLIC AND PRIVATE SECTOR BANKS IN INDIA: A COMPARATIVE STUDY

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ABSTRACT

The development of the banking industry is the barometer of economic growth because the banking industry plays a vital role in the economic development of any country. The basic function of banks is to lend money in the form of loans to different sectors like agriculture, housing, personal and others to meet the productive use of these funds. Now a day's bank have become very cautious in extending loans, the reason being mounting non- performing assets. Non-performing assets (NPAs) are the major problem facing by the Indian Banking Sector. They had been the single largest cause of irritation of the banking sector of India. This paper showed the trends of NPAs in the last five years of selected public and private sector banks as well as comparison between the trends of NPAs of both sectors. The present study is an analytical study. Three public and three private sector banks have been selected for the purpose on the basis of their largest market capitalisation. Percentage and average method used for checking the trend of NPAs in both the banks and also with the help of SPSS T-test has used for the purpose of comparative analysis of public and private sectors banks. The study found that NPAs of public sector banks are comparatively very high than private sector banks and there is significant difference in the level of NPAs of public and private sector banks.

Keywords: NPAs; Public sector banks; Private sector banks; Trends.

A COMPARATIVE STUDY OF MARKETING STRATEGIES OF CIPLA AND GLAXOSMITHKLINE

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Introduction:

Cipla Limited is a socially-minded Indian generic pharmaceutical company, probably best-known outside its home country for pioneering the manufacture of low-cost anti-AIDS drugs for HIV-positive patients in developing countries. It has played a similarly prominent role in expanding access to drugs to fight influenza, respiratory disease and cancer. Founded by nationalist Indian scientist Khwaja Abdul Hamied as The Chemical, Industrial & Pharmaceutical Laboratories in 1935, Cipla makes drugs to treat cardiovascular disease, arthritis, diabetes, weight control, depression and many other health conditions, and its products are distributed in virtually every country of the world.

Cipla has always emphasized self-reliance and the right of all people to health and access to medicine, regardless of their economic circumstances or where in the world they happen to live. The company has become well-known internationally for its dedication to working according to these values and prioritizing a socially-conscious approach to its operations, and that for over 75 years. Apart from its presence in the Indian market, Cipla also has an export market and regularly exports to more than 185 countries in all corners of the world.

The company followed effective marketing strategy owing to the awareness that pharmaceutical industry is going to be highly competitive and only the fittest could survive. The company also realized the fact to concentrate more on local market instead of going for overseas patent and acquisitions challenges.

Almost half of HIV/AIDS patients who are under antiretroviral treatment depend on Cipla drugs throughout the world. Cipla Ltd. is the world's largest manufacturer of these drugs and distributes them at discounted rates as compared to other brands. In 2002, World Health Organisation recognized Cipla as "in-principle approved" supplier for HIV-related medicines. On the domestic turf, it is a major player in the domestic retail pharmaceutical market with 1,000 plus products. Cipla's portfolio includes drugs for diseases like gastrointestinal disorders, asthma, chemotherapy, common cold, cough, cancer, antibiotics, tuberculosis, Alzheimer's etc. The company also specializes in the manufacturing of steroids and hormones.

The company also has a large export business that includes raw materials needed for manufacturing various pharmaceutical products, prescriptions drugs, intermediates and over the counter (OTC) products/drugs. Cipla is also a major exporter of animal care products. The company has a functional network connecting 180 countries for medicine export business across the globe. Cipla's



ग्राहक सम्बन्ध प्रबन्धन : बैंक अधिकारी की भूमिका



सुबोध कुमार

प्रोफेसर,

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सारांश

शोध कार्य के उद्देश्य से बैंक की शाखा को विपणन केन्द्र माना गया है। अध्ययन के लिये उत्तराखण्ड राज्य के ऋषिकेश नगर में कार्यरत सभी बैंकों को न्यादर्श के रूप में चुना गया है। सरकारी क्षेत्र, निजी बैंक, सहकारी एवं क्षेत्रीय ग्रामीण बैंकों में तुलनात्मक अध्ययन के लिये एक हजार बैंक ग्राहकों से यादृच्छिक रूप से प्रश्नावली फॉर्म भरवाये गये। न्यादर्श की व्यवसायगत संरचना का अवलोकन स्पष्ट करता है कि 36 प्रतिशत सदस्य वेतनगोपी वर्ग से सम्बन्धित थे और 26 प्रतिशत सदस्य व्यवसायी थे। बैंक विशेष में खाता रखने के कारणों पर दृष्टिपात करने से ज्ञात होता है कि आये व्यक्तियों के बैंक चयन का कारण उनके आवास अथवा कार्यस्थल के निकट होना था। व्यक्तिगत बैंकिंग सेवाओं में वेतन आधारित खाता की संख्या का महत्वपूर्ण अंश देखने को मिलता है। बैंक में खाता खोलने के प्रयोजनों के विवेचन से ज्ञात हुआ कि 22.2 प्रतिशत व्यक्तियों ने वेतन आहरण के लिये ही बैंक में अपना खाता खोला। कोई वर्ग विश्लेषण में ग्राहक को महत्व दिये जाने की स्थिति के मामले में विविध बैंक समूहों के मध्य सार्थक अन्तर पाया गया। कोई वर्ग के परिकल्पित मूल्य और संदर्भगत मूल्य में तुलना के आधार पर सहकारी और निजी बैंक समान रूप से उच्चतर अवस्था में हैं, जबकि क्षेत्रीय ग्रामीण और सार्वजनिक बैंक समान रूप से निम्नतर स्थिति में हैं। कोई वर्ग विश्लेषण में शून्य परिकल्पना ली गई कि बैंक अधिकारी के सहयोगपूर्ण व्यवहार को लेकर बैंक समूहों में अन्तर सार्थक नहीं है और अधिकारी व्यवहार की दृष्टि से सेवा एक समान है। विविध बैंक समूहों के मामले में, यह मान्यता गलत सिद्ध हुई है। 40.3 प्रतिशत ग्राहकों का मत था कि कर्मचारी की शिकायत बैंक अधिकारी से करने पर टाल-मटोल की जाती है। बैंक ग्राहकों में 28 प्रतिशत व्यक्तियों का मत था कि शिकायत करने पर बैंक अधिकारी द्वारा कर्मचारियों का पक्ष लिया जाता है। शिकायतों को शून्य स्तर तक लाना सम्भव नहीं है। यास्तव में, इसकी जरूरत भी नहीं है। महत्वपूर्ण यह है कि शिकायत आने पर उसे किस प्रकार निपटाया जाता है। दो प्रकार के परिवाद हैं— एक वे जो किसी स्तर पर लिखित रूप में दर्ज किए गए हों, दूसरे वे जो मौखिक रूप से कहे गये हों। ग्राहक सम्बन्धों की दृष्टि से तो अनकही शिकायतों का भी पता लगाया जाता है। मौखिक विवादों की किसी भी तरह उपेक्षा नहीं की जानी चाहिए।

मुख्य शब्द : विपणन केन्द्र, सरकारी क्षेत्र, निजी बैंक, क्षेत्रीय ग्रामीण, व्यवसायगत संरचना, मौखिक विवाद।

प्रस्तावना

सेवा उद्योगों में जन शक्ति विकास का स्थान अधिक महत्वपूर्ण होता है। बैंकिंग में टेक्नोलॉजी पर निर्भरता लगातार बढ़ रही है, किन्तु मानव संसाधन की भूमिका कम नहीं हुई, अपितु बढ़ी है। बैंक के समक्ष दो प्रमुख प्रश्न हैं, अपने स्टॉफ की कार्यकुशलता किस प्रकार बढ़ाई जाये और दूसरे प्रोत्साहित रखने के लिए प्रोन्नति क्रम कैसा रखा जाये। प्रत्येक संवर्ग के लिए ट्रेनिंग प्रोग्राम है, किन्तु ग्रामीण दूर-दराज की शाखाओं के कर्मचारियों को इनका लाभ कम मिल पाता है। बैंक में दो प्रकार के कर्मचारी हैं— एक वे जो लम्बे समय तक एक स्थान पर रहते हैं, दूसरे वे जिनका प्रत्येक तीन साल बाद ट्रान्सफर होता है। विपणन गतिविधि में लिपिकीय संवर्ग जो एक स्थान पर अधिक समय रहता है अपना योगदान ज्यादा दे सकता है। इस समय रिटेल बैंकिंग और ग्रामीण बैंकिंग को लाभप्रद क्षेत्र के रूप में चिन्हित किया गया है। अतः बैंक इस स्टॉफ के दक्षता विकास पर विशेष ध्यान देकर लगानियत हो सकते हैं। बैंक ग्राहक सम्बन्धों को लेकर संवेदनशील हुए हैं। भविष्य उसी बैंक का है जिसके ग्राहक सम्बन्ध सुरक्षित हैं। संवाद कोशल प्रत्येक प्रशिक्षण का मुख्य अंग है। कर्मचारियों और अधिकारियों के व्यक्तित्व विकास के लिए सम्प्रेषण का पाठ पढ़ाया जाता है।

Financial Literacy: An Efficient Way to Manage Own Finances

Abstract

Financial literacy helps individuals to improve their level of understanding of the financial matters which enables them to process financial information and make informed decisions about personal finance. According to RBI, financial literacy can broadly be defined as "providing familiarity with and understanding of financial market products, especially rewards and risks, in order making informed choices". The present paper focuses on determining the ability to manage own finance among members of financial literacy and counseling centers and to examine how well-equipped they are to make financial decisions. The research also concentrates on their interest in gaining financial management related information. The Present Study is an attempt to analyze the relationship between their ability to manage own finance, interest towards gaining financial management related information based on demographic factors.

Keywords: Financial Literacy, Financial Decisions, Financial Management.

Introduction

The Financial literacy is the ability to understand finance. More specifically, it refers to the set of skills and knowledge that allows an individual to make informed and effective decisions through their understanding of finances. It is mainly used in connection with personal finance matters. Financial literacy is an understanding of money and financial products that people can apply to financial choices in order to make informed investment decisions about how to handle their finances.

The ability to make well-informed financial decisions plays an important part in the ability of individuals to manage their financial affairs. The outcomes of financial decisions have significant implications for an individual's financial security and standard of living. A person with a good level of financial literacy is likely to be better placed than someone without those skills and knowledge to manage their financial affairs prudently, all else being equal, they are more likely to budget effectively, invest wisely and manage their debt level in a sustainable manner. Research has been conducted worldwide for measuring the level of financial literacy. And also financial literacy survey has been conducted at country level by the governments. Most of the surveys have thrown light on their poor level of financial literacy. This study focuses on financial literacy among members of financial literacy and counseling centers and to examine how well-equipped they are to make financial decisions. The research also concentrates on their interest in gaining financial management related information. Financial literacy is important because as the world becomes more and more complex with increasing financial products, informed investment decisions need to be made. In India the Reserve Bank of India directed all scheduled commercial banks including RRBs to initiate Financial Literacy and Credit Counseling Centres (FLCCs) from 2008 onwards with the broad objective of providing free financial literacy/education and credit counseling for consumer/ investor protection.

Research Methodology

In this study, survey method was adopted to collect the primary information from the members of financial literacy and credit counseling centers.

A questionnaire was prepared which was aimed to collect the required information from the participants. The sample was drawn from Dehradun district of Uttarakhand and it represented members of financial literacy and credit counseling centers with different economic, social and geographical characteristics. For the purpose of the study 100 questionnaires were fulfilled. The participants of the survey were asked to fill in their demographic details and were asked questions pertaining to their ability to manage their personal finances and their interest in gaining

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सर्व कर्माखिलं पार्थ ज्ञाने परिसमाप्यते॥

Shrimad Bhagawad Gita, Chapter 4 (33)

"Attaining knowledge is superior to
accumulation of all sumptuous substances.
As all acts finally conclude into wisdom."



Cultural Adaptability and Workplace Performance of Indian Service Sector

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Abstract

The cultural adaptability preserves efficient work practices and minimizes the environmental fluctuations. The purpose of this paper is to evaluate the workplace-performance of selected companies namely, TCS, HCL, Infosys, Reliance and Wipro. The study compares the workplace-performance through revenue, employee strength, women workforce, attrition and injury rate. The findings show that the cultural attributes are significant part of ethical business practices and drives the financial performance. The one-way ANOVA test confirmed that the women workforce and attrition rates are creating strategic difference for companies. It is also observed that service sector companies are well aware to build and ensure effective organisational culture. This research makes an important contribution to the existing literature regarding enhancement of workplace-performance of Indian service sector. The assessment is restricted due to small sample size.

Key Words

Cultural Adaptability, Workplace-Performance, Service Sector Companies, Women Workforce, Injury Rate, Attrition Rate

INTRODUCTION

The Indian service sector is an emergent sector contributing more than 57% of the GDP. The cultural adaptability embraces multiculturalism and

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BOOK REVIEWS



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Sustainable Green Marketing Practices Enhance Competitive Advantage in Indian FMCG Sector

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ABSTRACT

Green marketing is a trendy expression in the current business situation. Currently, the vast majority of the companies are endeavoring to pick up preferred standpoint over their rivals by utilizing eco-friendly and ecological strategies which improve the intensity alongside the execution of the organization. The point of the present investigation is to measure the impact of green marketing practices on competitive advantage by examining the 73 companies out of 100 ensured and enlisted FMCG companies taken for the sample, has a place with sustenance and refreshment segment in Delhi and NCR region. Green marketing practices and competitive advantage have been evaluated inside the marketing-mix components. The structural equation modeling (SEM) has used to examine the effect of green marketing practices on the competitive advantage and relationship among independent (green marketing practices) and dependent (competitive advantage) variables. The findings reveal that FMCGs companies are yet not getting the coveted advantages through green marketing practices as three components (product, price, and place) found insignificant except the promotional activities which are significant in order to gain an advantage.

Keywords: Green Marketing, Competitive Advantage, FMCG, Environment, Structural Equation Modeling.

1. INTRODUCTION

The present market situation investigates that the business, endeavors, and associations are increasingly committed to ecological issues because of more grounded natural enactment, monetary improvement and impact the most grounded populace base. The developing green market has consolidated an extensive variety of exercises which join the item upgradation and also changing the procedure of generation, which will be contributed into great bundling and publicizing Vinayagamoorthy & Somasundaram (2012). The competitive and worldwide surroundings companies need to have a concern for the environment as part of their operations. A large portion of the huge global players in the market are enhancing their organizations and are currently effectively implementing Green Marketing practices.

At present, the vast majority of the organizations know about obligations towards the environment. In this way, they are delivering items which are eco-friendly and changing the production procedure by 'Go Green' concept that they can ensure nature on one hand and increment benefits on the other. A large portion of the examinations found that ecological issues and familiarity with the whole global world have expanded around the globe, which make individuals naturally touchy and carry on in like manner. The consumers are becoming more concerned about the environment and changing behavior according, where

Effect of Vital Financial Heads on NPAs of Public and Private Sector Banks

Rashmi Kumari and V.C. Sharma

Abstract

The development of the banking industry is the barometer of economic growth of any economy. The basic function of banks is to lend money in the form of loans to different sectors like agriculture, housing, personal and others to meet the productive use of these funds. This paper aims to assess the effect of each vital financial heads on NPA of public and private sector banks. The present study is empirical in nature based on the annual reports and websites of selected banks for the period 2012-2016. Two public and two private sector banks have been selected for the purpose on the basis of their largest market capitalization. Multiple regression analysis has been used for the purpose of analysis. The findings reveal that the study found insignificant impact of vital financial heads on NPA of public and private sector banks from 2012-2016.

Keywords: Non-Performing Assets; Total Assets; Total Deposits; Total Advances; Net Interest Income.

