

7th International Conference
on
Advances in Global Business, Economics, Finance &
Social Sciences (ICAGBEFSS-2022)
11th & 12th November, 2022



ABSTRACT BOOK

Organized by:

**KIET SCHOOL OF MANAGEMENT (NBA Accredited)
KIET GROUP OF INSTITUTIONS, DELHI NCR, GHAZIABAD**

Editors:

**DR. MANI TYAGI
CMA (DR.) AMIT KUMAR ARORA**

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DR. MANI TYAGI

CMA (DR.) AMIT KUMAR ARORA

DIRECTOR'S MESSAGE



It gives me immense pleasure in writing this Congratulatory message to the organizers of the Seventh International Conference on Advances in Global Business, Economics, Finance and Social Sciences ICAGBEFSS 2022” in association with Southwestern Oklahoma State University (SWOSU) USA, and Namangan Institute of Engineering Technology, Uzbekistan on 11th and 12th November 2022. This conference has offered a premise for global experts to gather and interact intensively on the topics of Management, Economics and Social sciences. This conference has also given a platform to the researchers, professionals, educators, and students to share innovative ideas, issues, recent trends and future directions in the above field.

I'm happy to see that latest developments from the area of Global Business were covered in the research papers presented at the conference. The research contributions were received from various institutes, universities, and businesses from across the nation and abroad.

For the readers and contributors, I am sure that the high-quality research will provide food for thought for all to build a stable business, which in turn will lead to a better and sustainable planet for us live in.

In the last I would like to acknowledge the cohesive efforts of a dedicated and committed team for organizing such conference.

Dr. A. Garg
(Director)
KIET Group of Institutions,
Delhi-NCR, Ghaziabad

MESSAGE FROM JOINT DIRECTOR



I Congratulate KIET School of Management (KSOM) for organizing its 7th International Conference on "Advances in Global Business, Economics, Finance and Social Sciences ICAGBEFSS 2022" in association with *Southwestern Oklahoma State University (SWOSU) USA, Namangan Institute of Engineering & Technology, Uzbekistan* on 11th and 12th November, 2022.

This conference has provided an interdisciplinary platform for researchers, practitioners and educators to present and discuss the most recent innovations, trends and concerns in the fields of Global Economics, Business and Finance and

Social Sciences.

The conference would not have been possible without the enthusiastic and hard work of our esteemed Guests, colleagues, the Technical Program Chairs for their valuable contribution in assembling the high quality conference program. I thank and congratulate the entire organizing team for bringing innovation through this conference. This conference can be used to add value to individual researcher, and other communities.

Dr. Manoj Goel
(Joint Director)
KIET Group of Institutions,
Delhi-NCR, Ghaziabad

MESSAGE FROM THE HOD



The Seventh Online International Conference on "Advancing Management: Innovation, Management and Impact in the Post Covid Era" organized by KIET School of Management (KSOM) *in association with Southwestern Oklahoma State University (SWOSU) USA and Namangan Institute for Engineering & Technology, Uzbekistan* on 11th and 12th November 2022 is an attempt to bring the industry professionals and the academicians to deliberate on the challenges faced by the world of business, to find out ways to overcome those challenges. The discussions assume great significance, especially in the light of scenarios emerging from the post COVID-19 era. The conference strived to explore for solutions to the challenges faced by the industry houses and to identify the scope for further research. Invited contributions from experts on various topics in the field of economics, commerce, management, and related areas are presented in the proceedings.

Despite the best efforts the challenges that have arisen due to the impact of COVID-19 were huge and impacted all, without any boundaries. The challenges were unheard-of; hence, the solutions needed to be fresh and innovative. The need had arisen to reboot and refresh the existing systems and processes. Many small businesses were forced to shut down; digitalization picked up pace; new solutions were explored; and new business opportunities emerged. It was, therefore, crucial on the leaders coming from across disciplines, to ponder over a range of solutions to this once in a century phenomenon. The pandemic has forced us to think hard and think differently.

Congratulations to KSOM for coming up with this novel idea of "Advances in Global Business, Economics, Finance and Social Sciences – ICAGBEFSS 2022". The in-depth deliberations, and interaction among participants were highly educative, and thought-provoking. I am sure the discussions provide enough food for thought for the policymakers and to revisit the regulatory aspects in the larger interest of the society.

I take this opportunity to record my heartfelt gratitude to all the authors, delegates, conference conveners and all others participating.

November 12, 2022

Dr. R. Srinivasan
Professor & Head
KIET School of Management

FROM THE EDITOR'S DESK

It is our great pleasure to welcome to the Proceedings of the 2022, 7th International Conference on Advances in Global Business, Economics Finance and Social Sciences (ICAGBEFSS 2022)

This proceeding aims is to increase the visibility of the research orientation of authors in both academic and industrial fraternity across Globe.

This proceeding contains accepted papers after rigorous review process. The call for papers for this conference, with an initial deadline in 30th September 2022, attracted more than 400 submissions, from all around the world. After the first round of reviewing, approximately 78% papers were being given opportunity to Revise and Resubmit their papers. The screening committee along with an online editorial committee worked hard over October 2022 to arrive at final decisions. In the end, 119 papers were found suitable for the presentation and accepted in proceeding publication.

The undersigned would like to express their sincere gratitude to all the authors, co-authors and contributors whose research works are presented in this proceeding. Their excellent contributions and hard work is the reason that of that we have been able to prepare these proceedings.

A gratitude to all keynote speakers and distinguished guests who could manage to spare their valuable time and share their wide and rich experiences. We are also very thankful to our session chairs for their enormous efforts in analyzing and reviewing the papers of their respective tracks. We also hope that all the participants who could virtually connect have enjoyed and learned from the conference that we have created for them.

Best wishes!!

Your 2022 Conference Proceedings Editors:



Dr. Mani Tyagi
Associate Professor - MBA
Convener (ICAGBEFSS 2022)



CMA (Dr.) Amit Kumar Arora
Associate Professor - MBA
Convener (ICAGBEFSS 2022)

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DEVELOPMENT OF A QUALITATIVE MAP OF MINDFULNESS-BASED E-MENTAL HEALTH MANAGEMENT SYSTEM FOR HUMAN RESOURCE MANAGEMENT OF UNIVERSITY STUDENTS

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Abstract: Application-based mindfulness self-help modules platform and group four was provided with group-based mindfulness-intervention through video conferencing with smartphone based virtual reality platform. The result of the study presents the meso-level and micro-level experience of students with feedback on mindfulness-based e-mental health management system and its integration with various information technology (IT)/ information communication tools delivery systems.

A STUDY ON THE LITERATURE IN THE PROBLEMS OF IMPLEMENTING PROFICIENCY IN HIGHER EDUCATION CURRICULUM AND CAREER DEVELOPMENT

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Abstract: The development of generic abilities in the courses of higher education Curriculum entails a number of unresolved problems with regard to institute with programme of study contribute to, formation of aptitude, learning methodology and practices, to faculty ' and students' views. Through with a thoughtful examination of recent literature, this research examined these issues. It demonstrates how the lack of a shared conceptual foundation prevents teaching pedagogy, content, students' experiences, and instructional methods from being matched to support the effective development of generic competences. This article will offer suggestions for potential future research and development areas.

Keywords: *Professional competencies, generalist competencies, higher education, issues, and career development*

IMPACT OF 'FEAR OF MISSING OUT' RESPONSE ON PURCHASE INTENTIONS

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Abstract: The advent of Online Advertisements has thrown open the floodgates to numerous means of new generation advertising tools which have proved far more appealing than their traditional counterparts. Artificial Intelligence (AI) powered advertising is being used by online marketers to provide personalised content to their intended audience. This is possible all thanks to Retargeted Advertisements. These contemporary tools are being extensively used to entice the customer into closing a sale in order not to fall prey to the fear of missing out (FoMO). Young consumers (18-24 years) are known to have a higher susceptibility to retargeted advertising's impact that amplifies fear, regret, lost opportunity, scarcity, or urgency and hence is a befitting case for further study in this regard. Very limited studies have actually appraised FoMO in consumer behaviour, with most literature focusing on this phenomenon as a social media and internet addiction occurrence. This study attempted to postulate research questions by undertaking a systematic review of the literature and thereafter test them by analysing primary data collected through a structured questionnaire using quantitative statistical tools.

The response data set was tested for its reliability, validity and normality. Correlation Analysis was thereafter performed using IBM SPSS in order to establish the influence, Individual Trait Indicators had on FoMO-induced buying behaviour. The analysis points to a strong positive correlation between the indicators and consumer buying behaviour.

Keywords: *Consumer Behaviour, Fear of Missing Out, Retargeted Marketing, Young Consumers.*

ANALYZING THE GIG MINDSET

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Abstract: The concept of the Gig economy is not new; However, the following series of events, during the pandemic, have fueled it. The success of the work-from-home model during pandemic times, especially in the IT industry, made the employees believe that the work can be done from anywhere. The lockdown period made people realize about themselves (E.g., Health, Hobbies, Family, etc.) as a priority over work. The high employee attrition led to- the employees negotiating for compensation and the work of their choice. Now, that the pandemic is over, most of the gen Z employees still want to continue working from a place of convenience, at their preferred time (instead of 9 to 5), on the projects of their interest. They do not want to be dictated by organizational constraints. This sets the stage right for the Gig working. In the era of the Great Resignation, organizations need to change their strategies and provide their employees with internal opportunities to work in a Gig marketplace-like environment. This requires a change of work culture and mindset. The 4 neurological elements of a mindset are - Purpose (Goal/Vision/Mission), Identity, Values, and Beliefs. This paper attempts to analyze the Gig mindset on these parameters.

CROSS CULTURE COMMUNICATION ANALYSIS OF CANADA, CHAD, JAPAN, FINLAND, MEXICO AND USA: A LESSON FOR INDIA IN CONTEXT TO MIGRATION AND INNOVATION DEVELOPMENT

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Abstract: Cross culture communication is very important and necessary while working with people belonging to different nations, culture, religion etc. There is increase in rate of overseas jobs, students going to abroad for studies and contributing in the field of technology and innovation for that particular nation. The present paper describes the example of cross culture communication context of migration from India towards the countries like Canada (most tolerant country regarding average community acceptance of the minority groups), Chad (most culturally diverse country), Japan (one of the top monolingual country), Finland (happiest country in the world), Mexico (hardest working country) and United States of America (highest number of immigrants). The factors encouraging the migration and how the migration in relation with the cross culture communication affects the technological and innovation development of that particular country is also reviewed.