1. INTRODUCTION

Non-performing asset (NPA) is defined as a credit facility in respect of which the interest and / or installment of principal has remained past due for a specified period of time. NPA is a classification used by financial institutions that refer to loans that are in jeopardy of default. Once the borrower has failed to make interest or principal payments for 90 days the loan is considered a non-performing asset. An amount due under any credit facility is treated as "past due" when it has not been paid within 30 days from the due date. Due to the improvement in the payment and settlement systems, recovery climate, up gradation of technology in the banking system, etc., it was decided to dispense with 'past due' concept, with effect from March 31, 2001.

NPA is one of the foremost and the most formidable problems that have shaken the banking industry in India (Kumar & Singh,

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Level of Job Satisfaction among Different Employees Echelons of Power Sector: A Case Study of
National Thermal Power Corporation Ltd.

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Abstract:

The purpose of the study is to assess the impact of ability utilization, achievement, activity, advancement and authority in the level of job satisfaction among employees of National Thermal Power Corporation Ltd. The Samples of 500 respondents selected out of 1093 employees, that include 122 executives and 378 non-executives using stratified random sampling method. Data is gathered from both primary and secondary sources. For primary data, the researcher personally visited the NTPC between September 2014, June 2015 and January 2016 and gathered first hand data through individual contacts and extensive interviews. In this study, analysis has been done through descriptive statistics and one way ANOVA. The limitation of study states that it is only confined to one power station of NTPC and only five variables were considered for the study. The findings of the study shows that the ability utilization, achievement, activity, advancement and authority the level of job satisfaction among different hierarchical positions of employees were not found statistically significant ($p\text{-value} > 0.05$) and concludes that there is very strong evidence that the mean tensile strengths of different categories of employee are equal level of job satisfaction in the organization, Employee's job satisfaction results in increase in production, and then it may also yield reduction in absenteeism and stress of the employees. Managerial initiatives should demonstrate the ability of influencing relevant outcome variables. National Thermal Power Corporation Ltd. should consider alternate managerial initiative techniques to attain employee job satisfaction.

Keywords: job satisfaction, NTPC, ability utilization, achievement, activity, advancement, authority

Organisational Sustainability through Culture and Managerial Effectiveness: An Indian Perspective

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Pooja Singh Negi¹
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Abstract

Research on different aspects of organisational culture and performance or management capability among Indian firms remains limited. A vast number of previous studies suggest that every organisation should include culture and managerial effectiveness for sustainable development. To analyse this perspective, the article tries to investigate the relationship between organisational culture and managerial effectiveness in an Indian context.

Our study provides a meta-analysis of 30 qualified empirical research articles published between 1967 and 2016. The main sectors were banking, pharmaceutical, manufacturing and education. The meta-analytical approach helps to generalise the relationship between organisational culture and managerial effectiveness. Asymmetry of funnel plots is evaluated using Begg and Mazumdar's rank correlation and Duval and Tweedie's trim and fill methods. The results revealed overall combined correlation ($r = 0.291$) whereas, correlations in excess of 0.3 are rare in this context. The findings suggest that culture and managerial effectiveness are an important factor for organisation sustainability. These relationships indicate a positive relationship between organisational culture and managerial effectiveness. The major limitation of this research study is associated with the unavailability of empirical research papers. We also believe that our findings would have been more assertive if they were tested as hypothetical propositions drawn from the literature and through a consecutive research survey. The organisational culture explored in this study provides some innovative thoughts for building sustainable knowledge culture, particularly in an Indian context. These findings also highlight the importance of organisational culture in fostering managerial effectiveness.

Keywords

Effect size, organisational culture, managerial effectiveness, meta-analysis, organisational sustainability

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Sustainability-oriented Organizational Culture in the Indian Service-Sector

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Abstract: The purpose of this article is to examine the sustainability-oriented organizational culture of selected service-sector companies, namely Tata Consultancy Services (TCS), Hindustan Computers Limited (HCL), Infosys, Reliance, and Wipro. The study measured organizational culture through the dimensions of career development, female-focused programs, award and reward system, talent retention, and health and safety. In addition, revenue, employee strength, female workforce, attrition, and injury rate of the above-mentioned five service-sector companies are analyzed. The one-way ANOVA test confirmed that career development, award and reward system, talent retention, and health and safety are prevalent dimensions of organizational culture. Using the Pearson correlation test, the study reveals that female-focused programs dimension is positively related to attrition and injury in the workplace. The health and safety dimension is directly related to the injury dimension. This study offers a novel method to evaluate the sustainable organizational culture with the help of a scoring method.

Keywords: Sustainability-oriented Organizational Culture, Service-Sector Companies, Female Workforce, Award and Reward System

Introduction

In recent years, the private service sector of the Indian economy has delineated several remarkable changes in terms of investment and gross domestic product. Concrete steps are being taken by the government for more employment generation and poverty alleviation in the private sector. Firms are promoting an organizational culture to drive such emerging transformations. Private service-sector companies in India are directing their workplace culture (workplace sustainability of an organization) toward career development, female-focused programs, award and reward system, talent retention, and health and safety (Wipro 2017; TCS 2015). Organizational sustainability in terms of workforce, retention of employees, and employee safety can be achieved through positive cultural transformation (Packalen 2009). Assertive management maintains synergetic culture through appropriate systems and procedures. A supportive culture helps managers to shape positive behavioral changes among employees. Participative culture in an organization encourages personalized relationships, exchange of benefits, and assertiveness (Tripathi and Tripathi 2009).

A harmonized workplace culture enriches both safety as well as operational improvements. Positive work attitude and higher service quality are more associated with a strong workplace culture. A positive team culture significantly influences the work attitude of employees (Glisson and James 2002). Firms can easily be differentiated on the basis of their supportive culture created by them which embeds warmth and trust and fosters high-performance (Nold 2012). Culture is something that emboldens an organization and adds new horizons to it, which in turn ensure its further growth. Relentless hard work and commitment to achieve organizational goals are something that is expected from employees. Motivated and encouraged employees leave no stone unturned and use their best efforts to achieve organizational goals.

Talent and expertise of employees ensure the gainful and optimum utilization of the available resources. Diagnosing talents of the employees and getting them improved is the key

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Measuring Consumers' Perception and Determinants of Green Purchase

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ABSTRACT

In the late 20th century ecological issues have emerged as a serious concern among corporate world. Simultaneously consumers also become environmentally conscious and want to buy eco-friendly products, which compelled to businesses to address these concerns in the light of sustainability and economic growth. Green marketing which also sometimes known as sustainability marketing, environmental marketing or ecological marketing is an opportunity to build innovative products and technologies that meet customer needs in the market. It has also received a tremendous boost with the revival of environmental consciousness among consumers. The study examines consumers' perception towards green products and factors which influence the green purchase. Information was obtained from 600 consumers resides in two cosmopolitan cities (Chennai and Hyderabad) on justified sampling method. Multiple Regression technique was used to know the consumers perception and Exploratory Factor Analysis (EFA) was used to identify the influencing factors for green products. The findings reveal that consumers have positive perception for green products and most influencing factor is eco-labels followed by promotion, price, availability and quality for green purchase.

Keywords: Green Products, Perception, Environment, Demographics, Eco-label

Present Status of 'Start-up India Initiative' With Special Reference to Uttarakhand State

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Abstract

Entrepreneurship and trade have always been an integral part of India's economy. The wave of start-ups seemed to have captured the aspiration of India, a young country where 65% of the population falls in the category of 25-35 years age group. Start-ups are scalable firms that contribute largely to economic development and employment creation. As there are a lot of uncertainties and risks, start-up founders seek technical, financial and managerial assistance from the government as well as private institutions.

In this paper, an effort has been made to assess the present status of 'Start-up India initiative' with special reference to Uttarakhand State. The purpose of the study is to examine the role of government in the development of entrepreneurial activities such as creative, strategic and administrative activities. The study has been conducted using secondary data. It is an exploratory study conducted to analyse the growth of start-ups in the State.

The study reveals that considerable government support is still required for the development of start-ups in the state. Uttarakhand's performance in terms of growth of start-ups has improved significantly in comparison to other emerging states after the launch of the scheme; however, this growth is not considerable enough as compared to the top-performing states (Categories to the states as given by the States Ranking Framework). It is observed that the implementation of the initiative has been lackadaisical while significant and targeted action plans need to be undertaken to boost and nurture the ecosystem of start-ups in Uttarakhand, at large.

To cope with this problem, it is suggested that the state government should explore ways to create a Venture Fund or Fund of Funds with an appropriate corpus for funding state-based start-ups. In this regard, the state needs to prepare clear operating guidelines and management criteria for the fund. The fund should enable the creation of an ecosystem for providing risk capital to young enterprises to undertake research and development in high priority technology areas.

Keywords- Start-up India, Entrepreneurship Development, Uttarakhand, Start-up Ecosystem

Introduction

Start-ups are the world's engine of innovation especially in terms of business growth. Start-ups are necessary for the economic development of the nation. It also helps in improving the future of technology development where technopreneurs are playing the dominant role in global market. They bring new ideas and innovative business models that require to stir creativity and encourage healthy competition. The changing political and economic environment drove momentum towards entrepreneurship and noteworthy improvement in the quality of start-ups in India. The government is promoting start-ups through various schemes to ensure entrepreneurship development and transformation of youth to job givers than job seekers.

History of Start-ups

The Indian land is no alien to the concept of business and trade and entrepreneurship. During the '80s the nation took a stand on commodities like Jute, cotton, spices etc. The idea of owning a 'business' runs in the blood of Indians. Entrepreneurship, post-independence started to transform itself into a new shape through reduction of hindrances coming in the way of the growth of entrepreneurship through political support, liberal policies, research initiatives and favourable laws. During the mid-80s, the then Prime Minister Rajeev Gandhi declared 'Liberalization of Computer Industry' followed by the commencement of NASSCOM in 1988 opened all possible routes for the development of Indian start-up's ecosystem. The next few decades witnessed an increasing growth trend in the entrepreneurial ventures across the economic, cultural and social sectors. Gradually various Institutions, cells and NGOs started taking business and academic interest in start-ups. In the last few years, they have exhibited potential and proficiency, which has made global investors collaborate with the Indian start-ups.

According to a 2017 report published by NASSCOM, more than 5000 start-ups got registered in the technology

EXPLORING THE IMPACT AND INTERVENTION OF GOVERNANCE CULTURE ON CSR PRACTICES OF SELECTED INDIAN BANKS

Dr. Shivangee Tiwari*
Prof. RC Dangwal**

ABSTRACT

Purpose

The paper aims to explore the impact of governance attributes and cultural commitment on CSR reporting practices of public, private and foreign banks in India.

Design/Methodology/Approach

Sample 15 (public, private and foreign) banks were selected using market capitalisation. CSRRP index is prepared using content analysis. Kuruskall-Wallis and Mann Whitney U test has been applied to test the significance between governance attributes (GA), corporate culture (CC) and corporate financial performance (CFP) with respect to level of corporate social responsibility reporting practices (CSRRP). Multi-collinearity test was used to test the collinearity between independent variables and multiple regression was employed to test the relationship between independent and dependent variables.

Findings

Governance attributes have a strong predicting power on CSRRP due to increased ratio of non-executive director and presence of women on bank board. However, there is a significant negative relation between employee turnovers as a proxy of cultural commitment on CSRRP. Further, the finding reveals significant difference between GA, CC and CFP with respect to level of CSRRP in private and foreign sector banks.

Research Limitations/Implications

The data covers a five-year period of 2014-15 to 2018-19. The paper deals with secondary reports as it brings more accuracy than primary research.

Practical Implications

The paper indicates governance attributes are responsible for greater CSRRP. However, financial figures are not always the reason for good CSRRP. Bank with low financial performance also performs good reporting practices.

Originality

Distinct from the previous empirical research as the impact of employee turnover rate as a proxy of cultural commitment has never been checked in previous literature with governance attributes and financial figures on CSRRP of Indian public, private and foreign banks.

Keywords: Governance, Culture, CSR Reporting Practices Index, Public, Private & Foreign Banks.

Introduction

Corporate social responsibility has captured a convincing agenda among different business communities. The new philosophy of CSR leaves the ground of philanthropy and charity; now check in with corporate responsiveness and sustainability. In order to built consolidated prospective response for allocating sustainable business policy for its stakeholders and good governance the CSR turns into corporate citizenship. The day to day scams and corporate crisis made alterations not in the life of non-

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Managerial effectiveness and its correlates in Indian banking industry

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Abstract

Purpose – Various scams and swindles in banks demand effective supervision and competent workforce, as it involves with workplace accountability and undertaking customer support services. The purpose of this paper is to examine the managerial effectiveness of selected public, private and foreign banks in India.

Design/methodology/approach – In total, 467 questionnaires from (middle and top-level) managers of (five public, five private and five foreign banks) fifteen banks have been considered. The descriptive statistics, *t*-test and ANOVA are used to differentiate each sector of banks.

Findings – The significant difference denoted in terms of managerial effectiveness among banks. The results revealed that managers of public banks are action-oriented and receptive to feedback, whereas the manager of private sector banks embodies self-disclosure and perceptiveness. The correlates, namely, action-orientation, self-disclosure and receptivity to feedback evident significant among foreign banks.

Practical implications – The consideration and application of such correlates would surely help managers, decision-makers and practitioners to enhance their effectiveness. Human resource professionals can use these results to develop programmes and policies for better management.

Originality/value – The study is imperative as it compares the behaviour of managers of public, private and foreign banks individually. The findings demonstrate that correlates of managerial effectiveness significantly differ among the banks.

Keywords Managerial effectiveness, Public sector banks, Private sector banks, Foreign banks

Paper type Research paper

Introduction

India is one of the largest and fastest growing economic giant in the world. At the same time, economy of the nation had witnessed several corporate defaults. These scams and swindles had affect the economy of the nation as a whole (Gurnani, 2015). RBI (2018) also stated that financial and economic conditions of banks are far superior to any other country in the world yet, managerial processes of banks require effective and improved governance (Diwanji, 2018). For this, restoration of public trust with financial stability is the need of the hour which can be addressed mainly through effective supervision. Other than this, it is also observed that employees as well as managers play an important role in delivering good financial services. So that, good financial and customer services can contribute towards a

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Determinants of environmental, social and corporate governance (ESG) disclosure: a study of Indian companies

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Abstract

The purpose of this paper is to examine the relationship between financial performances and the extent of environmental, social and corporate governance (ESG) disclosure of Indian companies. The content analysis was used to analyse the ESG performance of the sample companies from their annual and sustainability reports. For this purpose, ESG disclosure index is constructed with the help of GRI framework, Clause 49 of listing agreement and relevant literature. Ordinary Least Square (OLS) method was used to examine the relationship between the ESG disclosure index and the independent variables, namely the financial performance, market performance, FIIs stake and leverage after statistically controlling the effects of a firm's size and the industry type of the companies; results based on the formulated model indicated that financial and market performance have a positive and significant association with the level of ESG disclosure, whereas FIIs stake and leverage have a negative and significant association with the level of ESG disclosure. The findings are limited to the context of the study, and it was limited to Indian companies listed at Bombay Stock Exchange for the period 2013–2016. The sources of data in this study were companies' annual and sustainability reports. The study may be constructive for organizations and statutory bodies to take into consideration in identification of corporate attributes that will enhance ESG disclosure, since it had been shown in literature that the voluntary corporate social responsibility and corporate governance reporting in India is generally low. In recent times, there has been an increase in ESG reporting, to address the increasing concerns of the stakeholders. Thus, this study will emphasize the level of activities through ESG reporting in Indian companies and help the government to ascertain the level of ESG activities through corporate social responsibility reporting among Indian companies. The study reveals the extent of the disclosure of ESG to companies annual and sustainability reports and constructed the CSR index based on GRI framework and Clause 49 of listing agreement.

Keywords Environmental · Social and corporate governance (ESG) · Disclosure practices · Corporate attributes · Indian companies

Introduction

The term environmental, social, and governance (hereafter, ESG) grasped attention when it was first introduced by United Nation's Principles of Responsible Investment (UNPRI), and now it has become very popular among investment fraternity. This term is interchangeably used with the SRI or Responsible investing and sustainable investing

(Eccles and Viviers 2011). A remarkable growth can be observed in ESG integration as a sustainable strategy globally. According to report published by Global Sustainable Investment Review (GSIR) 2018, ESG integration has grown by 69% over the past 2 years, to \$17.5 trillion in assets. This growth clearly demonstrates that asset managers and investors are integrating the material ESG factors into investment decision making (Ho and Wong 2003; Bourghelle et al. 2009; Friede et al. 2015; Jemel-Fornetty et al. 2011). Stakeholders are also interested in the transparency of material ESG information of corporations along with financial information (Siew et al. 2013a). Consequently, companies integrate ESG concerns in their business operations in fulfilling asset managers' and investors' expectations around the world (Eccles and Serafeim 2011; Lokuwaduge and Heenetigala

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Young Consumers' Perception Towards The Usage Of Emojis In Social Media: A Paradigm Shift From Traditional Marketing Practices To Digital Consumerism

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Abstract

The present study explores the young consumers' perception regarding the usage of emojis in social media marketing and also examines the effect of gender and internet usage pattern on the usage of emojis. A quantitative approach was used to collect data through a questionnaire and the research was conducted in India. Three hundred sixty (360) people were answered closed and multiple-choice questions out of four hundred two (402) people, in order to quantify the weight of emojis in the consumer's mind. The perception of young consumers was assessed with the help of EFA, Independent t-test and one-way ANOVA. Results showed that the overall perception of young consumers towards usage of emojis in social media marketing is positive and they find it entertaining, full of humour, personalised, easy to understand and convincing in nature. In addition, gender also affects the perception of young consumers. Women are more attracted towards emojis as compared to men. This paper features the ways in which marketers can get a chance to gain advantage from emojis in social media to reach their consumers. It also makes a noteworthy contribution to quantify or make a notice towards the rapidly emerging tool of marketing. Furthermore, it discusses the importance of emojis in current situation of pandemic covid-19.

Keywords: Emojis, Social media marketing, Perception, Young generation, Gender, Internet usage

Introduction

Emojis came out with simple thought which would allow people to articulate their feelings and emotions through text messages without actually quoting or saying "I am happy today" or "I am feeling low." Instead, you now can just say, "I went for shopping today, and insert a smiley emoji face and whoever you are texting will naturally understand that you are happy as you went for shopping today. Let's think it, what would the conversation be like without emojis. They have

GROWTH AND PERFORMANCE OF SMALL-SCALE ENTERPRISES IN UTTARAKHAND

Kamal Joshi*
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ABSTRACT

Small-scale enterprises (SSEs) are the backbone of the Indian economy as SSEs, contribute to the economy in terms of production, export, employment, and investment. However, SSEs face enormous challenges, these challenges hamper the growth of SSEs. Growth is an imperative matter of concern for SSEs as the survival and performance depend upon the growth. The purpose of this paper is to evaluate the overall growth and performance of SSEs in the state. For accomplishing the objectives secondary data were collected from Directorate of Industries (DOI), Uttarakhand and various published reports and newspapers. Data have been analysed through Compound Annual Growth Rate, Correlation and Regression analysis. The Results reveal that SSEs have grown significantly in the state. The study further found that the most common factors hindering the growth of SSEs in the state are poor access to finance, lack of marketing support, unavailability of raw material, and skilled labour force.

Keywords: Small -scale Enterprise, Growth, Employment, Uttarakhand

Introduction:

Globally small-scale enterprises (SSEs) are recognised for their significant contribution to the economy in terms of gross domestic product, employment, export wealth creation, and entrepreneurship development. India is not an exception to this. SSEs are the backbone of Indian economy. SMEs sector is the second largest employment generation sector after agriculture. According to Confederation of Indian Industry (CII), with 63.9 million units throughout the country. SMEs contribute around 24.63% of the GDP from the service sector and 6.11% of the manufacturing sectors. It also contributes to 45% of the overall exports of the country. SMEs provide employment to around 120 million people and secured a growth rate of above 10%. Nearly 20% of SMEs are located in rural areas. Therefore, SMEs play a crucial role in sustainable development and industrialisation as well as generating large scale employment. In recent years, the focus of the Indian government has been on the promotion of entrepreneurship

through several campaigns: Skill India, Make in India, and Start-Up India, Pradhan Mantri MUDRA Yojana (PMMY) are names of few. Uttarakhand Government is also encouraging entrepreneurship in the state through Small enterprises. Government has identified twelve promising sectors which include, Horticulture, and Floriculture, Food Processing, Herbal & Aromatic, Wellness & AYUSH, Pharmaceuticals, Tourism & Hospitality, Automobiles, Natural Fibres, IT, Renewable Energy, Biotechnology and Film Shooting. Further the government has simplified the start-up through an online single window clearance system thus state provides immense investment opportunities in both the manufacturing and service sectors. But the state has its own challenges such as eighty-six percent of the state is a hilly area, which lays challenges for the local people, government and entrepreneurs.

Growth and Performance of Small -scale Enterprises in Uttarakhand:

Growth has been understood and measured in a variety of ways. Growth can be measured in

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Impact of Micro Enterprises on Employment Generation in Uttarakhand.

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Abstract : Enterprises continue to be the backbone of the economy for countries like India where the problem of unemployment is progressively accelerating and the agriculture land holdings continue to shrink. The present study aims to determine the present proportion of Micro scale enterprises in Uttarakhand and to examine the impact of units on employment generation. The research work is descriptive in nature. Sample size consists of two regions of Uttarakhand i.e. Garhwal and Kumaun and with the help of random sampling method five districts of each region have been selected for the research study. Data has been collected through secondary sources (District Information Centre, Journal, Published Reports etc.) for the period of 5 years i.e. 2015 to 2020. ANOVA test has been applied to examine the impact of units on employment generation in Kumaun and Garhwal region of Uttarakhand. Findings reveal that micro enterprises have higher contribution in all three parameters (Units, Investment and Employment generation) in Garhwal region in comparison with Kumaun region. Secondly, there is no significant growth in employment generation, investment and establishment of units in micro industries in Garhwal region whereas in Kumaun region, there is significant growth in all three parameters. Further, the results suggested that the participation of people whether man or woman may be increased to not only national growth but also empower people in India.

Key Words: Micro enterprises, Employment, Investment and Growth

Article History

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INTRODUCTION

The Micro, small and medium enterprises (Hereafter, MSMEs) of India is a key driving element of any economy. The MSMEs are acknowledged as a chief contributor in the Indian economy and also it is believed to be the spine of the Indian economy, Approximately, 20 percent of the Indian



Measuring the Entrepreneurial Intention Among Millennials in Uttarakhand

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Abstract

In a developing country like India, most of the millennials intend to be employees in a company rather than start their own enterprise. The present study aimed at unfolding the reasons behind development of entrepreneurial intention and did not concern with the relation between intention and action. A well-structured questionnaire on a five-point Likert scale has been used for the measurement of entrepreneurial intention. The factors included in the study are attitude towards entrepreneurship, instrumental readiness, locus of control, subjective norms, need for achievement, and perceived support and barriers. The data were analysed with multiple regression. A positive relationship was found with locus of control, subjective norms, and instrumental readiness of various age groups where parent's occupation is a major hindrance to starting a own venture. The findings will help the government to address the emerging issue of unemployment among millennials. The results of the study will classify the factors which play a significant role in influencing students' entrepreneurial mindset in the mountainous state of Uttarakhand.

Keywords : Entrepreneurship, entrepreneurial intention, intention, millennials, Uttarakhand

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Entrepreneurship is the extent of various activities related to owning and managing businesses that have been recognised as the most powerful tool for the economy for some decades (Kuratko, 2005 ; Nazri, Aroosha & Omar, 2016). Entrepreneurship has also come into view as one of the desirable or successful techniques for development of an economy like India, and for providing a healthy competitive environment while challenging the threats of globalization (Keat, Selvarajah, & Meyer, 2011).

Ajzen and Driver (1991), and Shapero and Sokol (1982) saw entrepreneurship as an attitude with which individuals unfold opportunities by getting inspiration from their surroundings for economic success. One can define entrepreneurship as a summarisation of detecting one's strengths and weaknesses, taking initiatives for upcoming risk, being innovative, transforming oneself with the new era and being self-motivated (Shapero and Sokol, 1982). An individual's decision to start his own venture may be considered as voluntary and responsive (Krueger, Reilly, & Carsrud, 2000).

The essence of understanding entrepreneurial competencies that induce entrepreneurial intention relies on quality education for entrepreneurship (Mamun, Binti, Nawi, Farhah, & Binti, 2016). According to Krueger and Carsrud (1993), identifying opportunities is intended behaviour in a series of actions. Therefore, intention has a significant part in the entire process of business start-ups. Intention is the primary and powerful predictor in entrepreneurial behaviour (Krueger et al., 2000 ; Molaci, Zali, Mobaraki, & Farsi, 2014).

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Perception of teacher's towards online teaching during pandemic covid-19

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Abstract

Presently, the entire world is severely affected by a deadly disease, which the World Health Organization (WHO) has named Pandemic Covid-19. According to the available data, the disease emerged from China and from there the disease has spread rapidly throughout the whole world. Due to Covid-19, not only has the economy brought down the slowdown, but human beings have suffered a lot due to which many important measures have been taken to avoid it. To tackle this pandemic, the Indian government also roped in the complete Lockdown across the country, which led to all types of business, services and other organization have also been closed. Due to the closure of all the education institutes, there was a question mark about the study and future of the students. Then government chose online education as an option to deal with this problem. This option of education in India was not completely new, but even today, this option is not used in large parts of India, due to which students and teachers were not proficient in it. It was a new experience for both of them, so through this research paper, online education has been attempted to know the perception of all the teachers. For this research, data was collected by mail & other mediums from teachers of various universities of Uttarakhand state by filling them with structured questionnaire. After that, various statistical tools like percentage, mean score, independent t-test and ANOVA were used to analyze the available data and find the appropriate result.

Keywords : Online teaching, Corona virus, Covid-19, Pandemic.

Introduction

China is a country which is said to be the father of such a peculiar disease, which has shaken the entire world today. This is a small virus which we know as corona and in view of its horrors; the World Health Organization named it Pandemic Covid-19. As said and heard, this corona virus was accidentally caused during an experiment in a laboratory in Wuhan city of China and some news has also come from meat market in Wuhan city. Whatever the reason, this is really thoughtful that

the most impact of this virus has been read on the big countries of the world like USA, Brazil, Russia, India, UK, Spain, Italy, Germany, China, Japan, France, Israel and Iran and many of these countries were also dreaming of becoming the world guru today. The death toll in these countries is very high and due to this virus, the economy has become absolutely disastrous. In the last December, the first corona case was found in the Wuhan city of China and spread to the whole world in a very short time. Because this virus was spreading from one person to another, so that crowded areas became the reason for its rapid spread. This virus has a tremendous impact on human life, but this virus broke the back of the economic sector and the education sector also saw its impact.

Corona virus knocked off during January month in India and first patient of corona was noticed inside Kerala state. So far no country has prepared any medicine for this corona virus and the effect of this virus is gradually increasing in India and then considering the situation in other countries, Prime Minister Shri Narendra Modiji took a big decision of lockdown (Public Curfew) in India. Due to lockdown all sectors were closed for an indefinite time and the order was taken by the central government for everyone to sit at home and do work which made an impact on the education sector. Because in any country, there is no proper development of education sitting at home even today and India is still in the nascent stage.

At present, the Choice Base Credit System (CBCS) is being followed in almost all educational institutions at higher education level within India. Under this system regular classes are required to be attended for all the students and every semester there are 2 internal assessments and 1 main exam session. Further, it is challenging for a teacher to complete whole syllabus and students are also constantly busy with their studies. But due to the corona virus, there is a system of lockdown in the whole country and all educational institutions have been closed. Therefore, the students' education had become clouded by the crisis and a question mark was raised on their future. Keeping this problem in mind,

A Case Study on Sovereign Gold Bond Sold through Banks: Investor Protection Issues

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Abstract

The Sovereign Gold bond is an opportunity for the investors who wish to invest in gold. The gold bonds are largely sold through banks. In small towns, the bank officials are not well versed with the gold bond like new products. Sometime, the transaction is initiated by one incumbent and he is transferred from the branch. Now, there is ample chance that the new officer is not acquainted with the procedure for gold bond issuance. In such situations, the buyer becomes a victim as happened in the case. It is observed that the complaint redressal mechanism is not very effective in public sector banks and the investor has to face a lot of difficulties in the way of his investment and settlement of dispute. There are standards laid down by the BCSBI in the code for various products but they are seldom complied with in the dealings. The case raises many issues in the area of customer protection in the banking industry for investors of gold bond or likewise products.

Key Words: Sovereign Gold Bond, Transaction number, Satisfaction letter, Regional office

Mrs. Sharma is a biology lecturer in an old college in New Tehri. These days, she saw an advertisement of sovereign gold bond as an instrument for investment. She discussed it with her husband and decided to invest in the bonds. In fact, they see a need of some gold just after few years for marriage of their son. Thus, they judged the opportunity the best for dual purpose. She visited her bank and told the banker about her plan. The officer responded well and enquired of the details of the scheme from his controlling office. After getting the things through, he issued an ad hoc receipt of the amount received for investment in sovereign gold bond. The receipt bears the sixteen digit transaction number along with few other pertinent details therein.

After about a three months period, when Mrs. Sharma visited the bank for some other work, she also asked about the receipt of the gold bonds in the branch. She was advised that it takes time and it will directly reach her postal address and she should wait for the same. Again after a few months, she contacted the bank and repeated her query about the bonds. She observes that the new bank officer is there and the old incumbent is transferred to Dehradun. The officer assured that they will look into the matter and will apprise the details to the investor. He handed over his visiting card for his contact number. Now, whenever she visits the bank, she asks about the bonds but she did not get conclusive answer ever.

After more than a year time, she is worried about the matter and talked to the manager more emphatically. Now, she is given a phone number of Dehradun office. She tried the number few times. The officer on call there from advised her to visit the branch after a week time. In all this about a six month period is more lapsed with no



Identifying the aspects of organizational culture: a study of Indian banking industry

Aspects of
organizational
culture

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Abstract

Purpose – The purpose of the present study is to identify the core cultural aspects perceived by the executives of public, private and foreign banks in India.

Design/methodology/approach – Of the 124 responses, 96 usable responses were assessed from middle and lower level managers. Qualitative content analysis and deconstruction method were used to identify the perceived cultural aspects.

Findings – Interestingly, managers of Indian banking industry stated that cultural aspects of their banks possess good work and working environment, prefer people, management, experience and promotions in comparison to other factors like policy, bonus, market, commitment, project, etc. It is also noted that cultural aspects of banks prefer learning, training and team working.

Practical implications – Assessment of the perception of managers toward their culture will foster the banks to develop integral subculture and to achieve the long-term organizational goals.

Originality/value – The study analyze the cultural aspects in Indian banking industry qualitatively, based on executives characteristics. This qualitative analysis helps to find out more contemporary and prevailing factors of banks.

Keywords Culture, Indian banking industry, Public, Private, Foreign banks

Paper type Conceptual paper

Introduction

India is one of the largest economic giants reconnoitering with omni-channel touch facts, scientific resources and reach to a major part of the population. Scams and swindles in banks affect the nation (Gurnani, 2015), and these cons require organizational experts to differentiate synergetic effects within a business organization (Harung *et al.*, 1999). Since banks are service-based businesses, it is the healthy cultural environment that can feature the good financial services and assist better services to customers. Although stability has been observed in financial and economic conditions (RBI, 18), the cultural process of banks needs effective and improved governance (Diwanji, 2018). Growing levels of such trickeries in banks require greater emphasis on researching the role of organization cultural aspects.