PICTURING VIVAD-SE-VISHWAS AMNESTY SCHEME

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Abstract: In an environment of sluggish growth and lesser tax buoyancy, the central government has been attempting to collect revenues from untapped or under-tapped sources to finance the galloping capital expenditure. The funds blocked in the direct tax disputes particularly in the income tax cases have been targeted through an amnesty scheme Vivad Se Vishwas. The scheme has been designed in line with the 'Sabka Vishwas' scheme which was launched in 2019 for the settlement of legacy disputes of the indirect taxes. Albeit, the scheme has been launched to achieve the twin purposes- to reduce the time required to settle disputes and to facilitate tax collections that have remained stuck under litigation for a prolonged period but are unlikely to be free from a snag. Critics have indicated the scheme is likely to undermine the honest taxpayers' morale, the projected revenues unlikely to be collected fully, and disputes likely to arise. However, the study has concluded that eliminating the human interface for ensuring better compliance, transparency, and adoption of best global practices along with restraining from filing frivolous cases by the Income Tax Department is likely to minimize the tax disputes substantially.

APPLICATIONS OF ARTIFICIAL INTELLIGENCE(AI) IN INDIAN REAL ESTATE

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Abstract: Indian real estate is booming albeit a lull during the COVID19 period. Ownership and rentals are in demand as never before. Given the unreliability of human agents in the real estate sector, customers are looking at online websites especially those with credible businesses backing them like Magicbricks.com and 99acres.com. As number of customers and their demand increase in addition to competition, websites need more tools to satisfy the customers and keep ahead of the competition. Hence, they are resorting to use of Artificial Intelligence (AI) in different ways for the benefit of their business. In this paper, we examine how various real estate websites use artificial intelligence to enhance their business.

DERIVATIVES DISCERN IN THE AMBIT OF BEHAVIOURAL PREJUDICES

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Purpose: - The study is conducted with the purpose to analysis the retail trader's use of derivatives in the ambit of behavioural prejudices. The research was undertaken with the view to have understanding of the implication and suggestions to individual traders in the usage of derivatives.

Research Design: - The study is based on primary data collected through conjoint analysis designed questionnaire from three hundred eighty-four respondents from central region of India. The orthogonal arrays are used to estimate the preference function in regards to conjoint analysis and regression technique (least square) is applied for calculation on a sample size of three hundred and eighty-four retail traders from countless population.

Findings:- "The finest preferred derivatives contracts, from all types of instruments under consideration, for decision-making by retail traders is found to be futures contracts to which retail traders give utmost preference in terms of greatest utility value. The retail traders are observed to have understanding of derivative up to certain extent and they trade on daily basis at their office establishment with the purpose of risk hedging followed by profit making through speculation or arbitration in short-terms in the ambit of various prejudices of behavioural finance.

Research delimitation: - The current research is suffering from the error of sampling survey-based outcomes, which in turn up to some extent might disturb cogency of the research by which results might be generalized.

Implication: - The study uses to provide practical implication that is going to help retail traders in derivatives markets in taking more rational pronouncement. The results of study will push them in advantageous situation to have a better understanding of various facets of derivatives along with behavioural prejudices on individual basis along with better investment choice in derivatives in the ambit of behavioural biases. The judgement of the traders in derivatives marketplace while considering various behavioural prejudices on their own, but also to other players in derivatives market such as institutional or high net worth investors as well.

Value: - The study is one of its kind to investigate the facets of derivatives while considering the role of behavioural prejudice at the same time by applying the tool of conjoint analysis in the derivatives marketplaces. Therefore, the research will fill the hole that left till now in regards to the association between behavioural biases and derivatives segment of the financial market, thus will provide the better understanding of the behaviour of the retail trader in the financial world.

SCOR MODEL MEASUREMENT AND VALIDATION OF EMPIRICAL RESEARCH TO IMPROVE SUPPLY CHAIN APPROACHES, OUTCOMES, AND PERFORMANCE

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Ghaziabad

Abstract of Research - The main intent of this paper is to quantify and establish the constructs from literature exploration that incorporates SCOR performance indicators-Planning, Sourcing, Manufacturing, Delivery and Return process as practices in the Indian e-commerce industries, and to authenticate and validate a scale quantification of SCOR's performance indicators.

Research Design/methodological approach - A structured questionnaire was used to empirically authenticate and validate a SCOR modules a literature-based process that includes five constructs and corresponding performance dimensions. The study included the contributions from 253 respondents working in different e-commerce industries. Structural equation modelling, factor analysis, regression weight used to evaluate the significance of the questionnaires.

Findings - Findings of the research reveals a connection between the five SCOR performance dimensions and the supply chains major performance indicators. The moderating effect of target group attributes, specifically the size of employees revealed significant variations in SCOR's performance evaluation and assess supply chain performance dimensions.

Research limitations - The focused research prospects are restricted to the selected number of E-Commerce companies in India. The survey was not able to adequately reflect the e-commerce industry's entire population.

Practical implications - The research results help executives & supply chain professionals enhance the overall SCM performance metrics defined using the standardized process (i.e., SCOR processes) to promote sustainable and responsible business expansion in India's burgeoning e-commerce industry.

Originality/value - Supply chain experts in the Indian context can use the research's findings to their advantage in the form of a path explorer and performance assessment tool, the conceptual approach for supply chain performance, developed following SCOR methodologies.

Keywords: *Structural Equation Modelling, ANOVA, SCOR model, CFA, Regression analysis, Moderation impact with an Interaction term.*

LEARNING TO RESEARCH: INTERVENTIONS OF KOLB'S LEARNING STYLE TO DESIGN EVIDENCE BASED PEDAGOGY

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Abstract: Differentiation is essential for higher education teaching professionals while preparing content, design, structure of lectures. The workforce and change leaders of tomorrow get inspiration from these components. So, teachers must emphasize their teaching styles and differentiate themselves from time to time especially while dealing with the same subjects over and over again. It is evident from the research that the majority of teachers perceive qualitative research is only achievable at the cost of teaching. Differentiation is possible by maintaining a fine balance between cutting edge research and great teaching. This fine balance is the outcome of understanding learning styles and seeking its impact on research and teaching. The main objective of this paper is to explore the need of evidence based pedagogies and how teachers can learn to formulate it. Evidence based pedagogy contributes to data-rich, research-rich and evidence-rich content that stimulate engagement and enrichment of learners within the limitations of the classroom.

Purpose & Objective: This study attempts to understand the contribution of Kolb's learning styles in the teaching profession to cultivate that fine balance between research and teaching. In addition, how this balance facilitates the teachers to design evidence based pedagogy for suitable subjects. The paper proposes a strategic model that requires structured exploration, which can be readily adapted by teaching professionals to improve the quality of their teaching and research.

Keywords: *Kolb Learning Style, Evidence Based Pedagogy, Research, Teaching.*

MANDATORY AUDITORS' ROTATION IMPACT ON AUDIT QUALITY AND AUDIT INDEPENDENCE: A SYSTEMATIC LITERATURE REVIEW

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Abstract: The study has reviewed the related literature addressing the impact of mandatory auditors' rotation on audit quality in general and auditor's independence in particular to summarise the current debates, tensions and discussions on the research topic. Covering the period between 2006-2021, a total of 314 research papers have been downloaded published by selective global publishers such as American Accounting Association, Elsevier, Springer, Taylor and Francis, Emerald, Sage using relevant keywords, and after applying screening mechanism, 52 sample papers have been retained for the current review. The study has been summarised in terms of study areas, publishers, year of publications, objectives, variables, statistical tools applied, and findings for drawing conclusion on the identified research topic. The review has identified mandatory auditors' rotation has influenced audit independence and audit quality as well. The current study has highlighted significant facets in the contemporary auditing research which could likely to spur researchers, academicians, and practitioners for determining the extent and implications of the audit rotation and its likely consequences on the audit quality and audit independence for sketching out the future research issues.

Keywords: *Auditors' Rotation, Audit Quality, Audit Independence.*

EXPLORING THE DETERMINANTS OF STUDENT LEARNING STYLE COMPATIBILITY WITH OFFLINE / ONLINE LEARNING METHODS FOR MANAGEMENT COURSES IN INDIA

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Abstract: Every student is unique and possesses different learning style to collect, store and retrieve the information stored in his or her mind. Students usually practice preparing notes, reading different study materials, use different sources to gather information, sometimes use graph, diagram, flow charts etc to develop understanding. Over the years paradigm shift has taken place from teaching to learning and various researchers had contributed to developed scientific teaching learning processes and methods that not only engage students but also develop better understanding of subject matter. As each of a subject is different hence require different style of teaching method viz a viz each of a learner is different hence a specific method used for certain subject may be suitable for one but may not be for others. With the advancement of technology on-line learning provides sophisticated learning environment, refined course content, scientific teaching methodology, committed participants, well equipped subject experts, virtual course instructors and so forth. Since no learning style fits all students, scientists have conducted research in order to understand the approach students learn new information best. Still the adoption rate of online courses is discouraging despite of various benefits to online student. The objective of article is to explore the determining factors responsible for evaluating the individual learning style of student and their compatibility with learning method either offline / on-line. Article tries to address the issue, and provide the self evaluating technique to determine the method of learning management course with compatibility of learning style of individual.

A STUDY ON APPLICATION OF THE ARTIFICIAL INTELLIGENCE IN BANKING INDUSTRY

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Abstract: Artificial Intelligence is greatly influencing all the sectors of the economy including the banking industry. Artificial Intelligence is not just a technology challenge it has become a competitive necessity and business play. The implementation of Artificial Intelligence (AI) in the banking industry has changed how the entire industry operates. It helps the banks in generating of greater revenue, achieving better performance, and possible reduction in risk elements. There are also some challenges faced by banks in the implementation of AI. Further artificial intelligence helps the banks to adapt in today's competitive business world. It also helps customers to access better products and services, various credit options, and wealth management. Therefore, this study includes the application of AI in this industry and how effectively banks can improve performance with AI. It also covers the analysis of the awareness and acceptance level of customers towards the application of Artificial Intelligence. The methodology of this paper involves usage of primary and secondary data. An interview of 125 respondents of Banking customer to know the impact of Artificial intelligence. The present study is both conceptual and descriptive in nature.