Existing, cultural literature lacks an influential qualitative analysis with there being a larger role for organizational sustainability (Negi and Dangwal, 2019). In response, banks have become very thoughtful about the lending segment (Antony and Sanjai, 2018), and steps are being taken to ensure an optimistic culture (Altstedter and Nag, 2018). The human resources of banks need complete renovation (Antony and Sanjai, 2018) as it has a strong influence on business culture, principles and performance standards (Catana and Catana, 2010). The field of organizational culture is currently developing, but the dimensions are

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Perception of Small-Scale Entrepreneurs Towards Government Support in Uttarakhand

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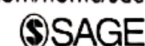
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Kamal Joshi¹ , Ritu Bharti¹ and R. C. Dangwal¹

Abstract

Entrepreneurship is seen as a driving force for economic development and job creation. Hence, the government offers different forms of support to entrepreneurs. Many researchers have examined the effectiveness of government support. However, the question of how small-scale entrepreneurs perceive government assistance remains unanswered. The study seeks to assess the perception of small-scale entrepreneurs towards government support and also tries to explore some underlying factors pertaining to government support towards entrepreneurship development in Uttarakhand. The study is based on primary data collected from 240 small-scale entrepreneurs, using a self-structured questionnaire. Descriptive statistics and principal component analysis (PCA) were used to interpret the results. It has been found that small-scale entrepreneurs have a positive perception towards single window clearance system, investment promotion facility centre and timelines for business approvals. The study further found that small-scale entrepreneurs have a negative perception towards the interest rate, transparency in loan sanctioning and the behaviour of the employees of financial institutions. The study also extracted three important factors from PCA and named them as an online support system, transparency and financial support.

Keywords

Government support, Uttarakhand, perception, entrepreneurship

Introduction

Globally, the significance of entrepreneurship has been recognised as a major contributor for generating job opportunities, growth of gross domestic product and sustainable economic activities (Meyer & Klonaridis, 2020). Because of these advantages, many governments encourage small-scale businesses in

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**PSYCHOGRAPHIC DETERMINANTS OF GREEN PURCHASE BEHAVIOUR:
EXTENDED THEORY OF PLANNED BEHAVIOUR**

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Abstract

Humans have started understanding the environmental problems over the decades, hence started to be green-conscious. They have been showing their concern towards green products, however, a disappointing level of sale can be noticed which shows a gap still exists there. This increasing gap in consumers' behaviour towards green products has forced companies to examine the psychographic behaviour. So the study aimed to develop a model for psychographic determinants that were important in forming the attitude for green products and their influence on behavior through intention. Demographics are taken as moderating variables to check whether the demographics make a significant difference between the segments. The study proposed a questionnaire for the measurement after testing it on 50 respondents who are living in Delhi-NCR. The results will improve the understanding of green purchase behaviour and help green marketing practitioners to design sound strategies for the diffusion of green products.

Keywords: Environmental Attitude, Consciousness, Green Purchase Intention, Health, Self-enhancement value, Social Pressure

Introduction:

Human consumption has proven the important reason for deterioration of the environment (Bettignies and Lepinoux, 2009). Since the 1970s, a positive change can be seen in consumers' behaviour towards environment (Chen and Chai, 2010), resulting in green consumption called "green consumerism" (Moisander, 2007). Businesses have started believing that, to survive they have to become more sensitive towards society and the environment (Roberts, 1995; 1996a; 1996b), resulting in the introduction of *green products* (Danjelico and Pujari, 2010; Chen and Chung, 2013; Kanchanapibul, Laka, Wang and Chan, 2014), *green supply chain* (Tseng, Wang, Chiu, Geng, and Lin, 2013a; Wang and Chan, 2013), and more *green innovative practices* (Chen, Lai, and Wen, 2006; Lin, Tan, and Geng, 2013).

Although people have been showing their concern towards green products, a disappointing level of sale can be noticed which shows still a gap exists there. To study environmental behaviour of consumers Theory of planned behaviour has been used worldwide (Kim and Chung, 2011; Yadav and Pathak, 2016; Jaiswal and Kant, 2018). However, factors in the theory are still questionable because of the gap prevailing between attitude and behaviour. So the current study tries to modify the TPB model by adding some factors in it, that past studies have found significant with environmental behaviour, and examine their relationships.

The Review of Literature Theoretical

View of constructs:

Environmental Consciousness

It is the degree of awareness towards environmental problems (Dunlap and Jones, 2002). It reflects readiness of a person to do something for the environment (Maichum, Parichanton, and Peng, 2017). India obtained a second highest Greendex score among 14 countries on sustainable behaviour (Greendex, 2019). It suggests that people in India are environmental consciousness and takes decision accordingly.

Researchers have shown that eco-conscious individual readily pay for green products even if they

INVESTIGATING THE INFLUENCE OF MEDIA TOWARDS ENVIRONMENTAL AWARENESS AND GREEN PURCHASE INTENTION OF YOUNG CONSUMERS

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ABSTRACT

Purpose – Present study aims to understand the impact of media to create environmental awareness and green purchase intention on young potential consumers.

Design/methodology/approach – Survey was done using a structured questionnaire having items evaluating the environmental consciousness among young consumers, the role media plays to create environmental awareness, and its impact on young consumer's green buying intentions. There are 567 respondents in the sample, between the ages of 18 to 35 years. Sampling methods include purposive and snowball sampling. The data was analyzed using multiple regression with the help of SPSS software version 21.

Findings – Findings of the study revealed no direct relationship between media usage and environmental awareness. Further results from multiple regression showed a positive association between Media and Green buying intention among young consumers.

Keywords – Media, Green Purchase Intention, Environmental Consciousness, Environmental Awareness, Young Consumers.

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INTRODUCTION

Today's media play a critical part in forming and shaping public opinion as well as society's overall strength. The objective of Media is to disseminate information, which can take many forms such as education, entertainment, advertising, and so on. As a result, media has had a significant impact on society. One of the media's impacts on youth is the development of environmental consciousness. Different media platforms have played a vital role in making youth aware of different environmental hazards which are prevailing.

Most of the researchers agree to the fact that it is the media that plays a lead role in spreading the news regarding the environment (Lowe & Rudig, 1987; Mitchell 1989; Lowe & Morrison, 1984). These media platform is making youth more aware and environmentally conscious. Due to escalating difficulties such as acid rain, ozone layer depletion, land degradation, and many other critical environmental issues, environmentalism has arisen as a significant feature over the previous decade. These degradations and exploitation of the environment by humans have resulted in a rise in consumer apprehension to restore the ecological balance along with presenting eco-friendly product demands Globally (Doyle 1992; Vandermerwe and Oliff 1990).

Most organizations have selected environmental ads as green tactics for introducing their products to environmentally conscious clients, in tandem with improving green movements around the world and boosting public awareness of environmental issues. According to Baldwin (1993), environmental advertisements help in inculcating the values in consumers, and ultimately these considerations should be factored into the buying of environmentally friendly products. The objective of green advertisement should be to influencing consumers' purchase intention and urge customers to buy ecologically friendly products and draw their attention to the benefits of their shopping decisions, both for themselves and for the environment.

It is undeniable that the media has become an integral component of everyone's daily lives. It has a positive impact on modern society, from raising public awareness to gathering knowledge and,

FACTORS CONTRIBUTING TOWARDS PATIENT'S CHOICE OF A HOSPITAL FROM THE PATIENTS' AND PROVIDERS' PERSPECTIVE: A STUDY OF PRIVATE HOSPITALS IN UTTARAKHAND

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ABSTRACT

Background and objective: Health is considered to be the principal asset of a human being. With the rapid expansion of the population and shortages of healthcare facilities in governments' hospitals, private hospitals have played a vital role in society. The demand for health services in private hospitals is increasing because of these institutions' amenities and facilities. This study aimed to identify the most important influencing factors while choosing a hospital by the patients and service providers. It also explores the factors playing a significant role in customer preference for a private hospital.

Methodology: A cross-sectional study was conducted using 250 indoor patients and service providers from different departments of five multi-specialty hospitals situated in Uttarakhand (India). The sample was drawn using judgemental sampling, and data have been collected through the scheduled questionnaire.

Findings: Privacy of records, out-of-pocket cost, nurse quality, maintain cleanliness and hygiene, and physician's recommendation influenced patients' choice of hospital. Proximity to the residence and nurse-patient ratio were the main reasons for choosing a hospital for patients and service providers, respectively.

Implications: The present study's detection would be an essential aid for hospital administrators to focus on and strengthen these grounds. Because of increasing competition, hospital administrators need to understand the criteria consumers use when choosing hospital services.

Keywords: Healthcare Service-Provider, Hospital Choice, Private Hospital

INTRODUCTION

Health is characterised as a condition of complete physical, mental and social wellbeing and not only the nonattendance of illness and sickness WHO (, 2000). One of the fundamental human rights is health, accepted in the Indian Constitution (Article 21). The Indian healthcare delivery system is divided into two major components - public and private. Public sector ownership is divided between Central & State governments, municipalities, and Panchayats (local governments). The facilities include teaching hospitals,

secondary level hospitals, first-level referral hospitals (community health centers/rural hospitals), dispensaries, primary health centers, sub-centers, and health posts. Private institutions provide a majority of secondary, tertiary, and quaternary care services. India encounters a growing reliance on private healthcare providers who currently treat 78 percent of out-patients and 60 percent of in-patients.

The private healthcare system came into vogue due to the acute shortage and gross inefficiency and the malfunctioning of the public health care, delivery

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MEASUREMENT OF WORKING WOMEN ATTITUDE TOWARDS MOBILE BANKING SERVICES*

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ABSTRACT

Mobile banking is a common application uses in banking system and carried out most of the services, functions and transactions related to banks through mobile phones. This is one of the important and most common product of mobile commerce through which one can conduct banking



**MEASUREMENT OF WORKING WOMEN AWARENESS TOWARDS MOBILE
BANKING SERVICES**

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ABSTRACT

Over the period of time, because of Globalization, Modernization and Technological advancement lives of working women have been changed gradually and positively towards each domain of life such as personal, social, economic, professional and familial. However, management and

MEASURING PERCEPTION OF CUSTOMERS TOWARDS BANKS' CROSS-SELLING PRODUCT AND SERVICES: A STUDY ON DEHRADUN CITY

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Abstract:-In today's competitive world, customer relationship management is becoming increasingly popular among banks. Banks have adopted new approaches to boost marketing and operational efficiency. Cross-selling has become a beneficial approach for customer development in the realm of customer relationship management. It is defined as "providing current customers with additional products or services that can provide them with added value". This study conducted to know about customer perceptions of banks' cross-selling products and services. The study focuses on bank customers. This research was descriptive in nature and it was based entirely on primary data. Data was collected from bank customers using a semi-structured questionnaire through snowball sampling method. With the help of percentile and frequency distribution, the collected data was statistically analyzed with the help of SPSS software. The result shows that the majority of respondents are positive about their banks' cross-selling products and services.

Keywords: Bank, Cross-selling, Product & Services, Customer Perception.

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Introduction

In this competitive period the cross-selling concept is increasing rapidly. For retaining customers every organization is bringing new product and services before the completion of tenure of the previous product or services, so that customers are fully satisfied (Shah et al., 2016). The cross selling has been defined as "offering current customer additional products or services that can provide added value for them". It is also referred as companion selling, suggestive selling, and complementary selling (Bansal et al., 2014). The cross selling operation adds value to both the customer and the service provider as it sell additional products and services to current customer (Bansal et al., 2014). It's an old and effective sales strategy for increasing order size and turn one-product buyers into different-product buyers. It is the most productive method of increasing revenue, and many industries, including financial services, telecommunications, insurance, health care, accounting, airlines, and retailing, consider it a top strategic priority. Cross-selling is most important strategy for every manager, to improve the customer relationship, which is based on a personal relationship that develops over time. For example, banks offer not only core banking products (saving accounts, current accounts, and so on), but also credit cards, insurance products, mutual funds, government securities, and so on. By offering additional products, they enhance per customer-earnings and lower per customer-cost.

Cross-selling policies are the bank's undisclosed plans to make it easier for customers by expanding their product line. Customers can choose the product that best meets their needs, this assist banks in increasing sale volume and also helping customers by providing one stop shopping. With increasing lifestyle and time pressure, most of the customers prefer one-stop shopping. Therefore, banks will provide more convenience and benefits to their customers such as preferential pricing. According to

CONCEPTUAL FRAMEWORK OF DIGITAL MARKETING IN ECOMMERCE

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Abstract

This paper gives perspectives on various ongoing trends in digital marketing. The information is supported by recent publications and with what is happening in the corporate environment. The paper focuses on extant literature and internet sources. We witness a drastic shift in India towards the digital revolution. The customers are seeking as well as continuing to search more on web to determine the best deal from the merchants across India as opposed to older or traditional methods. In this paper, we recognised that business owners could really stand to gain from Digital Marketing like search engine optimization (SEO), search engine marketing (SEM), content creation, influencers, content automation, digital ecommerce marketing, campaign marketing, as well as social media marketing, social media optimization, e-mail marketing, display advertising, e-books, optical discs and game consoles that are becoming increasingly prevalent in our technological advancement.

Keywords: Digital technology, Marketing strategies, Inbound marketing, Digital marketing, SEO, SEM, E-commerce, SMM, Consumer behavior.

1 Introduction

The industry 4.0 is an innovative shift involving group of individuals or organisations in a unit of time which seems to be the influence of digitalization, which creates opportunities to generate, market, and sell or share benefit to the society with electronic-political realities [1],[2]. The industry 4.0 cannot be ignored from numerous elements of the industrial revolution. One of the repercussions of the industrial revolution is the growth of digital technologies. This development mixes traditional marketing methods with technologies and online and digital media [3]. The rapid growth of technology in the industrialization spurred all industries to remain abreast of advances. One of the technical advances is the medium in which the media transformed into online electronic platforms [4]-[6]. Online media is being used almost in all countries notably in industrialised/developed ones. Most individuals in the globe have enjoyed the emergence of internet media technologies.

Moreover, today, ecommerce has made enormous strides both globally as well as in India. The existence of ecommerce enables and facilitates direct trading between providers and prospective purchasers. When opposed to the traditional buying and selling procedure, ecommerce allows for a shorter supply chain between sellers and buyers [7]. Researchers are increasingly recognising the need for digital marketing-specific tools and expertise. Habibi et al. [8], for instance, proposed a departure from the traditional relationship marketing toward an electronic market approach that is tailored to the demands of online and digital marketing trends.

Digital Marketing

All marketing initiatives that involve a digital equipment or the internet are referred to as digital marketing. Online marketing is among the most accessible and successful methods of marketing today, and so as technology advances, as does its approach and range [9]. As the name implies, digital marketing relates to marketing using digital technology. With the increased usage and significance of digitization throughout the world, digital marketing has grown more widespread, and its value and efficacy are growing fast [10]. Digital marketing makes use of any electronic or electrical device channels, as well as electronic media, to advertise or promote products, services, or brands [11]. Digital marketing also aids businesses or agencies in the assessment of successful marketing initiatives by allowing them to preserve a record of all operations, allowing them to evaluate the efficacy of each one. Digital marketing records the number as well as frequency of visits of any ad, post, etc., as well as the influence on sales, allowing the overall impact to be calculated [12].

E-COMMERCE MARKETING: PREDICAMENTS AND MOTIVATIONS

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Abstract

Today's e-commerce business must analyse timely and accurate information about financial activities, customer base, as well as product lines using standard business methods to be able to run in the stream of continuously evolving, increasingly globalised and competitive market scenarios, volatile consumer and market behaviour, and rapidly narrowing life cycle of the product. In order to better understand and compete within the marketplace, businesses are adopting business intelligence platforms that enable analysis and decision making. A sound marketing management is depicted in this paper, which includes several stages. Increasing the vitality of the market may be achieved in large part by encouraging the growth of businesses. In view of this, this paper has firstly introduced the value of marketing, pointed out the marketing inadequacies, and finally elaborated the fresh views for the marketing principles.

Keywords: E- Commerce, Emotional intelligence, Business intelligence, Organisational performance, Market behaviour, Customer satisfaction, Marketing principles

1 Introduction

1.1 Background

With the quick development and broad adoption of Internet technology, the e-commerce sector has benefited from exponential growth potential, and a plethora of e-commerce businesses have begun to emerge. With the online Internet dividends winding down, many e-commerce businesses have been thrown out of the market combat due to lack of survival strategies. The primary reason being their marketing strategies were ineffective and incapable of achieving sustainable development [2],[3].

Marketing management requires precise information to conduct its jobs efficiently. Marketing must become more proactive, identifying macro-environmental shifts and trends, and translating them into development strategies [4]. To accomplish this job, the marketing information system (MkIS) concept was established as part of the organisational marketing management information system (MIS).

A sound marketing management system will decide whether an enterprise can achieve its management paradigm, guarantee system standardisation and scientific process, abandon the product sales volume-oriented value, implement the target management system, enhance and deepen the current relation system, attach importance to product sales volume, marketing growth value, customer satisfaction, repayment rate [5]. Meanwhile, it is necessary to formulate relevant management goals for these systems, carry out marketing management related work according to actual targets, and evaluate the staged management work.

Therefore, a sound marketing management system is required that is able to effectively implement the system requirements. It is also necessary to improve the supervision management of relevant marketing systems. E-commerce management personnel should take full charge of marketing system implementation and supervise every move of marketing personnel, especially in terms of customer service and after-sales management, win by service, and earn better public praise [6]. By doing so, an enterprise can realize benign development, keep improving product competitiveness, and achieve enterprise final strategic target.

WORK LIFE BALANCE: AN ORGANISATIONAL TOOL AND KEY TO LIFE SATISFACTION

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ABSTRACT

Purpose- Work life balance is an emerging area of concern for the organisations. For every human being, achieving satisfaction in life is a larger goal. The purpose of this paper is to attract increased interest of organisations towards implementing and encouraging their employees to use WLB policies to balance their work and life. To describe various outcome of implementing WLB to employees and organisation. To outline the role of work life balance in achieving life satisfaction.

Designing (Methodology/ Approach)- Taking insights from the given and other immense citation available, the author adds to existing literature the outcomes of work life balance on employees and organisations.

Findings- Organisation when take steps in implementing various WLB policies give various outcomes. There is a relationship between Work life balance and Life satisfaction.

Research Implications - Organization to allow employees to make best use of work life balance policies and achieve satisfaction with life.

Practical Implications- In a competitive era, organisation when invest in promoting WLB able to retain and sustain the workforce in the competitive era.

Social Implications- As organisations encourage employees to avail the benefits of WLB will enhance their productivity, loyalty, reduces absenteeism, increase organisational profits and enhance the market image of the organisation. It will sustain the human resources and enable them attain life satisfaction.

ORIGINALITY VALUE- To the knowledge of the author this is the original description.

KEYWORDS - Work life balance, Life satisfaction, Employees, Organisation

INTRODUCTION

A land perhaps enriched by means of copious physical along with natural resources and the necessary technology and capital but competent human resources is the only one who can optimize the utilization of all available resources. Human resource is the most strategic resources has the power to convert all other resources making its optimum utilization which leads to organizational growth and economic development (Kanthlaker & Devi, 2011). Manpower associated with the organization has the caliber to convert the threat into opportunities and when happy and satisfied are motivated working with the latest and advanced technology. They need to be motivated and taken care of. According to (Werther & Davis, 1998), human resource is the people who are readily willing and are able to contribute to organizational goals. These human factors of production are also important they are considered to be worthless without the involvement of human factor. (Kantler & Donald, 1976) rightly observed that an organization is creation of an environment in which people contribute the best of their ability to attain the goals of the organization.

Organizations should implement and formulate necessary strategies to enable their manpower take advantage and maintain a healthy happy and satisfied life in every aspects of

his life. Human resources are being wasted through unemployment, disguised unemployment, obsolescence of skills, lack of work opportunities, poor personnel practices and the hurdles of adjusting to change. Human resource accounts for a large part of national output and there exists a wide scope for increasing national wealth through their proper development. Human factor provides value to physical resource and necessary dynamism in the economy. (Ginzberg, 1980) organization to enable their employees make effective use of work life balance policies to sustain the human resources.

In an era heading towards high competition, organisation is becoming aware of a need to implement Work Life Balance (WLB) policies in a way to attract, retain and sustain their workforce (Parashar & Bhatnagar, 2016). WLB is of vital concern in everyday life issues (Greenhaus & Allen, 2011). WLB has flooded the board rooms, and is the area of interest for researchers, managers etc. However, most of the literature focus on work-family balance, without taking into account individual's lives which includes family, church, leisure, other extra activities (Hall, Kenwick, Dracove, Pichler, & Lee, 2013). In the present paper, the authors try to study WLB in relation to an individual's outcome of life satisfaction.

STUDY OF LITERATURE REVIEW ON MICRO FINANCE AS A BANK FOR POOR

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ABSTRACT

The paper tries to study the significant role of microfinance in the development of under privileged group. Nobel Laureate Muhammad Yunus is a person behind the establishment of the current MFIs along with the foundation of Grameen Bank, Bangladesh in 1976. Microfinance sector has shown remarkable growth in the past few decades. The low income group (particularly female) can be benefited and can start their own small scale businesses with the help of low interest credit program of Microfinance schemes. The programs help in alleviating poverty by spreading financial services to unbanked sections of population, and millions of poor households are served globally. Simultaneously, the Indian Government has opted for young and creative population with the concept of start ups. The microfinance bridges the gap between the implementation of creative ideas and lack of finances. Microfinance is not just a tool which is providing financial help to the poor but it helps in strengthen the economy by assisting the people in removing the inefficiencies of financial help. Although, still start ups are far behind in getting these benefits and there is huge gap between the MFIs and the growth of startups and their sustainability. In describing emerging situation, this paper highlights the problems facing in maintaining sustainability of these start up in India.

KEYWORDS: - Innovation, Micro finance, Start ups, Sustainability, Poverty alleviation

INTRODUCTION

Kumar, Chauhan and Kumar (2015), the concept of small finance was developed by Muhammad Yunus, a professor at the Rural Bank of Bangladesh and who received a large sum of deposit, loan, payment services, transfers and insurance in 2006. Microfinance has been defined as financial services (savings, insurance, money, debt, etc.) for poor and low-income consumers so as to raise their income and as a result improve their quality of life. The Asia Development Bank (2006) provided loan income to low income households and poor to upgrade their small businesses through various financial services. This definition of low income is not limited to the very poor, but also includes low-income families. The Task Force on Regulatory Framework for Microfinance and Microfinance, established by NABARD, defines a small amount of money as "a small amount of savings, loans, and other financial services and products for the poor in rural, urban and urban areas".

MICROFINANCE, ITS EVALUATION AND ITS GROWTH IN INDIA

Tripathi (2014), the paper discusses us with a small amount of money, loan, payment services, transfers, insurance and debt, etc. A small amount of money was under-estimated in an emerging economy like India to most people live in poverty and most people do not have banking facilities. The Task Force on Regulatory Framework for Microfinance and Microfinance, established by NABARD defines small amount as "small savings, loans, insurance services and other products for the poor in rural, urban and urban areas".

status of their villages. India's small financial sector beginning, the Indian government is backing a major scheme program, and the country's industrial sector is reported to be. Microfinance has quickly grown into a global system committed in providing a variety of financial services to and nearby families.

Kumar, Chauhan and Kumar (2015), Microfinance financial services for the low income group, which are deposit, loans, payment services, transfers, insurance and debt, etc. A small amount of money was under-estimated in an emerging economy like India to most people live in poverty and most people do not have banking facilities. The Task Force on Regulatory Framework for Microfinance and Microfinance, established by NABARD defines small amount as "small savings, loans, insurance services and other products for the poor in rural, urban and urban areas".

THE CURRENT STATE OF MICRO FINANCE INSTITUTIONS IN INDIA

Mishra (2016), in his report stated that Microfinance is not just a concept, but a living reality of the MFIs in India. It is a concept, although it is not a concept. Financial institutions. The study examined the role of MFIs in the economy. They lending money to the poor. Microfinance institutions are likely to get a lot of India's microfinance market. It is expected to get a lot of supporting the Indian government. It is expected to get a lot of supporting the Indian government. It is expected to get a lot of supporting the Indian government.

**A STUDY ON PROFITABILITY ANALYSIS AND LIQUIDITY
ANALYSIS OF EMERGING PACKAGING INDUSTRY IN INDIA
(A CASE STUDY OF FLEX INDUSTRIES LIMITED)**

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ABSTRACT

Flex Group is the India's largest manufacturer of flexible packaging materials. In the times of liberalization, privatization and globalization, the management of the Turnover is an essential part of any business situation. The management of working capital mainly consists of investments and short-term financing.


For packaging companies, due to their research and development efforts, the main focus is on long-term assets. Therefore, managing profitability is vital for CFOs. In a rapidly changing business environment, maintaining a level of profit in line with the long-term interests of the business is no easy task. The situation is more difficult for packaging companies which face fierce competition on the one hand and strict regulations on the other. This paper is based on relationship between profitability and liquidity of the Flex Industries limited.

Flex Group is India's largest manufacturer of flexible packaging materials. In the era of LPG (Liberalization, Privatization and Globalization), the organization of turnover is an important part of any business condition. The management of operational capital mainly includes long term financing and shortterm financing.

This article is based on secondary data and explain the relationship between profitability and liquidity of Flex industries Limited.

Keywords: Net profit ratio, Operating Profit ratio, Current Ratio, Quick ratio, Packaging etc.

Decomposing the Effect of Brand Image in Influencing Information Adoption: The Case of Online Travel Agents

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Abstract

The availability of information in the form of online reviews offered by online travel agents (OTAs) is playing an important role in the travel decisions of today's consumer. Considering the huge amount of attention given to behavioral dimension in decision making literature and the popularity of the information adoption model, the present study aims at exploring the direct and indirect effect of information quality (IQ) and information credibility (IC) on attitude toward information usefulness (AT). The study specifically bridges the gap in the literature of information adoption by using brand image (BI) of the OTA as a mediator. The research also examines the subsequent effect of attitude toward information usefulness on information adoption (IA). Convenience sampling technique has been used to gather responses and structural equation modeling has been used to analyze the data. The results confirm the presence of partial mediation effect in the proposed relationships between IQ, IC, BI, and AT and posit a significant effect of attitude toward information usefulness on the adoption of information. The study concludes that it is imperative for marketers in the travel industry to understand that perception of their brand plays a very important role in positioning their information as a useful one.

Keywords

Brand image, information credibility, information usefulness, information quality, attitude

Introduction

The speed at which information technology and information systems have penetrated our lives is commendable. The emergence of Web 2.0 has offered a platform to individuals for expressing themselves freely and share information with others. This sharing of information has undoubtedly supported the necessity of examining the way an individual acquires and processes online information. This adoption

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ADOPTION OF ONLINE RESOURCES TO IMPROVE THE MARKETING PERFORMANCE OF SMES

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ABSTRACT

With the increase in the pace of globalization, SMEs are facing stiff competition from multinational firms. The entrepreneurs owning SMEs have fewer funds, but they need to improve the output of their organizations. Technology adoption can help owners of SMEs to match up with the pace of multinational firms because it can increase their reach and improve overall performance. In this paper, the authors will discuss whether online resource adoption (social media, e-commerce, technology 4.0) will enhance the marketing standards of small and medium enterprises or not. SMEs can achieve economies of scale because of the prominent usage of technology. The findings of this paper will help owners/managers of Indian SMEs to understand the use of online resources in improving marketing within a limited budget. COVID-19 has also pushed all the organizations towards the usage of technology. Either big or small organizations, none of them can ignore the use of technical sources for marketing in this digital era.

KEYWORDS

SMEs, Online tools, social media, Digital Marketing, E-commerce, Management

INTRODUCTION

As the pace of globalization is increasing, either it is a developed country or a developing country, the pressure is also growing. The government in all the countries is putting pressure on the companies to generate more revenue, jobs and fulfill the goals of sustainable development. The focus of the government is not only on big multinational organizations, but it is also on SMEs. While looking for a creative solution, the governments are hopeful towards SMEs, because SMEs can be a game-changer, but they need some support. [1, 2] have argued that technology

adoption could be helpful for SMEs in overcoming all types of challenges. The COVID-19 has portrayed different kinds of challenges to SMEs, and technology can overcome all those challenges. SMEs with a better marketing effort can be a front runner in their contribution towards national growth. In this paper, the researchers will explore the effect on the marketing performance of SMEs with the adoption of different forms of technology, and there will be a discussion on other elements of digital marketing that can be helpful for SMEs. Marketing through social channels and

Use Of ICT In Teaching Vocational Subjects

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ABSTRACT

In today's modern world, globalization has completely changed the way of working. How we live, learn, work, and even define work has changed due to new information and communication technologies. It can be stated that human capital fuels the modern economy, but in reality, the information and communication technology revolution has turned intelligence into a valuable commodity. In today's economy, economic growth is based on mental intelligence rather than physical strength, and its worth is generated by recruiting knowledgeable workers and continuing to learn. Therefore, incorporating information and communication technology (ICT) into vocational and technical education and the educational system has a vast range of consequences for teaching and learning. ICT has enormous potential in developing vocational and professional teaching and learning content. Therefore educators have to be mindful in incorporating ICT into the educational transfer framework. However, this may result in typical guidance problems that come with reform, as it is, after all, an invention. Therefore, educators must be able to balance the advantages and disadvantages of embracing ICT as a tool.

Keywords: *Information and Technology, education, vocational subjects, teaching, communication*

INTRODUCTION

Over the last two decades, the rapid increase in the use of computers and computer-based technology has influenced educational systems worldwide. As a result, computer technology knowledge and skills have become increasingly relevant as teaching resources in schools, colleges and other educational institutions. The vocational and technical teacher preparation of the curriculum becomes a critical element of this modern delivery mechanism to ensure that teachers are prepared to deal with new technology while preparing students for work.

Information and communication technology (ICT) has quickly become an essential pillar of contemporary society. In several nations, understanding and learning basic ICT skills and values, together with reading, writing, and numeracy, are also considered a part of the core curriculum. According to UNESCO (2000), all nations, whether advanced or developing, should access the best facilities for education in order to train young people to play prominent roles in contemporary society and contribute to an information-based society. In practice, information and communication technologies (ICTs) play a significant role in determining the new worldwide economy and driving quick social change. ICT dominates the commercial world, supports contemporary businesses' achievement and at the same time, it also improves learning processes as well as educational institution organization and administration. Advancements in information and communication





ARTIFICIAL INTELLIGENCE (ONLINE RESOURCE): A PANACEA FOR SMES IN HEALTHCARE

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ABSTRACT

This paper presents a review of the most recent and popular research papers on the use of artificial intelligence in the healthcare sector. SMEs consist of 60-65% of Indian medical device market. Many doctors are operating through private hospitals which come under the category of SMEs segment. Technology is proving to be a boon for all the sectors, artificial intelligence an emerging technology has the potential to change the fortune of SMEs in health care sector. In this paper there will be discussion on how artificial intelligence can help the healthcare sector in different ways. SMEs working in healthcare can take a learning from this paper and can utilize it for betterment.