Keywords: *Artificial Intelligence, Banking Sector, Technology.*

FINTECH START-UPS: PROSPECTS AND CHALLENGES FOR COMMERCIAL BANKS

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Abstract: Banks have dominated the financial services market for over many years. The current transformed banking system has evolved due to many transformations and advancements in the banking sector. During these transformations, new financial service sector has emerged, i.e. Fintech (financial technology). The Fintech industry is an evolving and promising industry that uses technology to improve activities in financial sector. These companies provide various services like payments, loans, investments, etc. with more flexibility and convenience to their customers as compared to commercial banks. The entire banking system is being transformed by financial services offered by Fintech companies which ranges from a branch specific process to multiple digital channels. Nowadays, traditional banking techniques are no longer seems to be sufficient to fulfill the ever-rising expectations of consumers. This review paper explores the present research database for identifying the prospects and challenges for commercial banks due to emergence of Fintech start-ups. For this study, the research papers were extracted from the database of SSRN and Google Scholar. This study is a conceptual one, and it focuses on how these Fin-tech startups are affecting commercial banks. It highlights the opportunities and challenges faced by commercial banks due to the emergence Fintech firms.

IMPACT OF LEARNING CULTURE ON ORGANIZATIONAL COMMITMENT AT MANUFACTURING UNITS

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Abstract: The learning culture within an organization includes employees with a growth mindset. Employees apply the learning to help their organization productively and innovatively. The study examines the relationship between learning culture and the organizational commitment of 100 employees of manufacturing units in Delhi NCR. The dimensions of the organization questionnaire - DLOQ 21item scale developed by Marsick and Watkin to find out the measurement of the learning culture of an organization from employees perspective. The Affective Organizational Commitment is measured by six items from the Organizational Commitment Scale developed by a revised version of Meyer, Allen & Smith 1993. The study examined the impact of the learning culture of an organization and the organizational commitment of employees in the organization. It concluded that learning culture is a reason for the organizational commitment of employees. The learning culture is not to conduct learning sessions because of HR policies but to create a productive environment where the employees learn on the individual level, group level, and strategic level. Learning Culture increases the emotional attachment of employees toward the organization.

Keywords: *Affective Commitment, DLOQ, Learning Culture, Organizational Learning*

A STUDY ON GREEN HRM PRACTICES AND ITS IMPACT ON EMPLOYEES' BEHAVIOUR IN IT SECTOR

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Abstract: Green HRM is emerging to be an initiative that helps in sustainability of the environment with the new HR practices. It is quite clear that the HRM trends are likely to have a important and exceptional role on organizational issues. Business organizations are becoming more aware about the significance of environmental problems according to the recent research. It is a recent trend that deserves more attention. Companies must promote green oriented behaviour among their employees if they want business to be an automatic process. The paper explains the concept of GHRM, the companies approach to it, its benefits, policies and procedures It examines an integrative model that takes into the understanding and impact Green HRM practices on employees behavior. The Human Resource policies involves identifying methods of environmental sustainable green initiatives that organizations are utilizing, involving their workforce and practices in human resources. The data was collected using questionnaire method from the employees serving in IT Companies in India. The results showed that the practices have a direct effect on employees behavior. As a result, it is to draw that Green Human Resource Management is serving as a decision maker in bringing about the transformation in the old HRM practices.

Keywords: *Green Initiatives, Green HRM practices, Employees' behaviour*

GREEN FINANCING -A CONTEMPORARY TOOL FOR SOCIAL AND ENVIRONMENTAL SECURITY

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Abstract: Sustainable finance, which encompasses "green finance," "climate finance," and "low-carbon finance," denotes the use of capital for financing initiatives that are important in terms of social, economic, and environmental factors. The achievement of "low carbon, green growth" depends heavily on green finance. It is crucial for connecting things. The relationship between the financial sector, environmental improvement, and economic growth funding for such environmentally significant projects have always been difficult for the Indian economy to complete, in particular the funding necessary to produce 175 Gigawatts of renewable energy by 2022. In India, issues such excessive capital costs, insufficient debt funding, and loans with short maturities acted as a barrier to financing for renewable energy projects always. In order to analyse the path of green finance and determine the goals that have been met thus far from the initiative taken by the Indian government, the researcher in this study has focused on the most recent trends, opportunities, challenges, and different investment avenues of green finance in India. According to the report, India must devote more attention to green finance and provide more funds for infrastructure in order to meet the sustainable development objective.

A DESCRIPTIVE STUDY ON FUTURE OF BANKING THROUGH E BANKING SERVICES IN THE MODERN ERA

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Abstract: Banking nowadays is referred to as "innovative banking." In the banking and financial industries, advances in information technology have led to breakthroughs in product and service design and delivery, with customer service and happiness at the forefront of all efforts. One of the most important areas of banking where IT has had a favorable impact is on the replacement of traditional money movement services. With the introduction of internet banking, electronic funds transfer, and other comparable products and services, it is now possible to move funds in a short period of time, which was previously impossible. New difficulties relating to security, privacy, and confidentiality in e-banking transactions have arisen as a result of networking and interconnection.

Keywords: *Innovative, Networking, Technology, Traditional, Transaction,*

TECHNOLOGY VS PEOPLE: FOCUS ON HUMAN CAPABILITIES MAY CUT THE RESKILLING LOOP

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Abstract: The ongoing changes in the business environment due to technological revolution have opened a new set of challenges for the industry. However, these changes also offer an opportunity to companies to reimagine what the future should look like. While technology has increased productivity, it has also created an anxiety among people. This paper explores the future of workplace, to understand if the companies need to invest more on people or technology. The widespread use of technology has also changed the nature of jobs: The density of cognitive tasks has increased and the manual content has decreased. Yet, capabilities of imagination and creativity still seem to reign supreme. However, reports that some sectors are lowering retirement age is casting apprehensions that technology may pose a threat to senior level jobs. Young millennials with new-age skills are preferred more than re-skilling the mid-level and mid-age workers who take higher pay packets. This has also raised the demand for this tech-savvy generation, who has its own work aspirations. Companies are struggling hard to retain the millennial talent, at times with increased salary and incentives, but studies have shown that career growth is on top of the priority list of the millennials. This paper attempts to help companies re-assess their competencies and invest in employees' capabilities to get the most out of the new and upcoming technologies.

FINTECH START-UPS: PROSPECTS AND CHALLENGES FOR COMMERCIAL BANKS

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Abstract: Banks have dominated the financial services market for over many years. The current transformed banking system has evolved due to many transformations and advancements in the banking sector. During these transformations, new financial service sector has emerged, i.e. Fintech (financial technology). The Fintech industry is an evolving and promising industry that uses technology to improve activities in financial sector. These companies provide various services like payments, loans, investments, etc. with more flexibility and convenience to their customers as compared to commercial banks. The entire banking system is being transformed by financial services offered by Fintech companies which ranges from a branch specific process to multiple digital channels. Nowadays, traditional banking techniques are no longer seems to be sufficient to fulfill the ever-rising expectations of consumers. This review paper explores the present research database for identifying the prospects and challenges for commercial banks due to emergence of Fintech start-ups. For this study, the research papers were extracted from the database of SSRN and Google Scholar. This study is a conceptual one, and it focuses on how these Fin-tech startups are affecting commercial banks. It highlights the opportunities and challenges faced by commercial banks due to the emergence Fintech firms.

Keywords: Fintech, Financial Technology, Commercial Banks, Digital transformation, Financial Services

PURCHASING PATTERN OF CONSUMERS TOWARDS ONLINE SHOPPING OF ELECTRONIC GOODS

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Abstract: The advent of WWW (World Wide Web) completely altered attitudes, behaviours, and the marketing scenario around the world. Today the business is beyond the boundaries where everything is online and the people are addicted with the use of internet. Purchasing pattern refers to the why and how behind consumer purchase decision. Electronic goods of the most popular online searched and compared categories on the internet. In recent years, it has become the top e-commerce subcategory, where people directly search for the specific brand of electronic goods. It is common to picture the Indian electronic sector as a sophisticated, ever-expanding business. In earlier days the marketing was only to fulfil the needs of the customers but now it is no more simple exercise. Customers have become more focused and smart while purchasing, which postulate innovation in marketing. In today's world the major focus of marketer is to retain the customers using different CRM (Customer Relationship Management) tactics including discounts, offers, easy return & exchange etc. Customers have more sophisticated information technology (IT) skills when looking for products and making purchasing decisions. Because of the constant market accessibility provided by e-commerce, consumers find it more appealing and practical. This paper attempts to study the purchasing pattern of consumers towards online shopping of electronic goods.

THE CYBER-SECURITY APPROACH TO DATA PROTECTION

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Abstract: With the advancement in technology, affordable electronic/digital smart devices and availability of low-cost internet, Data is being generated as well as harnessed at an unprecedented rate today. This data also includes confidential and sensitive information of individuals and Corporations. Efforts to safeguard this data from misuse have led to the development of Data-protection practices and processes by Enterprises; however, the Cyber-security aspect of it is often overlooked. While the former approach would, in isolation, protect the data from being wrongfully exploited by those who have legitimate access to it, the said approach is inadequate if the systems holding the data are, themselves, vulnerable to attacks by unauthorized parties. Even in case of organizations that have Cyber-security teams, those are formed independently of the Data Protection teams and vice versa. This paper endeavours to assess the benefits of dealing with the data- protection issue in general, and confidentiality/privacy-protection issue in particular, with an integrated approach of Cyber-security and Data Protection in an interlinked manner, in view of emerging digital threats.

Keywords: *Confidentiality, Cyber security, Data, Data Privacy, Data Protection, Digital threats, Integrated Approach*

IMPACT OF ONLINE SALES OF GROCERY ITEMS ON OFFLINE STORE SALES (WITH SPECIAL REFERENCE TO Q-COMMERCE)

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Abstract: Seems COVID-19 is over and businesses are getting normalized. The question is, is it the same level playing field that was there pre-covid, or has the scenario changed? The COVID-19 period saw an adverse impact on all the business sectors except for pharmacies, doctors, hospitals, and the groceries sellers. Sensing the opportunity many online players started delivering online groceries. Now it is at the next stage known as Q-Commerce where the emphasis is on quick deliveries within an hour. This, if happening is liked by the buyers or not, and if yes what are the factors contributing positively to this new concept?

The objective of this study was to find out the customer's responses to Q-Commerce whether they like it or not, and if yes then why. How small grocery store owners handle this new emerging competition and its impact on them.