KEYWORDS

Artificial Intelligence, Healthcare, Technology, SMEs, Management

INTRODUCTION

Recently healthcare industry is facing a lot of trauma and panic around the world. COVID-19 has shocked the healthcare industry. Healthcare professionals have encountered different types of attacks consist of physical assault by patients and relatives, service denial by medical staff, obstructors, cyber-attacks, and psychological stress to the doctors. COVID-19 is getting adverse as more than six lakhs of death reported in the USA, 4.2 lakhs death in India, 5.5 lakhs death in Brazil, 1.2 lakhs death in the UK, and nearly 1.2 lakh people lost eyes in Italy. [1] The healthcare industry is in a fragile state, and doctors are

looking for practical solutions that can help them speed up the work. In this challenging situation [2] the adoption of technology can be a boon for the healthcare industry. [3, 4] Various departments in the healthcare industry facing different types of problems in dealing with patients. [5] There are already discussions about video consultations and other usages of technology to improve the procedures during COVID-19. [6, 7]

SMEs role cannot be denied either in developed or developing nations. Many emerging nations, such as India, China, Malaysia, and Indonesia, want to upgrade themselves as developed nations. For categorization as developed nations, the emerging nations need to move

How AI has Proved to be a Game-Changer for Organizations to Conquer Covid-19

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Abstract

Covid-19 is causing a global disruption, there is no denying that this pandemic has drastically altered how organizations work. This havoc has fueled an unprecedented wave of advancing AI innovations to be on the forefront. This research is showing the current state of the rapidly changing AI industry, how assistive and efficacious AI can be to the large tech corporates in battling the problems faced due to this deadly Covid-19 looking through their lenses. The media of information used to support the adopted methodology for this paper is dense in its sources - published newspapers, videos, blogs, reports, journals, etc. In our approach, AI is considered beneficial for big organizations and has been approached from three diverse lenses, i.e., agility, resilience, and sustainability. For this article, our key focus groups have been the managerial tier and students. In this article, we see how innovation can be a rescuer for some companies and an opportunity for others. With our study, we intend to help startups and IT companies improving their deployed technologies by suggesting various off-center concepts to stride through this crisis. We have endeavored to map out the journey of global corporations, who have made their way from 'striving to thriving' during this pandemic. Covid-19 has exposed the role of innovation, artificial intelligence, and data science as critical components to cut through the inefficiencies in the corporate workflow, operations, and offerings. The objectives of the paper to determine the biggest hurdles faced by organizations during Covid-19 and to determine the tools used by organizations to tackle these challenges. The broad deployment of AI in critical sectors, such as health care and GAFAM companies, will ultimately have a positive impact, securing jobs and making them more effective, and uplifting the growth of global economies in the future. This paper can be categorized as conceptual research, which will help organizations to understand the importance of artificial intelligence, especially during COVID time. All the companies are looking to find out a solution that can help them in encountering the current situation of COVID and helped them to get back to normal. In this paper, secondary resources have been used to understand how effectively artificial intelligence is helping the GAFAM companies. The article will discuss in which areas the involvement of artificial intelligence is increasing. Modern-day managers can learn about the usage of artificial intelligence in a different manner and they can implement the same in their organizations as well.

Keywords: COVID-19, Artificial Intelligence, Information

PHILOSOPHY OF KARMA, ITS BELIEF AND INFLUENCE IN INDIAN WORKPLACE

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ABSTRACT

Karma is a universally known and widely acknowledged Indian philosophical concept. Its impact is often accepted by individuals in various forms, in both personal and professional lives. This paper, therefore, aims to study the belief in the philosophy of karma and its influence in the Indian workplace. This is studied through the responses recorded over a questionnaire by professionals belonging to various age groups, backgrounds, and fields. The questions considered here deal with, how strongly people believe in the philosophy of karma, to what extent they attribute the events (good or bad) occurring in their life and other peoples' lives to this theory, time period in which the fruits of one's actions are borne, belief in rebirth, whether the impact of karma is believed to be limited to single life or not, and the belief in the goal of humans to be free from the cycle of birth and death. Through these basic questions, an attempt is made to know the extent to which the belief of the people is firm in the philosophy of karma, and its related concepts.

Keywords: Karma, Belief, Influence, Indian Workplace.

Introduction

The philosophy of *karma* is a distinguishing and inherent part of the Indian philosophical system. It comprises of two basic factors namely, *karma*(action) and *karma-phala* (the result of an action), according to which everyone reaps the fruit of their actions. Consequently, it can be defined as the principle of actions performed, and their results that had been / shall be / are being obtained. Also, the difference in the time of the fruition and performance of acts remains a mystery. Since *karma* is identified to be an eternal law pervading the entire universe, it is also associated with rebirth. It must be noted, no action can be nullified, though it can be performed without the desire of result (*Nishkāma karma*). Thus, the points of concern are, can it be determined whether people truly believe in the philosophy of *karma* or not? how we may know whether we are reaping the fruits of our past actions or not? how this principle works? how *karma-phala* is provided? if rebirth is true and this is not our first birth? also, if rebirth is true, freedom from it is possible or not? Though an answer to all of these questions cannot satisfy every human psyche, yet they play an important role in forming the belief of people towards *karma* and *karma-phala*. The response towards this philosophy is further the cause of the attitude of individuals, influencing their morals, ethics, and forming an important part of their behaviour at their workplace. A workplace is characterized by professionalism, commitment, ethics, organizational aims, performance, deadlines, laying pressure on professionals at the individual level for their performance. As a result, it can be termed as a place with the regular demand of *karma* with the equal intensity of the expectation of results. Individuals may find it tempting to take the steps which are unethical, wrong, or not recommended for desired outcomes, or they may follow the righteous path and may fail to obtain the desired outcome.

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BONUS ON A LIFE INSURANCE POLICY: SPURIOUS CALLS FROM SCAMMERS—A CASE STUDY

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Abstract

The case is on an incident that a retired defense personnel receives a phone call from IRDA office. The caller purports him that there is some payment pending in his favour. It is for bonus on an insurance policy in his name. The claim is under process in his office. For release of the payment he asked to submit the token money/processing fee in advance through an account told by him. The caller was a fraudster. He tried to trap the innocent person and made several attempts with all possible tricks. But the senior citizen did not believe the cheater and proved to be intelligent and smart against the forgery. He stayed safe and the scammer did not succeed in the case.

There is a large number of incidents where people receive such bogus calls in the name of IRDA. A little awareness and control over one's greed can easily check the happening of the fraud. The IRDA's efforts in this regard are also seen in print media and electronic media as well. Further there is a scope of extending the awareness among masses in this regard. The content may be added in financial literacy campaigns run by the RBI and other agencies.

Keywords: endowment plans, insurance penetration, financial literacy, credentials

Sharma ji is retired from Air Force. On an incoming call from an officer from IRDA told him that his payment for Rs. 68,780 is under process in his office. It is in respect of an insurance policy of LIC of India. The amount is towards the bonus to his policy taken some time long back. Mr. Sharma has no idea about any receivable from any insurance matter. The person, Shukla is in continuous touch with Sharma ji through repeated calls on mobile. He expressed big regard towards the defense personnel and tried to give a personal touch in his conversation. He showed his extreme concern for senior citizen and later he addresses him uncle ji only. He arranged a talk of his section officer and Sharma ji, confirming that the claim file is in process in his office. But, Sharma was not convinced with the content/version of Shukla. He tried to enquire about the IRDA Hyderabad office through his relatives residing over there. His niece after doing her MBA is working in Hyderabad for some MNC there. She confirmed the address of IRDA but emphatically advised him to ignore any such type of calls for unexpected gains. He has no insurance cover at this age. He had some endowment plans and received the maturity value in due course by his superannuation.

Exploring the Impact of Entrepreneurial Skills on the Performance of Uttarakhand Based Start-ups

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Abstract

Entrepreneurship innovation is found many times in the literature, but empirical research on the growth and development of start-ups is underdeveloped. Many studies have pointed out that the rate of the launch of start-ups being high and start-ups not able to survive is highly correlated. This article is a modest attempt to bridge this gap by identifying the entrepreneurial factors affecting the performance of early-stage start-ups based in Uttarakhand. This is an exploratory study based on the primary data collected from a sample of 147 start-up founders. A self-administered questionnaire, including 18 Likert items for three independent variables was used and pilot-tested which subsequently came down to thirteen after deleting five items. A random sampling technique was applied to choose respondents from the Dehradun and Haridwar districts of Uttarakhand state. The data were analysed using descriptive statistics, exploratory factor analysis, Cronbach's alpha, with the help of SPSS software (version 23). Multiple regression analysis was used to analyse the impact of three extracted factors on the performance of start-ups. The study has revealed that the leadership skills, technical skills and marketing skills of entrepreneurs significantly contribute to the performance of start-ups in Uttarakhand state.

Keywords

Start-ups, performance, Uttarakhand, multiple regression, leadership skills, technical skills, marketing skills

Introduction

Small companies are playing a vital role in the economic growth of India, of which innovative start-ups are the best examples. Entrepreneurship is not new in India, but recognition to start-ups by the Department for Promotion of Industry and Internal Trade (DPIIT) has opened various growth opportunities for budding entrepreneurs. Small businesses look for government support to ensure their sustainability at their early phases of the lifecycle (Indarti & Langenberge 2004; Minniti, 2008). The start-up India

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Moderating effect of psychological contract on job performance

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Abstract---The objective of this study is to address the questions related to the determinants of job performance and to test the moderating role of psychological contract between employee engagement and job satisfaction. The study followed a quantitative cross-sectional design to examine the relationship between the variables. A sample size of 1000 members from 20 automobile companies from Uttarakhand state was used. Substantiating the role of social exchange theory, the study results indicate that employee engagement and job satisfaction significantly contribute to job performance in the automobile sector. The moderating effect of psychological contract also reports partial mediation among employee engagement and job satisfaction on job performance. The research delivers valuable insight to managers and leaders about the significance of employee-engagement, job-satisfaction, and psychological contracts to ensure better job performance in the automobile manufacturing sectors.

Keywords---employee engagement, job satisfaction, psychological contract, job performance.



Determinants of Service Quality in Healthcare: Patient and Provider Perspectives

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ABSTRACT

Indian healthcare is described as the largest sector, both in revenue and employment. The quality of service—the characteristics that shape care experience beyond technical competence—is rarely discussed in the medical literature. This study reveals the determinants that affect the perception of quality of healthcare services from the patients' and service providers' points of view. A cross-sectional method was followed to determine the perception of quality of healthcare services and relating variables including infrastructure, reliability and responsiveness, empathy, affordability, and administration. The data collected from 400 respondents, including patients and service providers, for the study were analyzed using confirmatory factor analysis. Results confirmed that healthcare service quality aspects (i.e., physical environment, staff behavior, responsiveness, affordable services, admission process) positively relate to customers' perception. Findings will help the hospital managers articulate effective strategies to ensure superior quality of healthcare services to customers.

KEYWORDS

Confirmatory Factor Analysis, Customers, Healthcare, Patients, Service Providers, Service Quality

INTRODUCTION

Health is summarized as a condition of complete physical, mental and social wellbeing and not only the nonattendance of illness and sickness WHO (2000). Health care is a service that deals with the diagnosis, treatment, and prevention of disease, illness, injury, and other physical and mental impairments in human beings. Practitioners deliver health care in allied health, dentistry, midwifery, medicine, nursing, optometry, pharmacy, psychology, and other care providers WHO (2014).

Health is one of the fundamental human rights accepted in the Indian Constitution (Article 21). The Indian healthcare delivery system is categorized into two major components - public and private. Public sector ownership is divided between Central & State governments, municipalities, and Panchayats (local governments). The facilities include teaching hospitals, secondary level hospitals, first-level referral hospitals (community health centers/rural hospitals), dispensaries, primary health centers, sub-centers, and health posts. The private sector provides most secondary, tertiary, and

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IMPACT OF SOCIAL MEDIA ON ENVIRONMENTAL CONSCIOUSNESS AND GREEN PURCHASE INTENTION OF YOUNG WOMEN

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Abstract: Different sources of media have played a pivotal role in propagating the idea of going green. Among all, social media's role is of utmost importance as every individual is active on social media by one way or another. The users of social media ranges from green sellers to green buyers to potential green buyers. The goal of this research is to find out more about the environmental consciousness among young women and how social media affects their green purchase intention. A survey was done using a structured questionnaire containing 26 statements related to environmental consciousness, role of social media and Green purchase intention on 313 female respondents between the age group of 18 to 35 years. Data was collected using purposive and snowball sampling methods. Multiple regression analysis unveiled a favorable relationship between social media, environmental consciousness and green buying intention.

Keywords – Social Media, Green Purchase Intention, Environmental Consciousness, Young Women.

Introduction

Over the last decades, consumers have become increasingly interested towards a natural way of life, frequently referred to as "green living," with an ever-increasing interest in environmental protection and awareness of human-caused negative repercussions. Only after the 1990s did researchers begin analyzing customers' green attitude and comportment, delivering managerial guidance to green vendors and policymakers to help them commercialize their eco-friendly ideas and goods more efficiently (Manjula M M, 2017). Many academicians have previously used terminology like environmental friendly behavior, eco-friendly behavior, environmental sustainable behavior, ecological relevant behavior, and green behavior pro-environmental behavior interchangeably to describe environmental behavior. Pro-environmental behavior is demarcated as "behavior that intentionally strives to reduce the negative influence of one's actions on the nature and built world" (Kollmuss and Agyeman 2002, p. 240).

Following research focuses on the private domain, or consumer research, which encompasses the purchase, consumption, and disposal of personal and domestic goods that have an ecological footprint (Stern, 1999). Simply put, green purchasing behavior refers to all the activities that a consumer engages in to have a good impression on the ecosystem or to mitigate the negative impact of their purchases. Buying environmental friendly goods have a direct bearing on the variety of environmental issues (Mostafa, 2007). Purchasing things that are environmental friendly is referred to as green purchasing behavior.

Furthermore, gender plays a significant role as a demographic predictor of green purchasing behavior (Baker and Ozaki 2008). Women play a big role in their households; it can extend from daily chores to purchasing of all necessary items of regular use. The role of women today's society has evolved significantly. It's not just in the home; they're collaborating with their male counterparts as well. Smith (2010) explores how women might help safeguard the environment. This is not a new issue; women have always been at the forefront of environmental protection.

The purpose of this research was to learn more about the impact and role of social media on Indian women's purchasing intention for green products. The study also looked into the role of social media in raising environmental awareness.

Relationship Between Civic Engagement And Organisational Commitment Of Young Employees: A Study On Financial Institutions Of New Delhi, India

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Abstract

This research article explores the relationship between civic engagement and organizational commitment among the young employees working in financial institutions in New Delhi. The study is empirical in nature and the sampling method was judgemental based on three criteria, (1) urban location of workplace and employee's residence, (2) type of financial institutions (only commercial banks, brokerage banks, insurance companies and investment banks.) and age of the employee (up to 35 years). 500 respondents were selected based on sampling method criteria out of that 476 proper responses were found satisfactory for the purpose of data analysis. The statistical tools used for the study were mean, standard deviation, skewness, kurtosis,

Cronbach's alpha and linear regression for testing the hypothesis. The data were analyzed through the statistical software, i.e. SPSS (version 25).

The findings of the study stated that there was a significant relationship between variables, such as civic engagement and organisational commitment. It was found that young employees working in financial institutions were having more attachment to their organization when they engage themselves in civic activities. Their priority was more towards raising voices and standing against social discrimination, sexual harassment, environmental & health issues, education, poverty, family values, corruption, etc. They engaged in the direct or indirect civic activities and also showed their concern on different social platforms. Likewise, the more they give priority to civic work, the more they become concerned about their organization or workplace activities. Young professionals who were engaged in civic activities in their society or community were having more attachment to their work and organizations.