Keywords: *Business Sectors, Competition, Covid19, Grocery, Online Players, Q-Commerce*

SOLID WASTE MANAGEMENT IN INDIA'S CLEANEST CITY-INDORE: A CASE STUDY ON BEST SCIENTIFIC OPERATIONS AND SUPPLY CHAIN MANAGEMENT PRACTICES

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Abstract: Indore is a city located in the central part of India, in the state of Madhya Pradesh. It has been ranked as the cleanest city in India six years in a row since the rankings started in 2016. It has maintained such cleanliness by adopting a variety of unique operations and supply chain management practices like education among masses for waste segregation at source, door to door collection, closed vehicle transportation through specially designated routes, scientific disposal of the solid waste as per its properties, making the city open defecation free by building individual and public toilets, etc. This research paper tries to study these practices and put forward an outline to evolve a model for other cities to follow. The methodology adopted here is a critical review of the measures adopted by the city of Indore in solid waste management practices and based upon these, recommendations for a model has been proposed for ideal solid waste management system. It is expected that this research will provide a holistic and long-term solution in curbing the problem of solid waste management in various cities of India and bridge the gap between the politics, economics and science of solid waste management.

Keywords: *Incineration; Landfills; Open defecation free; Recycling; Solid waste management; Supply chain management*

DIGITAL MARKETING MANAGEMENT IN FINANCIAL SERVICES FOR SUSCEPTIBLE CLIENTS IN THE ERA OF AI.

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Abstract: Digital marketing practices have undergone a radical transformation as a result of artificial intelligence (AI). Research on AI deployments that aggravate problems for financially susceptible patrons is scarce in the literature, despite extensive coverage of applications that usually promote businesses and patrons. Financial systems, services, and technologies are not readily available to these customers. The purpose of this paper is to fill part of the research gap by describing the challenges facing businesses trying to incorporate artificial intelligence into the field of digital marketing of their financial services. The algorithms and data collected that is used to analyze AI-enabled digital marketing are not sufficient to help businesses target their customers more effectively as the technology may not always improve their results. As part of this paper, we explore the relationship between artificial intelligence with digital marketing, and financial services related to vulnerable patrons, highlighting the key implications in information collection, processing, and delivery, as well as highlighting the power of human connection for ensuring optimal customer engagement and experience. For the successful use of AI, we need to understand both the ethical implications and the data challenges. This theoretical framework is provided to improve understanding of vulnerable customers and identify ways to better reach them. It applies to financial services providers, artificial intelligence developers, marketers, policymakers, and academics.

Keywords: *Digital Marketing, Artificial Intelligence, Financial Services, Customers, Technology*

A STUDY ON SALES PROMOTIONAL OFFERS: EFFECTS AND CHALLENGES

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Abstract: The study's goal is to analyse the sales promotion concept from the point of view of the retailers. The study makes an effort to pinpoint the different types of sales promotional offers and their effects, and also examines the effects of sales promotion as well as challenges faced by the marketer while introducing the promotional offers. The research focuses on various promotional offers targeted in the study, such as BOGO, coupons, price discounts, and loyalty cards. Secondary data is employed to support this study. Various published sources are used to get information like research papers, journals, magazines, etc. The study revealed that by offering the appropriate promotional tactics to entice trial clients, companies can boost revenue. The major implications of this study were that businesses should carefully organise their marketing plans and distribute their cash among various promotional techniques, giving weightage to the most efficient one.

Keywords: *Challenges, Coupons, Loyalty, Price Discount, Promotional offers*

ENVIRONMENTAL PRACTICES AND FIRM PERFORMANCE: EVIDENCE FROM THE INDIAN LISTED FIRMS

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Abstract: Increasing awareness among the stakeholders towards sustainability performance has encouraged firms to participate substantially in sustainability practices for attaining long-term success. Literature has mostly focused on the relationship between the aggregate Environmental, Social, and Governance (ESG) scores and firm performance (FP) in general but literature is likely in deficit in terms of individual scores of the ESG components in particular as well as has reported inconsistent results. The study has attempted to examine the impact of the environmental scores on FP accessing the Bloomberg database of Nifty50 firms for the period 2017-18 to 2021-22. Applying accounting parameters such as Return on Assets (ROA) and Return on Equity (ROE) the study has reported the correlation between those. The panel data regression model results have reported mixed results. Interestingly, ROE has documented a significant positive impact while ROA has indicated an insignificant impact. Furthermore, it has documented the impact of environmental scores on financial performance, encouraging firms to implement apposite steps towards sustainable development. It has acknowledged limitations, indicated policy implications as well as sketched a roadmap for future research.

KNOWLEDGE SHARING IN INDUSTRIAL SECTOR: A REVIEW OF LITERATURE

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Abstract: The study explores an important yet under-studied area of knowledge sharing in human resource management, which relates to the job of helping one's team members with expertise and working together to tackle problems, create new ideas, or establish guidelines and policies. The importance of knowledge sharing within the organizations becomes critical in today's competitive environment due to increased exposure of domestic market to the global market with amplifying economic reforms viz. globalisation, liberalization and privatization. Knowledge, which is one of the most important sources of competitive advantage in the business world, is essential to be kept and shared efficiently. Employees at the workplace can effectively contribute in the growth of the organization by sharing and disseminating their gathered work experiences with the help of knowledge-sharing activities. Knowledge is recognized as an essential resource for companies, which demonstrates the necessity of procedures that support the sharing, creation and utilization of both personal and collective knowledge. This study reviews the literature from various areas such as management theory, knowledge-based HRM and organizational behaviour for exploring the impact of several organizational factors such as perceived organizational support, cohesion & trust, transformational leadership, self-perception and intellectual capital on knowledge sharing. This study, after a detailed analysis of literature available in this area, attempts to propose a conceptual framework which puts together all of the above mentioned variables in a single study that may impact knowledge sharing in industrial sector in the most significant way.

SOCIAL MEDIA USAGE AND PURCHASE DECISION OF GENERATION Y: A THEORETICAL ANALYSIS

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Abstract: Social media has taken over as the norm in the twenty-first century. It is evident that social media platforms are getting more and more integrated into people's lives, particularly those of Generation Y users. With the advent of social media, practitioners seem to be excited about harnessing the potential of it in a wide variety of industries worldwide, and the academic scholarship alike seems to be interested in exploring how it impacts the consumer behaviour. Existing literature shows that consumer behavior has changed rapidly over the past few years, along with social networks. These results may therefore have an impact on marketing strategies and tactics, as well as the ability of practitioners to comprehend and utilize such knowledge. This study aims to gain a better understanding of how Generation Y members' use of social media and current perceptions of it affect the choices they make when making purchases. The study also takes into account the implications for marketing researchers and practitioners.

Keywords: *Generation Y, Millennials, Purchase Decision, and Social Media*

DO ENVIRONMENTAL CONCERN TRANSFORMS INTO GREEN BEHAVIOR OF CONSUMERS IN INDIA?

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Abstract: The environmental damage due to unmindful industrialization, urbanization, mining, deforestation, unchecked resource exploitation has raised a big question on the kind of development we are aspiring for. As a result, the focus of all future development goals in India are now gradually shifting towards sustainable development goals (SDGs) with the object to hand over liveable planet earth to our future generation. This concern for environment is found to be pervasive across age, gender, income as indicated in the past research in India. Accordingly, businesses are also targeting the consumer to adopt green as a way of living. Consumers' response to green marketing is definitely positive yet the battle is long as adopting green ways demand sacrifices from consumers in the form of shelling out high price for the green products. This is so because green products have just made inroads into the markets and therefore requires a huge demand to be able to sell at low price vis-à-vis the competing non-green products. So, a consumer may wish to be a green consumer but is forced to adopt non-green choices in the view of the overbearing survival motive. This poses a challenge to the green marketers to not only profile the characteristic of the green consumers but also to understand their green purchase behaviour. Yet what is important to investigate is, whether this concern is merely a lip service or in the form of exhibiting the environmental concerns in the actual behavior and action. Therefore, the purpose of the present research is to study the attitude and concern of Indian consumers for the environment as well as their actual green behavior of Indian consumers.

Keywords: *Green consumers, India, green concern, green behavior*

IMPACT OF WORK LIFE BALANCE ON ENRICHMENT AND WELLBEING: EMPIRICAL STUDY OF MARRIED FEMALE TEACHERS OF HIGHER EDUCATION

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Abstract: Work life balance has become the most challenging issue in the education sector after the covid-19 pandemic. It is becoming difficult for the female teachers to maintain a balance between personal and professional life which affect on the enrichment and wellbeing of them. The literature review of the current study has endured many studies on work life balance, enrichment and wellbeing of female teachers working in higher education. The endeavor of this study is to discover the impact of work life balance on wellbeing and enrichment of female teachers working in higher education. To investigate the ground of enrichment & wellbeing and work life balance of female teachers, both qualitative and quantitative mode of research has been used to collect the data. Structured questionnaire has been used to collect the data from 79 respondents. The data is analyzed through regression and correlation model. It is concluded from the study that significant female teachers agree, there is a positive impact of work life balance on enrichment and wellbeing.

Keywords- *Work life balance, Work life enrichment, Wellbeing, Female teachers, Higher education.*

SUSTAINABLE INFORMAL FINANCIAL MARKETS: AN ANALYSIS OF CONTEMPORARY INDIA

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Abstract: Most developing countries around the globe can be seen as a dualistic presence of the formal and informal economy. Present scenario is evidence that policy makers in India have attempted to limit most forms of informal finance by merely deeming it usurious and crowding it out by substituting with newer banking concepts and practices. A negative portrayal of unorganised financial markets is clearly visible while promoting its formal counterpart. However, it is evident that the formal financial system is not exempted from theoretical and implementational loopholes, generating a huge demand and relevance for informal financial markets. A critical literature review analysis of recent studies shows high degree of dependence of low-income households on informal financial markets. The findings shows that informal financial markets have a significant contribution towards savings promotion, channelising credit, and economic risk-sharing among households. This paper attempts to bring into limelight the sustainability of informal financial market and its role in creating a balance between economic growth and social well-being, also providing conflicting evidence against the negative view towards informal finance.