Keywords

Civic Engagement, Organisational Commitment, Young Employees, Financial Institutions, Commercial Banks, Brokerage Banks, Insurance Companies and Investment Banks, New Delhi.

Reference to this paper should be made as follows:

**Dr. Aman Roshan,
Prof. Vineet Kaushik,
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The Role of Indian Entrepreneurship Ecosystem in the Era of Climate Change

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Abstract

Entrepreneurship depends on an environment that fosters new ideas. Previous research on the entrepreneurship ecosystem has enhanced the origin of entrepreneurship and made entrepreneurs interact with external business environments. Hence, this conceptual framework aimed at connecting the entrepreneurship ecosystem with the five big dimensions of biological concepts which reflected on how entrepreneurship is responsible for climate change. It also discussed the general outlines of Entrepreneurial Ecology theory. The researcher used biological analysis to investigate the characteristics of entrepreneurial activity, and it led to ecological analysis. The study also went through other analysis to describe concepts more deeply. It suggested that the government should promote the education of the entrepreneurship ecosystem in higher educational institutions and universities and include traditional knowledge in the context of biodiversity and ecology. It would help human interactions with the natural environment and secure inter-generational equity.

Keywords : Biodiversity, climate change entrepreneurship, entrepreneurial ecology, entrepreneurship ecosystem

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Entrepreneurship is the continuous procedure of identifying, creating, and recognising the possibilities to develop value through innovation (Churchill, 1992 ; Landström, 2008). It has been observed as an essential element in furnishing the economy (Acs, Desai, & Hessels, 2008; Wong, Ho, & Autio, 2005). The Global Entrepreneurship Index – GEI (Acs, Szerb, Lafuente, & Lloyd, 2018) provided a simple platform for analyzing entrepreneurial ecosystems grounded on three essential premises. First, agents have undertaken and controlled entrepreneurship activities based on incentives. Second, an organised framework condition has influenced a particular action. Third, entrepreneurship ecosystems have complex, multifaceted structures within which many elements collaborate to build systems performance. Thus, the systems approach investigates relations between specific changes in environment, and entrepreneurship is acknowledged as a social system.

It observed that most of the researchers paid their attention to defining an ecosystem, including culture, institutions, and networks (Acs, Stam, Audretsch, & O'Connor, 2017; Lowe & Feldman, 2017; Spigel & Stam, 2017). However, only a few studies relate the ecosystem to climate change. The paper intends to seek a conceptual view of the ecosystem and examine how society and private sector business entrepreneurs inter-relate with the biological concept. Entrepreneurs are more closely related to the environment. The researcher has tried to correlate the entrepreneurship ecosystem with the continuously changing climate. This conceptual paper described the relationship of entrepreneurship to the biosphere.

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The moderating effect of attitude to risk on the role of microfinance in entrepreneurship development in Uttarakhand region, India

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Abstract

The purpose of the study is to examine the role of microfinance in entrepreneurship development. This paper also measures the moderating effect of attitude to risk on microfinance and entrepreneurship development. A total of 350 entrepreneurs were surveyed from the manufacturing and service sectors with the help of convenience sampling method. Further, the confirmatory factor analysis (CFA) assessed the constructs' reliability and validity. The structural equation modelling technique was used to testify the proposed hypotheses in the study between microfinance and sustainable growth of entrepreneurship, which was found positively significant. Second, a moderating variable, namely attitude to risk, partially influenced the relationship between microfinance and entrepreneurship development. The study inferred that there is a strong need for a collaborative approach to enhance the impact of government initiatives in entrepreneurship development; thus, it will increase the sustainable growth of entrepreneurship and helps to scale up their business entity.

Keywords Microfinance · Entrepreneurship development · Attitude to risk · Moderating effect · Prime Minister Employment Generation Programme

Introduction

Microfinance has emerged as a promising instrument for reducing poverty throughout the world (Armendáriz de Aghion, B. Morduch, 2005; Robinson, 2001; Zeller & Meyer, 2002). Various organisations, fund providers, governments, and non-governmental organisations have worked collectively around the world to provide the ground for contemporary microfinance to assist millions of individuals in starting small businesses. Microfinance has become a buzzword among policy-makers and academicians since Muhammad Yunus, the microcredit pioneer awarded the Nobel Peace Prize in 2006.

It is worth mentioning that microfinance has a long history. In 1970, a Bangladeshi economist, Muhammad Yunus, founded the Grameen Bank in response to his opinion that credit for self-employment is a fundamental human right.

Since then, many fund-providing institutions and clients served have increased dramatically. According to Ibtissem Baklouti (2013), over 7000 microfinance institutions have formed in developing nations, with an estimated 16 million underprivileged borrowers receiving microloans.

Notably, microfinance schemes provide loans to the lower-income population who cannot access traditional banks. These credits are offered to utilise for various objectives, including entrepreneurial activities (Ibtissem Baklouti, 2013). One of the key concerns for policymakers is determining the critical components for successful entrepreneurship (Rogerson, 2000). Despite India's long history of sponsoring micro and small businesses, comparatively, a few studies have measured the impact of such assistance in entrepreneurship development. Even though the history of entrepreneurship dates back to Cantillon's (1755) work, there is still a debate. However, the debate has different standards and mindsets on the push factors that drive economic development and industrialisation with the help of entrepreneurs (Kuzilwa, 2005).

Academicians (Marshall, 1949; Schumpeter, 1934) often define entrepreneurship as a risk-taker, innovator, profit seeker, and good organiser. Conversely, Kuzilwa (2005) summarised entrepreneurship as introducing a new

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**MEASURING CUSTOMERS' PERCEPTION OF ONLINE HOTEL BOOKING:
A STUDY IN UTTARAKHAND**

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ABSTRACT The Indian hotel sector has developed most prominently in today's world. The broad access to internet applications in the hospitality & tourism sector has changed dramatically. The hospitality sector is the act or behaviour of being courteous is related to the relationship between a guest and a host. The tourism and hospitality sectors are highly intertwined. The act of welcoming, receiving, hosting, or entertaining visitors is known as hospitality. Customers are technologically aware and utilise the online website to book hotels, retrieve information, and manage trips. Therefore, it was necessary to identify crucial factors determining the customers' perception regarding online hotel booking services. This study aimed to examine the awareness level of online hotel booking. The descriptive research was based on primary data a semi-structured questionnaire was used to measure the customer perception and further analysed with an independent t-test with the help of SPSS. The Data were collected from 200 respondents snowball sampling method was used, between 18 to 40 years. The results of the study showed that male and female customers had different perceptions regarding trust and safety/ security.

Keywords: Hotels, Online Booking, Customer Awareness and Perception

Introduction

Online booking is a kind of application that enables customers to book hotels through the net from anywhere in the world. According to Lehto, Kim & Morrison (2006), the internet has become an essential medium for hotel distribution. Consumers can quickly search hotel rooms on phones and computers, keeping their privacy & financial information utilizing online internet security. According to O' Connor & Few (2004); Sparks & Browning (2011), Consumers benefit from online hotel booking by having the right to use more photos, videos, a complete description of the lodge home, and place better pricing & no extra booking charge than traditional booking through travel agents. It is more ideal to book hotels than the conventional approach in today's circumstances, especially for last-minute reservations. It can immediately find hotel accommodation because all relevant information (including price, location, and amenities) is available online, approval it to compare hotels and select the best one. Customers find it challenging to trust information about the hotel or websites (Ginnakos, Pateli, Pappas 2012). There are numerous hotels booking websites available, and many citizens avail themselves of it to opt for the top hotels about their budget and convenience. Here are some of our most popular hotel booking applications:

1. Trivago

While looking for the finest hotel bargains, Trivago assists customers in finding the best deals. It has presented all hotel packages, like price, discount, rating, reviews, location, and even a comparison of booking sites.

2. Make my trip

STUDENTS PERCEPTION ABOUT 7PS OF HIGHER EDUCATION MARKETING MIX IN PRIVATE UNIVERSITIES IN UTTARAKHAND

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ABSTRACT

Purpose: This study aims to investigate how students perceive the seven ps of higher education marketing mix used by private universities.

Methodology: Data on a sample of 150 students majoring in business and management at private universities in Uttarakhand were gathered using a descriptive survey method and a modified questionnaire. The acquired data was assessed using statistical techniques including Mean, S.D., and t-test.

Result & conclusion: According to the study's findings, all seven components of the higher education marketing mix are well-liked by students. The study also revealed that HE employs several marketing mix tactics for student recruiting. The programme, promotional strategy, location, cost, staff, and tangible proof all have an impact on the students' decision to attend higher education.

Implication of the study: The findings have significance for university recruitment methods so that they can better understand the student selection process and how to cope with the factors that can shape students' impressions. The university uses the 7ps of marketing mix, a group of controllable factors, to mould its market-facing offer.

Limitations of the study: This study has some drawbacks, including the time factors, non-probability sampling techniques, and the focus only on private universities.

Suggestion for future research: Researching each element of the marketing mix in depth could be beneficial.

Keywords: Higher Education, 7ps of Marketing, Service Marketing.

INTRODUCTION

Globally, and especially in emerging nations like India, significant changes have recently been made to higher education legislation, governance, organization, and status. In India's higher education institutions, privatisation, diversity, decentralisation, internationalisation, and increased competitiveness are all taking place. Today's higher education institutions are affected by these changes, which are seen as motivating factors for a higher education marketing orientation (Maringe, 2006). Marketing for higher education is rarely a novel concept. Marketing for higher education is essential for minimizing the effects of declining government support and rising competition (DesJardins et al., 2006). Institutions of higher learning ought to employ marketing tactics to succeed and establish a long-lasting competitive edge (Hoyt & Brown, 2003). Institutions of higher learning that are privately funded in India should establish a

Women Empowerment through Self-Help Group (SHGs) - With Special Reference to Haridwar District, in Uttarakhand

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Abstract

Women's empowerment is a process of enhancing and improving women's social, economic, and political power in order to provide equal rights for women and to give them the confidence to assert their rights. Self-help groups (SHGs) are intended to provide social and economic empowerment to women. They promote women to take part in home and social decision-making, and they equip rural women to take on leadership roles. In the Uttarakhand district of Haridwar, this study focuses on women's empowerment through self-help organizations. The study's major goal is to investigate the role of a self-help group on rural women's empowerment. The research was carried out on a group of 100 women who were members of SHGs in rural areas of Haridwar district. Roorkee and Bhagwanpur blocks of Uttarakhand were selected for the survey. Both primary and secondary data are collected for the study. The collected primary data is analyzed using SPSS software with simple statistical tools such as percentages. An important part of this research work is based on table analysis. The results of the study show that SHG provides a platform for developing skills, launching small businesses, and engaging in a variety of entrepreneurial activities to ensure better survival for women at the home and family level. By building their confidence, skills and socio-economic status, they have shown that they have played an important role in fostering the entrepreneurial spirit of rural women. Self-help groups have proven to be a successful tool for socio-economic empowerment of rural women.

Keywords: - self-help groups, women empowerment, socio-economic empowerment

INTRODUCTION

Self-Help Groups (SHGs)

“ A voluntary group that values personal interaction and mutual aid as a means of altering or ameliorating problems that most of its participants see as changeable, pressing, and personal,” according to the definition of a self-help group (SHG). In recent years, self-help group methods have been used in more and more projects and programs.

Self-help groups are made up of 10-20 members from relatively homogeneous economic classes (ie poor people) who are self-selected based on their existing affinity and self-confidence.

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IMPACT OF COVID-19 PANDEMIC ON DIGITAL PAYMENTS ADOPTION: AN EXTENSIVE REVIEW OF LITERATURE

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ABSTRACT:

The Covid-19 pandemic has become a biggest thread for the global economy. Peoples from India and all over the world find out the new ways of doing the work. In order to get protected from infection, people are using digital mode of payments. The digital payment system got the popularity during the time of pandemic, as the digital payments, previously used by customers for their convenience, have become a necessity during the time of pandemic. The present study is also focusing on investigating the overall impact of Covid -19 pandemic on adoption of digital payments system. The study is conceptual in nature and conclusion of the study is derived from the extensive review of various literature of the topic. The finding of the study concluded that the Covid-19 pandemic has significantly influencing digital payments adoption, as people do not prefer cash transaction in fear of Corona virus transmission, the findings also revealed that Covid-19 create a strong momentum of the consumer towards digital payments transactions. It was also seen that before Covid-19 pandemic, digital payments was the transaction option for the consumers, but for now it becomes the need of the hour

Introduction

Digital payments transactions are the transactions which can be considered as a modern phenomenon with the emergence of concept of digitalization in order to promote cashless transactions. The main motive of cashless transactions is to perform the transactions digitally without using cash. Digital transactions can be perform through debit cards, credit cards, UPI, NEFT, RTGS, mobile banking, etc. Digital payment system has rapidly changed the scenario of financial transaction from conventional system to convenience payment system. Digital payment system encouraged the digital mode of payment over traditional mode. Digital payment method is performed through electronic network and digital modes.

India is one of the fastest growing digital enabled economy in the world. Electronic banking and the core banking system have emerged in India since 1990 and since 2005 the digitization of the banking sector has been promoted. The digitization of the banking sector and the payments ecosystem has gained prominence in India, especially after the demonetization that took place on November 8, 2016. Indian Prime Minister Narendra Damodardas Modi announced from the behalf of Government that existing Rs 500 and Rs 1000 currency will cease to be legal tenders. This demonetization has put strong pressure on citizens to adopt digital transactions. The ban on high-value banknotes has led to a jump from cash payments to digital payments. However, cash plays an important role for some miscellaneous transaction especially in the rural areas of India. Government of India also promotes the adoption and usage of digital payment transaction. Government starts many initiatives like Digital India, promoting digital wallets, UPI, etc. in order to shift the consumers from cash transaction to digital transactions.



ADOPTION OF CRYPTOCURRENCY, A NOVEL ENTRANT TO ASSET CLASS: MEASURING THE PERCEPTION OF MILLENNIALS

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ABSTRACT

The cryptocurrency market in India grew to an overwhelming stature of USD 6.6 billion in May 2021 from USD 923 million in April 2020. Cryptocurrency adoption has increased 800% since last year, according to a report by Chainalysis. Crypto assets have emerged as a new asset class. Millennials are adopting cryptocurrency as an investment avenue due to its unprecedented price appreciation. This paper explores crypto adoption using Technology Acceptance Model. A quantitative methodology utilising surveys is adopted. The perception is measured on variables: usefulness, ease of use, and security. Self-administered questionnaires were distributed among 125 millennials for data collection. Respondents were selected based on their willingness to respond. Analysis reveals that Perceived Usefulness, Perceived Ease of Investing in Cryptocurrency, and Perceived risk have a significant effect on Behavioural intention to Invest in cryptocurrencies. The contribution of this research paper will help the organisations understand the end-user perception towards cryptocurrency and factors impacting its adoption, which would further assist when offering cryptocurrency services to facilitate investment in it and other transactions.

Key words: Adoption, Asset Class, Blockchain, Cryptocurrency, Technology Acceptance Model

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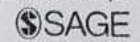
1. INTRODUCTION

"If the monetary standard, like totalitarian language, becomes so detached from reality as to be useless in the eyes of its users, society can and will improvise an alternative" - Felix Martin, 2013.