Keywords: *financial markets, finance, India, informal finance, household finance*

CORPORATE GOVERNANCE PARADIGM - PRIVATE HEALTHCARE PROVIDERS OF DUBAI

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Abstract: In this study, it is found that healthcare providers of UAE want to maintain upright corporate governance practices to achieve their organisation's goals and objectives. These theory findings support the agency, stakeholder and Stewardship Theory. On the topic of the Corporate Governance Paradigm, very little research was done particularly in the healthcare sector, hence, that's why this study was made. Moreover, it is also found from this study that the UAE government has already announced corporate governance in various departments to enhance their performance. This study is based on quantitative analysis, which completely evaluates the Corporate Governance of the Private Healthcare Organizations in Dubai. In this study, the data was collected through survey questionnaires. The survey form was circulated among healthcare providers of UAE and it is found that these organizations want to maintain corporate governance in health sector for better performance of sector.

VIRTUAL PROPERTY: GOING BEYOND THE INTELLECTUAL PROPERTY PARADIGM

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Abstract: Virtual Worlds or massively-multiplayer online games (MMOs) are online simulated environments that mimic the real world. Much like our everyday reality, inhabitants of these worlds interact with each other and with their virtual environment, they form communities and transact in virtual objects. All in-world activities are primarily centred around advancing the user's character (avatar) through acquisition of unique virtual objects. Statistics suggest that billions of dollars are spent globally by players in the pursuit of 'owning' virtual property to make their avatars more powerful or attractive. Trade in virtual worlds for this purpose is done through either in-game microtransactions or real money trade (RMT) where users 'buy' and 'sell' virtual property for real world money. An analysis of the End-User Licensing Agreements (EULAs) of leading virtual worlds, however, tells a different story. Players cannot, in fact, 'own' anything in the same sense as the real world. A question, therefore, arises as to what exactly is being traded through in-game transactions? EULAs suggest that virtual objects are the intellectual property of game developers, and users on buying virtual objects merely get a 'license to use' the same. The present paper challenges application of intellectual property law, particularly copyright, to virtual property. It argues that the doctrine of exhaustion must be applied in this case to separate intellectual property associated with the virtual object from the object itself to prevent game developers from encroaching on user rights through unilateral and one-sided clauses of the EULA. The paper finally proposes alternatives for protection and regulation of virtual property by recognising limited property-like interests in them which would benefit both virtual world creators and their users.

THE ROLE OF CLOUD COMPUTING IN INTERNET OF THINGS

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Abstract: The internet has transitioned from being a luxury and has acquired the status of necessity owing to it enabling electronic devices to function like never before, thus, leading to the phenomenon known as 'Internet of things' (IoT). The IoT domain is undergoing constant innovations. IoT advances, however, require hassle-free hosting options. As a result, cloud computing in IoT is a suitable option. IoT players may use the power of distant data centres, courtesy cloud computing, without the requirement for on-premises infrastructure and software. IoT cloud computing is the best option financially since customers simply need to adhere to the pay-as-you-go concept. It also saves a ton of money up front, thus lowering the barrier for entry for majority of the IoT-based enterprises. Given that IoT devices can communicate with each other seamlessly due to cloud computing, linked devices and smart devices may communicate with each other using various reliable APIs. In this way, connected technologies could grow manifold upon being supported by cloud computing. This paper seeks to understand how adopting the cloud computing model would redefine Internet-of-things.

Keywords: *Big data, Cloud computing, Intercloud benefits IoT, Internet of Things, Pay-as-you-go*

A CONCEPTUAL MODEL OF FACTORS INFLUENCING INDIVIDUAL INVESTORS' INVESTMENT DECISION MAKING PROCESS WITH INCLUSION OF BEHAVIOURAL FINANCE

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Abstract: Investment is the process of using present money and other assets to plan for future requirements. An investor expects to earn a return or capital gain from the investment, whilst being aware of the risk involved- be it more or less. However, it is not only the risk and return of the investment that affects the investor's investment preferences. Among a plethora of considerations, behavioral finance is one of the several pertinent factors that might affect an investor's choice as the metric of investors would manifest change with the insertion of this concept in investment decision making. Investors' investing decisions, more often than not, are less rational because they incorporate behavioural facets that might lead the investors to drift from rational decisions and effectuate behavioural bias. Present paper intends to proffer a conceptual model of factors influencing individual investors' investment decision making with the inclusion of behavioural finance. The model would attempt to present the investment decision making process in a simplified and comprehensible manner and further, could be used to bridge a gap between behavioural decisions and anomalies and market phenomenon.

Keywords: *Behaviour, behavioural finance, investment avenues, investment decisions, investors, preference.*

DECADE PERFORMANCE OF SHG-BANK LINKAGES PROGRAMME (2011-2021): A COMPARATIVE PERFORMANCE STUDY OF SIX REGIONS OF INDIA

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Abstract: In India, SHG-Bank Linkage is headed by National Bank for Agriculture and Rural Development (NABARD), with the aim of enabling access to financial resources for the poor to increase household income and sustainable livelihood. Since its inception Self-help group has been performing a commendable job in the area of rural development and women empowerment. The purpose of the study is to explore the penetration and growth trend of the SHG-BLK programme among six regions from 2011-2021 in India. The main aims of the study are to judge the performance of the SHG programme on the basis of its geographical extensions and to study the growth of the Non-performance Assets (NPA) level in SHG loans with banks. The result indicated a significant relationship between saving per SHG, credit distribution per SHG and outstanding loans per SHG. As the difference between outstanding loans per SHG and loan dispersion per SHG increases, the NPA level per SHG with banks also increases. Study also found that the SHG programmes are enjoying success in well-off states such as Southern states, while some states like Central and Northern-Eastern regions are still struggling. Immediate intervention is required to control the increasing level of NPA in these regions.

Keywords: *Credit, NABARD, NPA, SHG-BLK, SHG,*

GROWING ROLE OF MARKETING 4.0 IN DIGITAL WORLD

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Abstract: The field of Marketing has evolved drastically over the last decades. Marketing has shown a tremendous and robust growth all over the world, both in brick and mortar and digital marketing platforms. Now, the concept of Marketing 4.0 has captured the attention of companies all around the world. Traditional Marketing tools and techniques are becoming obsolete and the new form of Marketing 4.0 has garnered a lot of importance due to its contemporary nature and multi-faceted benefits. The power shift has been changed from exclusive to inclusive, vertical to horizontal and individual to social. This paper will discuss the growing role of Marketing 4.0 in digital world and its implications to the organizations and customers.

Keywords: *Competition, Customer, Digital, Marketing 4.0 and Power*

DIGITAL TRANSFORMATION IN FINANCIAL SERVICES: AN ANALYSIS OF THE BANKING SECTOR

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Abstract: The integration of digital technology into various business processes, organizational endeavors, and business models is referred to as digital transformation or the digitalization of enterprises. The digital transformation of the banking industry is being fueled by several factors, including cost savings, improved client experience, greater operating efficiency, and optimization of the entire business process. A strong omnichannel framework known as a digital banking platform enables banks and other financial institutions to organize and manage all of their digital customer experiences. The paper assesses the influence of digital transformation in financial services with reference to the banking system. To analyze this the researchers employed secondary data which includes various articles, books, blogs, journals, etc. The foundation of a digital bank is its platform, which enables banks to provide consumers with cutting-edge digital goods and services with the influence of this consumer protection issues are more prominent

Keywords: *Digital banking, digital disruption, Digital transformation, M-banking, Banking sector, Cyber fraud*

CLIMATE AND INNOVATION ENVIRONMENT

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Abstract: Every Pharmaceutical organization needs creativity and innovation at work to process/analyze the outcomes, to develop and introduce new/improved medications. To foster such an extent of innovation, any institution needs to maintain a proper Organizational Climate. The purpose of conducting this research is to empirically study the usage, importance, and impact of Organizational Climate and Innovation Environment in the Indian Pharmaceutical Industry.

In this Research, we will be analyzing primary and secondary data collected from Indian Pharmaceutical Manufacturing companies with the help of different marketing tools. Primary Data will be collected with the help of interviews and questionnaires with the employees in Pharma firms. This research will help us to understand the importance of organizational climate and what are its scope of improvements.

A STUDY ON REVIEW OF LITERATURE ON IMPLEMENTATION OF GOODS AND SERVICES TAX IN INDIA

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Abstract: The study represents a critical review of goods and services tax (GST) implemented in India. It is expected that goods and services tax (GST) changes the overall structure of indirect tax regime in India. GST was implemented in India on July 1st, 2017 except union territory Jammu & Kashmir. Later on 7th July of the same year Jammu & Kashmir State also implemented GST. Government of India initiated GST implementation with a motto of “One Nation One Tax”. India is not a first country that brings GST in their indirect tax regime. More than 150 Countries across the world have already implemented GST. France was the first country that implemented GST. The reason of implementing GST in India are eliminations of various complexity embedded in old tax regime, bringing transparency, simplicity and uniformity in the structure of indirect tax regime. On the other hand it is observed that GST increases tax compliances. Keeping this in view this research paper reviewed the literature on various aspects of GST such as implementation, regulations, collection of GST, impact on businesses, consumers and economy in general. The study main objective is to highlights the impact of GST on the different segment of the industry operational in India and help research scholars, Businesses, tax professionals and students to give more clarity about the Impact of goods and services Tax (GST) in India by way of reviewing literature added in the post GST era.

A STUDY OF CONSUMER'S FASHION APPARELS BUYING BEHAVIOR ANALYSIS USING MULTIPLE LINEAR REGRESSION FOR DELHI CITY

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Abstract: The purpose of this study was to have a better understanding of the shopping habits of Delhi's consumers with reference to fashion products. According to the findings of a survey carried out on people who live in Delhi, customers tend to like going shopping with their family and close friends the most of the time. A further objective of the study is to analyse the methods in which elements such as a customer's monthly wage, their sexual identity, and the opinions of their peers influence their behavior with regard to the garments they purchase. According to the findings of the research, demographic characteristics of customers such as gender, age, educational background, and work status have little bearing on the decisions they make regarding their purchases. Utilizing multiple linear regression methods, an investigation into the influence of the fashion industry on customer behavior was carried out. In furthermore, the results of this paper reveal that shoppers / consumers in Delhi have a positive opinion toward enterprises that are involved in the fashion garment industry. Items purchased under their own brand names, customer behaviour, casual and ethnic attire, and cultural for improving the fashion apparels for Delhi industry.

ASSOCIATION BETWEEN MINDFULNESS AND PSYCHOLOGICAL WELL BEING

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Abstract: Mindfulness has become an emerging and interest seeking buzz word in the last few years. The trend of previous papers shows interest in the investigation of mindfulness as a psychological construct but less systematic studies has been done on the relationship between mindfulness and different aspects of psychological well-being. This study focuses on the previous review papers, articles and research papers which talks about the idea that capitulating all the major aspects of mindfulness helps in achieving greater well-being. The study includes a discussion on the concept of mindfulness; firstly, how mindfulness has been associated with psychological conduct of an individual; secondly, to what extent mindfulness is associated with psychological well-being; thirdly, how the different components of psychological well-being; Autonomy, Environmental Mastery, Personal Growth, Positive Relations with others and Purpose in Life are attained through mindfulness. The paper has collected different literature reviews to come across with the findings on the same by suggesting the future directions for the further research.

Keywords: *Autonomy, Environmental Mastery, Mindfulness, Psychological Well-Being, Personal Growth, Purpose in Life.*

DIVERSITY CLIMATE AND TURNOVER INTENTION: A MODERATED-MEDIATION MODEL OF AFFECTIVE COMMITMENT AND ETHICAL CLIMATE

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Abstract: The aim of the paper is to investigate employee turnover intentions using the organization's perceived diversity climate. The study looks at the moderating effect of perceived ethical climate and the mediating effect of affective commitment on the link between the variables identified. Responses from 312 employees are included in the study's empirical data. The software SMART PLS 4.0 was used to do the analysis. The study discovers that the diverse atmosphere is a precursor of the turnover intention, which frequently predicts future employee voluntary turnover. Additionally, the mediating impact of affective commitment helps to explain this link. The study also identifies ethical climate as a moderator, strengthening this association. This research adds by investigating affective commitment as a mediator in the link between diversity climate and employees' turnover intention, and it may be the first to investigate the moderating influence of ethical climate given the importance of retention to the organisation. These results highlight the value of informing employees about the multicultural and ethical cultures at work.

STUDENTS' AWARENESS AND PERCEPTIONS OF RECENT CHANGES IN INDIA'S GOODS AND SERVICES TAX (GST) POLICY

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Abstract: The government's desire to change the Goods and Services Tax (GST) policy, which went into effect on July 1, 2017, has produced a broad range of public comments, arguments, and points of view. As a result of the implementation, some individuals may react favourably, driving up the cost of products and services, while others may react negatively, raising the likelihood that this tax would burden people. It might reflect that people's understanding of the GST and the policy changes enacted in response to the current situation remains hazy. This survey will be done to determine students' awareness and familiarity with recent changes to India's Goods and Service Tax (GST) legislation. The goals of this study are to gauge student understanding of GST-related issues and their degree of awareness of changes to the GST policy that have been enacted. Around 200 students from various academic years will be included in the sample, which will be selected by using random sampling method.

The primary research tool in this study will be questionnaires, which will be distributed to students using a quantitative approach. A three-part series of questions will be meant to collect first-hand information from respondents on their familiarity and comprehension of recent changes to India's Goods and Services Tax (GST) legislation. The Statistical Package for Social Science (SPSS) software will be used to collect the data, which will then be descriptively analysed to determine the frequency and percentage.

IMPLEMENTATION OF TRAFFIC PREDICTION AT THE INTERSECTION POINTS ON ROAD

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Abstract: In this work, the proposed model is evaluated through two different scenarios. The first scenario is heavy traffic congestion from four cities. The second is a realistic scenario of one city on OpenStreetMap by Simulation of Urban Mobility (SUMO). Various performance metrics are used in this work. The results from the experiment show that the proposed model improves the Mean Absolute Error, Mean Square Error, Root Mean Square Error, and R2 score. In the proposed work, different techniques in the field of AI applications have been presented. A comparison analysis of various algorithms based on ML and DL approaches is used in this experiment for traffic prediction. Using the Gradient Boosting (GB) model, we achieved an R2 score of 17.74% for testing dataset1 and 94.40% for testing dataset2, respectively. This paper compares different models that use ML and DL based approaches to predict congestion on two different datasets.

EVOLUTION OF BEHAVIORAL FINANCE IN THE LAST 5 DECADES: A SYSTEMATIC REVIEW APPROACH

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Abstract: Behavioral finance rose to prominence due to difficulties encountered by the traditional & modern finance theories as these theories assume investors being rational and some concepts are better understood with agents not being completely rational. The concept emerged from the studies of Amos Tversky & Daniel Kahneman in 1974 & 1979 which was further developed by Richard Thaler. This paper is structured as a systematic literature review, which includes the work done by various researchers over the span of 45 years. This paper looks into the evolution of behavioral finance over the years and various theories associated with it such as the prospect theory and heuristics. This paper also takes a look into the future of behavioral finance and areas where behavioral finance can play a crucial role.

Keywords: *Behavioral finance, Heuristics, Investment Decision Making, Irrationality, Prospect Theory, Psychology.*

ACCOUNTING: THE NEXT GENERATION

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Abstract: This paper analyses the Window Dressing faced by the potential investors while inspecting the Financial Statement of any company. This window dressing majorly affects the balance sheet of a company which is a key player to decide about the financial position of any company. This is an indicator to the debit balance of Profit and Loss Account i.e. Loss which is shown on the asset side of Balance Sheet working as a Fictitious Assets. The non-expert may have a wrong idea about the assets of the specified company which may lead to demented situation even for the person having the good knowledge of Accountancy. This process continues when the Contingent Liability of any company is not shown in the Balance Sheet but represented as a Footnote. Again, this is a Window Dressing situation for both non-expert as well as the person who is expert in Accountancy. In addition to this, Straight line method of Depreciation has proved that there will be a point of time when value of asset will be zero and practically, it is not conceivable. This research paper will be a safeguard for all potential investors who are sometimes, deceived through window dressing and will create a path for “Accounting: The Next Generation”.

Keywords: *Conceivable: possible to imagine, Deceived: try to make somebody believe, Demented: Confusing, Fictitious: not real, Window Dressing: misleading.*

MARKETING ANALYTICS

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Abstract: Marketing Analytics, as suggested by the name, indicates the data analytics used for studying, evaluating, and predicting trends in marketing within the consumer marketplace. The digital platforms' expansion and the existing success observed in digital and online marketing has made marketing analytics a must for all organizations aiming at maintaining significance in this technological field. There are a number of questions that can be answered by marketers with the help of implementing and embracing the different tools of marketing analytics. Marketing Analytics is a tool that used for collecting information regarding the use of a particular website, along with using that data in a way that assists in providing measurements associated with the web traffic. These measurements provide a number of benefits to marketers. Each data area can be used in addition to other collected data or on its own for predicting customers' future behavior and providing insight into the best manner for enhancing the customer experience. This paper is aimed at focusing on different tools and techniques of marketing analytics.

Keywords: *Marketing Analytics, Tools, Big Data Analytics.*

UNDERSTANDING THE ROLE OF MINDFULNESS IN ADOPTION OF ONLINE LEARNING: A CONCEPTUAL FRAMEWORK

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Abstract: With the rapid advancement of technology, people have a greater opportunity to use novel technology in their daily lives and at work. As a consequence, the higher educational institutes are also facing rising expectations from the learners as well as practitioners that technology as a skill be integrated into the instructional and educational experience. As online learning paves way to ease, flexibility and self-pace learning, using extant models for predicting adoption of online learning by individuals may be inadequate. In light of the constantly evolving and pervasive advancements in technology-based learning, the purpose of this paper is to explore, analyse, and extend the existing technology adoption theories. This study attempts to highlight the importance of mindfulness in making informed decisions related to technology based learning and integrates the concept to existing theory of adoption by proposing a conceptual framework. The extended TAM is anticipated to perform better than the original TAM at explaining actual behaviour in online learning.

Keywords: *Attitude, Intention to Use, Mindfulness, Perceived Usefulness, Perceived Ease of Use, TAM*

IMPACT OF LEADERSHIP, JOB AUTONOMY, AND ORGANIZATIONAL CULTURE ON EMPLOYEE HAPPINESS

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Abstract: Employee Happiness at work is an emerging variable in positive psychology. Employees' positive mental strength is acknowledged to have a vital role in today's workplaces. In the current fast-changing environment, happiness at work is a crucial driver for the effective functioning of employees and overall organizational performance. A happy workforce results in several positive consequences such as greater efficiency and effectiveness, which in turn leads to the timely achievement of desired organizational goals. Employees who are contented at work are more committed, exhibit organizational citizenship, and are less likely to leave the organization. Considering the benefits of having healthy and happy employees, the current study's objective is to review the related literature and determine the variables that affect workplace happiness. Based on extensive literature, it has been found that leadership, job autonomy, and organizational culture play a prominent role in determining and maintaining the happiness of employees at the workplace. This paper has also identified the style of leadership and practices that helps in promoting job autonomy and nurturing a productive workplace culture which would result in promoting employees' happiness.

Keywords: *Happiness, culture, autonomy, leadership*

IND AS, CORPORATE GOVERNANCE AND FIRM PERFORMANCE: A BRIEF LITERATURE REVIEW

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Abstract: The study has reviewed the literature pertinent to the Indian Accounting Standards i.e., the converged IFRS, corporate governance and firm performance to synthesize the broader issues, ongoing debates, and controversies. Covering the period 2005-2022, in totality 183 research articles have been downloaded from the six global publishers accessing the e-library of a university and after rigorous filtering, the study has found 67 sample research articles relevant to the current study. Following the boundaries for screening, the study has focused on the place of studies, objectives, variables, results, publishers and the year of the publication of the final sample papers to summarize the research trend. Thus, the present study can motivate researchers, practitioners, and academicians to determine the impact and implications of the Indian Accounting Standards, corporate governance firm performance and chalk out future research agendas.

Keywords: *Literature review, IFRS convergence, corporate governance, firm performance.*

PROTECTING CONSUMERS ON ECOMMERCE PLATFORMS: ISSUES OF FAKE REVIEWS

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Abstract: The Information Communication Technology (ICT) in particular has opened variety nature of opportunity for socio economic growth of the society. Simultaneously it also opens the window of opportunities for the anti-social elements to take the benefit of the technology for their selfish objectives jeopardising the larger interest of society. Creating fake review on the ecommerce platform is one such misuse of the technology. It has been reported around the world including India, US and EU that deliberate fake reviews of the product is created to deceive customers about quality and quantity of product giving rise of violation of laws and regulation of the State. The practice if is not regulated is going to undermine the importance of ecommerce and lose to the economy as the nature of transaction will not be trustworthy. Hence the subject requires immediate attention of the state.