Decomposing the Effect of Brand Image in Influencing Information Adoption: The Case of Online Travel Agents

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Abstract

The availability of information in the form of online reviews offered by online travel agents (OTAs) is playing an important role in the travel decisions of today's consumer. Considering the huge amount of attention given to behavioral dimension in decision making literature and the popularity of the information adoption model, the present study aims at exploring the direct and indirect effect of information quality (IQ) and information credibility (IC) on attitude toward information usefulness (AT). The study specifically bridges the gap in the literature of information adoption by using brand image (BI) of the OTA as a mediator. The research also examines the subsequent effect of attitude toward information usefulness on information adoption (IA). Convenience sampling technique has been used to gather responses and structural equation modeling has been used to analyze the data. The results confirm the presence of partial mediation effect in the proposed relationships between IQ, IC, BI, and AT and posit a significant effect of attitude toward information usefulness on the adoption of information. The study concludes that it is imperative for marketers in the travel industry to understand that perception of their brand plays a very important role in positioning their information as a useful one.

Keywords

Brand image, information credibility, information usefulness, information quality, attitude

Introduction

The speed at which information technology and information systems have penetrated our lives is commendable. The emergence of Web 2.0 has offered a platform to individuals for expressing themselves freely and share information with others. This sharing of information has undoubtedly supported the necessity of examining the way an individual acquires and processes online information. This adoption

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ARTIFICIAL INTELLIGENCE (ONLINE RESOURCE): A PANACEA FOR SMES IN HEALTHCARE

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ABSTRACT

This paper presents a review of the most recent and popular research papers on the use of artificial intelligence in the healthcare sector. SMEs consist of 60-65% of Indian medical device market. Many doctors are operating through private hospitals which come under the category of SMEs segment. Technology is proving to be a boon for all the sectors, artificial intelligence an emerging technology has the potential to change the fortune of SMEs in health care sector. In this paper there will be discussion on how artificial intelligence can help the healthcare sector in different ways. SMEs working in healthcare can take a learning from this paper and can utilize it for betterment.

KEYWORDS

Artificial Intelligence, Healthcare, Technology, SMEs, Management

This paper was presented at the AICTE International Conference on Circular Economy, Management and Industry, Bharati Vidyapeeth's Institute of Management Studies and Research, Navi Mumbai and Apeejay School of Management, Dwarka, Delhi, India, October 2021

INTRODUCTION

Recently healthcare industry is facing a lot of trauma and panic around the world. COVID-19 has shocked the healthcare industry. Healthcare professionals have encountered different types of attacks consist of physical assault by patients and relatives, service denial by medical staff, obstructions, cyber-attacks, and psychological threats to the doctors. COVID-19 is getting adverse as more than six lakhs of death reported in the USA, 4.2 lakhs death in India, 5.5 lakhs death in Brazil, 1.2 lakhs death in the UK, and nearly 1.2 lakh people lost lives in Italy. [1] The healthcare industry is in a fragile state, and doctors are

looking for practical solutions that can help them speed up the work. In this challenging situation [2], the adoption of technology can be a boon for the healthcare industry. [3, 4] Various departments in the healthcare industry facing different types of problems in dealing with patients. [5] There are already discussions about video consultations and other usages of technology to improve the procedures during COVID-19. [6, 7]

SMEs' role cannot be denied either in developed or developing nations. Many emerging nations, such as India, China, Malaysia, and Indonesia, want to upgrade themselves as developed nations. For categorization as developed nations, the emerging nations need to move

ADOPTION OF ONLINE RESOURCES TO IMPROVE THE MARKETING PERFORMANCE OF SMES

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ABSTRACT

With the increase in the pace of globalization, SMEs are facing stiff competition from multinational firms. The entrepreneurs owning SMEs have fewer funds, but they need to improve the output of their organizations. Technology adoption can help owners of SMEs to match up with the pace of multinational firms because it can increase their reach and improve overall performance. In this paper, the authors will discuss whether online resource adoption (social media, e-commerce, technology 4.0) will enhance the marketing standard of small and medium enterprises or not. SMEs can achieve economies of scale because of the prominent usage of technology. The findings of this paper will help owners/managers of Indian SMEs to understand the use of online resources in improving marketing within a limited budget. COVID-19 has also pushed all the organizations towards the usage of technology. Either big or small organizations, none of them can ignore the use of technical sources for marketing in this digital era.

KEYWORDS

SMEs, Online tools, social media, Digital Marketing, E-commerce, Management

INTRODUCTION

As the pace of globalization is increasing, either it is a developed country or a developing country, the pressure is also growing. The government in all the countries is putting pressure on the companies to generate more revenue, sales and fulfill the goals of sustainable development. The focus of the government is not only on big multinational organizations, but it is also on SMEs. While looking for a creative solution, the governments are hopeful towards SMEs' progress. SMEs can be a game-changer, but they need some support. [1,2] have argued that technology

adoption could be helpful for SMEs in overcoming all types of challenges. The COVID-19 has portrayed different kinds of challenges to SMEs, and technology can overcome all those challenges. SMEs with a better marketing effort can be a front runner in their contribution towards national growth. In this paper, the researchers will explore the effect on the marketing performance of SMEs with the adoption of different forms of technology, and there will be a discussion on other elements of digital marketing that can be helpful for SMEs. Marketing through social channels and

How AI has Proved to be a Game-Changer for Organizations to Conquer Covid-19

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Abstract

Covid-19 is causing a global disruption; there is no denying that this pandemic has drastically altered how organizations work. This havoc has fueled an unprecedented wave of advancing AI innovations to be on the forefront. This research is showing the current state of the rapidly changing AI industry, how assistive and efficacious AI can be to the large tech corporates in battling the problems faced due to this deadly Covid-19 looking through their lenses. The media of information used to support the adopted methodology for this paper is dense in its sources - published newspapers, videos, blogs, reports, journals, etc. In our approach, AI is considered beneficial for big organizations and has been approached from three diverse lenses, i.e., agility, resilience, and sustainability. For this article, our key focus groups have been the managerial tier and students. In this article, we see how innovation can be a rescuer for some companies and an opportunity for others. With our study, we intend to help startups and IT companies improvising their deployed technologies by suggesting various off-center concepts to stride through this crisis. We have endeavored to map out the journey of global corporations, who have made their way from 'striving to thriving' during this pandemic. Covid-19 has exposed the role of innovation, artificial intelligence, and data science as critical components to cut through the inefficiencies in the corporate workflow, operations, and offerings. The objectives of the paper to determine the biggest hurdles faced by organizations during Covid-19 and to determine the tools used by organizations to tackle these challenges. The broad deployment of AI in critical sectors, such as health care and GAFAM companies, will ultimately have a positive impact, securing jobs and making them more effective, and uplifting the growth of global economies in the future. This paper can be categorized as conceptual research, which will help organizations to understand the importance of artificial intelligence, especially during COVID time. All the companies are looking to find out a solution that can help them in encountering the current situation of COVID and helped them to get back to normal. In this paper, secondary resources have been used to understand how effectively artificial intelligence is helping the GAFAM companies. The article will discuss in which areas the involvement of artificial intelligence is increasing. Modern-day managers can learn about the usage of artificial intelligence in a different manner, and they can implement the same in their organizations as well.

Keywords: COVID-19, Artificial Intelligence, Information

Use Of ICT In Teaching Vocational Subjects

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ABSTRACT

In today's modern world, globalization has completely changed the way of working. How we live, learn, work, and even define work has changed due to new information and communication technologies. It can be stated that human capital fuels the modern economy, but in reality, the information and communication technology revolution has turned intelligence into a valuable commodity. In today's economy, economic growth is based on mental intelligence rather than physical strength, and its worth is generated by recruiting knowledgeable workers and continuing to learn. Therefore, incorporating information and communication technology (ICT) into vocational and technical education and the educational system has a vast range of consequences for teaching and learning. ICT has enormous potential in developing vocational and professional teaching and learning content. Therefore educators have to be mindful in incorporating ICT into the educational transfer framework. However, this may result in typical guidance problems that come with reform, as it is, after all, an invention. Therefore, educators must be able to balance the advantages and disadvantages of embracing ICT as a tool.

Keywords: *Information and Technology; education; vocational subjects; teaching; communication*

INTRODUCTION

Over the last two decades, the rapid increase in the use of computers and computer-based technology has influenced educational systems worldwide. As a result, computer technology knowledge and skills have become increasingly relevant as teaching resources in schools, colleges and other educational institutions. The vocational and technical teacher preparation of the curriculum becomes a critical element of this modern delivery mechanism to ensure that teachers are prepared to deal with new technology while preparing students for work.

Information and communication technology (ICT) has quickly become an essential pillar of contemporary society. In several nations, understanding and learning basic ICT skills and values, together with reading, writing, and numeracy, are also considered a part of the core curriculum. According to UNESCO (2000), all nations, whether advanced or developing, should access the best facilities for education in order to train young people to play prominent roles in contemporary society and contribute to an information-based society. In practice, information and communication technologies (ICTs) play a significant role in determining the new worldwide economy and driving quick social change. ICT dominates the commercial world, supports contemporary businesses' achievement and at the same time, it also improves learning processes as well as educational institution organization and administration. Advancements in information and communication

STUDY OF LITERATURE REVIEW ON MICRO FINANCE AS A BOX FOR THE POOR

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ABSTRACT

The paper tries to study the significant role of microfinance in the development of under privilege groups. Nobel Laureate Muhammad Yunus is a person behind the establishment of the current MFIs along with the foundation of Grameen Bank, Bangladesh in 1976. Microfinance sector has shown remarkable growth in the past few decades. The low income group (particularly female) can be benefitted and can start their own small scale businesses with the help of low interest credit program of Microfinance schemes. These programs help in alleviating poverty by spreading financial services to unbanked sections of population, and millions of poor households are served globally. Simultaneously, the Indian Government has gifted the young and creative population with the concept of start ups. The microfinance bridges the gap between the implementation of creative ideas and lack of finances. Microfinance is not just a tool which is providing financial help to the poor but it helps in strengthen the economy by assisting the people in removing their deficiencies of financial help. Although, still start ups are far behind in getting these benefits and there is huge gap between the MFI(s) and the growth of startups and their sustainability. In describing emerging situation, this paper highlights the problems facing in maintaining sustainability of these start ups in India.

KEYWORDS: - Innovation, Micro finance, Start ups, Sustainability, Poverty alleviation

INTRODUCTION

Kumar, Chauhan and Kumar (2015), the concept of small finance was developed by Muhammad Yunus, a professor at the Rural Bank of Bangladesh and who received a large sum in deposit, loan, payment services, transfers and insurance in 2006. Microfinance has been defined as financial services (savings, insurance, money, debt, etc.) for poor and low-income consumers so as to raise their income and as a resultant improve their quality of life. The Asia Development Bank (2000) provided loan income to low-income households and poor to upgrade their small businesses through various financial services. This definition of low income is not limited to the very poor, but also includes low-income families. The Task Force on Regulatory Framework for Microfinance and Microfinance, established by NABARD, defines a small amount of money as "a small amount of savings, savings, loans and financial services and products for the poor in rural, urban and urban areas".

MICROFINANCE, ITS EVALUATION AND ITS GROWTH IN INDIA

Tripathi (2014), this paper illuminates us with a small amount of money loan, its role and its status. The concept of financial help by small amounts of money is not a new concept for India. Traditionally, people either saved or borrowed small loans from individuals and financial intermediaries group to help them to start their businesses or agricultural programs. Many poor people were not able to arrange funds as they are not in contact with these financial intermediaries group and sometimes are not aware about any financial services. Microfinance is a program that helps the poor rural people to get loans, repay loans and maintain the social and economic

status of their villages. India's small financial market booming, the Indian government is backing a major investment program, and the country's informal sector is expected to grow. Microfinance has quickly grown into a global organization committed in providing a variety of financial services to poor and nearby families.

Kumar, Chauhan and Kumar (2015), Microfinance is financial service for the low income group, which include deposits, loans, payment services, transfers, insurance, savings and debt and more. A small amount of money cannot be underestimated in an emerging economy like India, where most people live in poverty and most people do not have any banking facilities. The Task Force on Regulatory Framework for Microfinance and Microfinance, established by NABARD defines small amounts as "small savings, savings, loans and financial services and products for the poor in rural, urban and urban areas". Financial services to improve low cost, social policy and Self Help Group (SHG) in India, aims to provide essential services.

THE CURRENT STATE OF MICRO FINANCE INSTITUTION IN INDIA

Mittal (2016), in his paper stated that Microfinance is a tool for improving the living standards of the poor. Microfinance in India is not enough, although there are many small financial institutions. The study examined some of the suggestions for making money lending institutions more effective. Microfinance companies are likely to grow in India's microfinance market is expected to grow rapidly supporting the Indian government's efforts to protect and scale investment and growth in the country's planned activities. Worldwide, over one billion poor people

WORK LIFE BALANCE: AN ORGANISATIONAL TOOL AND KEY TO LIFE SATISFACTION

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ABSTRACT

Purpose- Work life balance is an emerging area of concern for the organisations. For every human being, achieving satisfaction in life is a larger goal. The purpose of this paper is to attract increased interest of organisations towards implementing and encouraging their employees to use WLB policies to balance their work and life. To describe various outcome of implementing WLB to employees and organisation. To outline the role of work life balance in achieving life satisfaction.

Designing /Methodology/ Approach- Taking insights from the given and other immense citation available, the author adds to existing literature the outcomes of work life balance on employees and organisations.

Findings- Organisation when take steps in implementing various WLB policies gives various outcomes. There is a relationship between Work life balance and Life satisfaction.

Research Implications – Organization to allow employees to make best use of work life balance policies and achieve satisfaction with life.

Practical Implications- In a competitive era, organisation when invest in promoting WLB able to retain and sustain the workforce in the competitive era.

Social implications- As organisations encourage employees to avail the benefits of WLB will enhance their productivity, loyalty, reduces absenteeism, increase organisational profits and enhance the market image of the organisation. It will sustain the human resources and enable them attain life satisfaction.

ORIGINALITY/VALUE- To the knowledge of the author this is the original description.

KEYWORDS – Work life balance, Life satisfaction, Employees, Organisation

INTRODUCTION

A land perhaps enriched by means of copious physical along with natural resources and the necessary technology and capital but competent human resources is the only one who can optimize the utilization of all available resources. Human resource is the most strategic resources has the power to convert all other resources making its optimum utilization which leads to organizational growth and economic development (Kanthisree & Devi, 2013). Manpower associated with the organization has the caliber to convert the threat into opportunities and when happy and satisfied are motivated working with the latest and advanced technology. They need to be motivated and taken care of. According to (Werther & Davis, 1986), human resource is the people who are readily willing and are able to contribute to organizational goals. Though other factors of productions are also important they are considered to be worthless without the involvement of human factor. (Koontz & Donnel, 1976) rightly observed that an organization is creation of an environment in which people contribute the best of their ability to attain the goals of the organization.

Organization should implement and formulate necessary strategies to enable their manpower take advantage and maintain a balanced happy and satisfied life in every sphere of

his life. Human resources are being wasted through unemployment, disguised unemployment, obsolescence of skills, lack of work opportunities, poor personnel practices and the hurdles of adjusting to change. Human resource accounts for a large part of national output and there exists a wide scope for increasing national wealth through their proper development. Human factor provides value to physical resource and necessary dynamism in the economy, (Ginzerberg, 1980) organization to enable their employees make effective use of work life balance policies to sustain the human resources.

In an era heading towards high competition, organisation is becoming aware of a need to implement Work Life Balance (WLB) policies in a way to attract, retain and sustain their workforce (Parakandi & Behery, 2016). WLB is of vital concern in everyday discourses (Greenhaus & Allen, 2011). WLB has flooded the bookstores, and is the area of interest for researchers, managements. However, most of the literature focus on work-family balance, without taking into account individuals' lives which includes family, church, leisure, other extra activities (Hall, Kossek, Briscoe, Pichler, & Lee, 2013). In the present paper, the authors study WLB in relation to an individual's outcome of life satisfaction.