Objective: The objective of the paper is to identify the nature of fake news and the role of stakeholders in controlling the fake news. It also attempts to highlight the effective regulatory solutions of fake review on ecommerce platform.

Methodology: To analyse the above said problem, the researcher adopts doctrinal method of research. The paper takes into consideration various Government as well as market report on the issue along with the regulatory measures in the form of rule/regulations adopted by the respective State to address the customer grievances on the above issue.

Keywords: *Fake Reviews, Ecommerce, Legal Issues, Information Technology Act, Consumer Protection Act.*

IMPACT OF LEADERSHIP AND TEAM INTERACTION ON EMPLOYEE ENGAGEMENT IN HEALTH CARE SECTOR WITH REFERENCE TO NURSES: A STUDY

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Abstract: The current buzz in the world today is the role of Leadership, its impact on the team and his interaction among the team member, play a vital role in the engagement of the employees and leads to increase in the performance. Similarly Indian Health care sector is also in the need to have an effective leadership in order to improve quality of patient care. The objective of the study was focused on the impact of leadership on employee engagement with reference to Vigor, dedication and absorption among nurses. The data was collected from five multispecialty Hospitals with minimum 250 bed capacity from Hyderabad. The sample size of the study was 500 Nurses, using convenient sampling method (i.e., $\frac{1}{4}$ of the population.). The study used Utrecht work engagement scale (UWES_17 schafelie and baker, 2003) and structured leadership and team interaction instrument specially designed for Indian healthcare sector. The Cronbach Alpha value was 0.928, based on the standardized items it was 0.931. This indicated a high level of internal consistency between the scale and the questionnaire. The mean score of leadership and team interaction was 3.7640 above the assumed mean of 3 which indicated the effectiveness of leadership among the nurses. The data analysis used one-sample T-test, ANOVA and Chi-square test and LSD. The study found that there was a significant impact of leadership and team interaction on engagement among the nurses.

Keywords: *Absorption, dedication, Employee Engagement, Leadership, Team Interaction, and Vigor*

THE IMPACT OF MONETARY POLICY ON STOCK MARKET PRICES: FRESH EVIDENCE FROM THE STOCK MARKET IN INDIA

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Abstract: This paper examined the connection with stock market prices and monetary policy in India. In order to analyze how monetary policy affects stock market prices from 2000-2020, the ARDL model was used in this study. ECM method has been employed for robustness. This study has established a relationship with all the variables in long-run equilibrium. The findings demonstrated that monetary policy, broad money (M3), exchange rate, and, credit to the private sector are all strongly associated with market prices of the stock as reported through the NIFTY index. The exchange rate and the broad money supply have statistically affected stock market prices. In accordance with the ECM equations, the key drivers of stock prices include credit to private sector and exchange rate, but monetary policy and broad money (M3) have a deleterious connection to prices of stock market in the short period. As a result of the findings of this study, it is clear that specific monetary policy tools can anticipate stock market prices. Therefore, central bank should be careful enough to avoid capricious policies that could raise interest rates. Furthermore, the government might be adopting a rational strategy with regard to its exchange rate policy and implement a reasonable policy to mobilize surplus funds from overseas, which would be infused into the capital market to accelerate massive growth.

STATISTICAL MODELING AND FORECASTING ANNUAL MAIZE PRODUCTION IN INDIA: USING VARIOUS TIME SERIES MODELS

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Abstract: The objective of this research is to compare various time series forecasting methods to forecast annual data on maize production for 60 years, from 1960 to 2019. This study used the Mean forecast model, Naive models, Simple Exponential Smoothing model, Holt's model, and ARIMA time series models to develop accurate and helpful predictions for maize. The predicting efficiency of these time series models has been studied using several scale-dependent error forecasting methods as well as residual analysis. Applying the Standard Error of Residuals, The Mean absolute error, Root means squared error, and Akaike's information criteria, the forecast's accuracy is measured (AIC). Based on the forecasts with the lowest value in terms of the four-performance metrics of RMSE, MAE, MASE, and AIC, the optimal model has been selected. The forecasted maize production is increasing during the following ten years and will likely reach 35439.37 MT in 2029. The more diagnostic test has been conducted to confirm the findings. The findings of the Ljung-Box test and the standard Q-Q plot both support the findings of the investigation. The nation's policymakers can profit from the knowledge our study has offered. Additionally, empirical results require the implementation and execution of effective plans to boost maize production in India in an attempt to reach the food security needs of the nation's increasing population.

OUTPATIENT DEPARTMENT SERVICE QUALITY: AN EMPIRICAL INVESTIGATION IN THE HOSPITALS OF DELHI-NCR DURING PANDEMIC

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Purpose - 'The present study aims at explaining the patients' opinion towards the Outpatient Department (OPD) facility of tertiary care hospitals in Delhi NCR Region. The research highlights on healthcare service quality of an outpatient department and examined the comparative importance of quality measurements in finding out the patients' satisfaction and loyalty.

Design/methodology/approach - A total 408 respondents took part in a questionnaire survey from the Delhi-NCR region who has visited OPD facilities of either private or Government hospital on one pretext or other. Data was analyzed through descriptive statistics, reliability study, correlation and multivariate regression on SPSS to inspect customer perception of service quality and how the quality of services stimulates overall satisfaction index towards OPD facility in healthcare sectors.

Findings - As per the findings of this paper, the maximum number of respondents had a good overall experience in the outpatient departments of the tertiary hospitals and therefore assessed the services on positive scale. Doctors' knowledge and communication, waiting time, and online consultation in the era of pandemic emerged as the most vital factors of outpatient satisfaction.

Originality/value - The paper gives the opinions and perceptions of patients with regards to the OPD Service quality. The Service quality factors in healthcare i.e, physical facilities, responsiveness,

communication were assessed and new dimension of service quality was added i.e. online consultation which is believed to be an important parameter for measuring patients' satisfaction in the current situation, where physical communications have been limited to emergencies only.

Practical Implication - The Outcomes will enable hospital managers in formulating effective strategies to enhance service quality of healthcare, especially in OPD. It will help shift attentions towards the quality of most frequented area of healthcare service systems i.e OPD and make improvements in deficient areas.

Keywords - *Satisfaction, OPD, SERVQUAL, Healthcare, Service Quality*

EVALUATING FINANCIAL DISTRESS: WITH SPECIAL REFERENCE TO NAVRATNA COMPANIES

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Abstract: Public sector undertakings/enterprises are wholly or partly owned by the government of India. Navratna companies have a special place in public sector undertakings as they have been given the status based on the operational and financial criteria that includes net profit, net worth, total cost of production, total manpower cost, cost of services, capital employed and profit before depreciation, interest, and taxes. The main aim of this research paper to study the financial distress condition of the Navratna companies. For the purpose of computation of companies' health used the model of bankruptcy prediction Altman's Z-scores Model. Normally these types of enterprises do not face such a situation because these CPSUs are self-sustainable. But the financial condition of market is uncertain. If they unlikely face such a situation like financial distress then the government of India funded these companies and the chances of bankruptcy due to financial distress are quite less. However, they need to examine their financial conditions regularly that will enhance the companies' sustainability and financial creditability.

A STUDY OF LEVEL OF AWARENESS AND SATISFACTION TOWARDS ORGANIC PERSONAL CARE PRODUCTS (OPCPs) WITH SPECIAL REFERENCE TO HARYANA

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Abstract: This study examines the factors influencing consumer purchase decisions and the level of satisfaction and awareness toward organic personal care products in the state of Haryana by collecting primary data from 200 members of Maharshi Dayanand University, Rohtak, and analyzing the same using Exploratory Factor Analysis and Discriminant Analysis. The results unveiled that the female users with higher educational backgrounds and living in urban areas with teaching or non-teaching occupations are more aware about OPCPs. Respondents living in rural areas, having lower educational backgrounds and family incomes, and living in a joint family are less aware and satisfied with OPCPs. Further, a significant level of dissatisfaction regarding the pricing of these products was also found in this section of users. Moreover, the customers with high family income feel highly dissatisfied with the non-availability of OPCPs both in urban and rural areas. Though the users were found to be inclined toward OPCPs, the OPCP industry is not responding with the same spirit through its pricing strategy, supply mechanism, and awareness programmes among the lower educated rural segment of its users. The study provides suggestions to the marketers that they should cautiously attempt their market segmentation and build their strategies and plans in such a way that the potential consumers can be made aware and satisfied with the health and environmental benefits, authenticity, and availability of the organic products.

PICTURING VIVAD-SE-VISHWAS AMNESTY SCHEME

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Abstract: In an environment of sluggish growth and lesser tax buoyancy, the central government has been attempting to collect revenues from untapped or under-tapped sources to finance the galloping capital expenditure. The funds blocked in the direct tax disputes particularly in the income tax cases have been targeted through an amnesty scheme Vivad Se Vishwas. The scheme has been designed in line with the 'Sabka Vishwas' scheme which was launched in 2019 for the settlement of legacy disputes of the indirect taxes. Albeit, the scheme has been launched to achieve the twin purposes- to reduce the time required to settle disputes and to facilitate tax collections that have remained stuck under litigation for a prolonged period but are unlikely to be free from a snag. Critics have indicated the scheme is likely to undermine the honest taxpayers' morale, the projected revenues unlikely to be collected fully, and disputes likely to arise. However, the study has concluded that eliminating the human interface for ensuring better compliance, transparency, and adoption of best global practices along with restraining from filing frivolous cases by the Income Tax Department is likely to minimize the tax disputes substantially.

WHAT DRIVES FINTECH USE? MODELLING AND PREDICTING USAGE BEHAVIOUR

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Abstract: Fintech disrupts traditional financial services in terms of its mode of delivery and the magnitude of its operations. Moreover, the growing practitioner and academic interest in Fintech has added to the humongous perspectives of Fintech research. The paper proposes a model to estimate Fintech usage by customers and tries to assess the model's predictive ability through PLS-SEM. The current research addresses the theoretical gap in Fintech usage behaviour and highlights the managerial implications of assessing and predicting Fintech use.

A STUDY OF MARKETING-MIX STRATEGIES OF PATANJALI AYURVED LIMITED: CONQUERING THE FMCG SECTOR

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Abstract: FMCG Companies like Colgate-Palmolive, ITC, Hindustan Unilever Limited, and Godrej face a major threat from Patanjali Ayurved Limited (PAL), which has experienced rapid growth rate of 6,496.76%. This paper seeks to pinpoint the elements that led to Patanjali's quick rise to fame as well as the marketing mix strategies applied to break into the fiercely contested Indian FMCG market. The paper examines PAL's advertising strategies, product positioning, pricing strategies, distribution, various promotional tools and PAL's growth rate compared to those of its rivals existing in the market. The study carried out utilizing information from the secondary data from papers, case studies, and news stories, IIFL, IBEF and other sources. The finding indicate that, in contrast to other FMCG companies, PAL's marketing mix strategy differentiates its products by leveraging Indian consumers' faith in Herbal and Ayurveda, employs a "carpet bombing" strategy to saturate the market and places emphasis on its own retail network, retail outlets, Chikitsalayas and Aarogya Kendras. PAL uses spiritualism, yoga camps, T.V. channels, social media, etc as some of its promotional strategy. Indian customers move towards the "Swadeshi Movement" because it stresses supporting India's economic development.

Keywords: *FMCG, Growth, Marketing-Mix, Patanjali, Swadeshi*

ENHANCING THE TOTAL QUALITY-TQ OF SELF-FINANCE COLLEGE TEACHERS THROUGH WORK PASSION QUOTIENT - WPQ AND PDCA WHEEL IN THIS DIGITAL HR 4.0 ERA

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Abstract: An institution's backbone must include effective human resource management. Professors with a lot of passion are determined to give everything they do virtually their all. They are motivated, engaged, and committed. As a result, they offer tremendous significance to their students on both an internal and external level. The work passion quotient is next move to live in a competitive world with successive manner. The current research helps in overcoming the obstacles and hazards for college Professors that come with the digital dilemma. This study helps to reduce the problems that come along with the digital era via passion and resilience. The study has enabled human capital to reach their full potential, overcome new obstacles and risks in the workplace, and effectively manage their personal and professional lives. The cooperation and support of the human resource as well as the institution as a whole are essential for the institution's success. The only way is passionately navigate the digital world to embrace the relationship that fosters trust between college lecturers and the institution. The hindrance in the digital era reduces through PDCA wheel action plans and four distinct dimensions: Resilience-RE, Perceived Organizational Support-POS, Self- Efficacy-SE, and Sense of Learning-SO. The analysis reveals high internal consistency between Work Passion Quotient-WPQ and Career Satisfaction-CS among the college professors.

Keywords: *Digital era, Human Capital, Resilience, Technical innovations, Work passion quotient*

APPLICATION OF TECHNOLOGY DURING COVID-19 PANDEMIC IN HEALTHCARE SECTOR

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Abstract: The interaction between people and digital technologies has been extensively studied over the past few decades, but it hasn't been examined in light of the current worldwide pandemic threat. This study summarizes the rapidly expanding body of research on the use of digital technologies in the ongoing COVID-19 pandemic. The COVID-19 pandemic is driving a virtual transition across many industries and societies. Healthcare companies have responded to key segments of the pandemic with the help of rapidly adopted virtual responses and superior technology tools. Due to its over-contagious nature and lack of powerful vaccines and cures, COVID-19 is now a pandemic. Government-coordinated efforts around the world focus on containment and mitigation, with mixed success. Countries that maintain COVID-19, which has a low per capita mortality cost, appear to be using a percentage method that includes: Early monitoring, testing, touch tracing, and rigorous quarantine. Level of record coordination and management Proven required for a powerful implementation of these techniques-in the most successful international locations Integration into virtual age and its coverage and fitness maintenance. This perspective is Emphasize the usefulness and successful methods of virtual technology in controlling and responding to pandemics, giving services and support to all area of Country. Also with the help of these digital innovations doctors are able to connect the patient from anywhere and give them consultation and fitness suggestions.

Keywords: *Digital Technology, Diffusion of innovation, Information and Communication Technology, Healthcare.*

INTENTION OF FINTECH ADOPTION IN TAM PERSPECTIVE: A SEM APPROACH

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Abstract: With the fundamental development of the Fintech Industry during the last decades and the backdrop of the prevailing Pandemic situation, the present study examines the Intention of Fintech adoption in the perspective of the Technology Acceptance Model (TAM) reflecting the chain relationship among consumer's trust, attitude and intention of adoption of Fintech. Structural Equation Modeling (SEM) has been used for the analysis with a sample of 110 respondents. The study concluded that consumer's attitude towards the adoption of Fintech has a very high and significant impact on the intention of adoption. The impact of trust on the attitude is also significant but not as high as compared to the attitude on intention. Therefore, the companies should work on generating trust to make the chain effective.

IDENTIFYING AGILITY ENABLERS IN CONTEXT OF HIGHER EDUCATION INSTITUTIONS (HEIS)- CONCEPTUAL FRAMEWORK

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Objective/ Purpose: Higher education institutions (HEIs) must be agile to keep up for sustainable growth in the midst of increased competition and shifting skill set requirements. In this dynamic environment when it comes to implementing agility at HEIs, it needs adjustments in processes and resources used to fit their context, and we have tried to understand this phenomenon through our research. The purpose of this research paper is to understand the facilitators of agility in higher education institutions to maintain competitiveness and achieve teaching & research excellence.

Methodology/ Approach: This study used a qualitative approach to explore the concept of agility in the context of higher education institutions. In-depth, telephone interviews of subject academic experts were employed for the study. In total 22 interviews were taken between May and July 2022, thereby to enhance the understanding of agility in HEIs. Results / Findings: Through our research, we noticed that there are four important enablers of agility in HEIs. We found the internationalization, society interaction, industrial interaction and technological integration as enablers which are required to achieve agility in HEIs to remain competitive. This helped us to gain multidimensional view of 'agility' by using the lens of sense & response framework to analyse the agility. Therefore, we recommend the enablers based on conceptual framework to support the dynamic requirements of HEIs.

Contributions: In the comprehensive literature review, we don't find any substantial information on enablers of agility in context of HEIs. Moreover, the study highlights the need for integration of all enabler's sensed from the environment through qualitative study with the HEIs responding capabilities. Where, HEIs responding capabilities are depending on the factors like organizational structure, organizational culture and leadership to remain competitive. We have also attempted to develop a conceptual framework which can be tested for its general applicability to drive agility at HEIs.

Keywords: Agility, Higher education institutions, Sense & Response framework

GENDER DISCRIMINATION IN WORKPLACE

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Abstract: The rising body of research on gender prejudice in management is examined in this study, with a particular emphasis on women in executive roles across several industries. Stereotyping, attribution, and equity are three examples of cognitive processes that don't conflict with one another. Instead, they collaborate to identify how bias against women manifests itself, whether it be formal or informal, overt or hidden, etc. As a result, women are either overrepresented in hazardous managerial posts or underrepresented in upper management (in periods of organizational crisis or downturn). Men are more likely to be promoted when their mentors are of the same gender and provide them with formal or informal support, even in the rare industries where women make up more than half of the workforce (such as nursing, elementary education, or social services). Statistical and experimental data in the present study indicate that there is still a long way to go before the number of women in management roles matches the number of men in leadership roles.

SUSTAINABILITY REPORTING QUALITY OF INDIAN FIRMS? PRE- AND POST-SEBI AMENDMENT

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Abstract: Following the amendment of company listing agreements in 2012, which require the top 100 listed companies to submit annual sustainability reports, this study purposes to compare the quality of sustainability reporting before (2011) and after (2021) using the Global reporting initiative (GRI) sustainability reporting elements. For both years, we employed content analysis of 51 environmentally sensitive firms' annual, integrated, and sustainability reports. The findings show a substantial upsurge in the sustainability reporting quality (SRQ) from 2011 to 2021. The quality of SR improvement suggests that businesses are dedicated to reducing, if not eradicating, environmental deterioration and social well-being.

Keywords: *Content Analysis, Global Reporting Initiatives (GRI), Sustainability Reporting Quality (SRQ), Sustainability Reporting Elements, SEBI agreement*

A STUDY OF LEVEL OF AWARENESS AND SATISFACTION TOWARDS ORGANIC PERSONAL CARE PRODUCTS (OPCPS) WITH SPECIAL REFERENCE TO HARYANA

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Abstract: This study examines the factors influencing consumer purchase decisions and the level of satisfaction and awareness toward organic personal care products in the state of Haryana by collecting primary data from 200 members of Maharshi Dayanand University, Rohtak, and analyzing the same using Exploratory Factor Analysis and Discriminant Analysis. The results unveiled that the female users with higher educational backgrounds and living in urban areas with teaching or non-teaching occupations are more aware about OPCPs. Respondents living in rural areas, having lower educational backgrounds and family incomes, and living in a joint family are less aware and satisfied with OPCPs. Further, a significant level of dissatisfaction regarding the pricing of these products was also found in this section of users. Moreover, the customers with high family income feel highly dissatisfied with the non-availability of OPCPs both in urban and rural areas. Though the users were found to be inclined toward OPCPs, the OPCP industry is not responding with the same spirit through its pricing strategy, supply mechanism, and awareness programmes among the lower educated rural segment of its users. The study provides suggestions to the marketers that they should cautiously attempt their market segmentation and build their strategies and plans in such a way that the potential consumers can be made aware and satisfied with the health and environmental benefits, authenticity, and availability of the organic products.

ASSOCIATION BETWEEN MINDFULNESS AND PSYCHOLOGICAL WELL BEING

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Abstract: Mindfulness has become an emerging and interest seeking fuzzword in the last few years. The trend of previous papers shows interest in the investigation of mindfulness as a psychological construct but less systematic studies has been done on the relationship between mindfulness and different aspects of psychological well-being. This study focuses on the previous review papers, articles and research papers which talks about the idea that capitulating all the major aspects of mindfulness helps in achieving greater well-being. The study includes a discussion on the concept of mindfulness; firstly, how mindfulness has been associated with psychological conduct of an individual; secondly, to what extent mindfulness is associated with psychological well-being; thirdly, how the different components of psychological well-being; Autonomy, Environmental Mastery, Personal Growth, Positive Relations with others and Purpose in Life are attained through mindfulness. The paper has collected different literature reviews to come across with the findings on the same by suggesting the future directions for the further research.

Keywords: *Autonomy, Environmental Mastery, Mindfulness, Psychological Well-Being, Personal Growth, Purpose In Life.*

THE EFFECT OF MINDFULNESS-BASED STRESS REDUCTION (MBSR) PROGRAM ON EMPLOYEES' SOCIAL INTELLIGENCE, HEALTH, AND PERFORMANCE

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Abstract: Organizations and their employees play a vital role in today's pandemic situation, where the coronavirus is wreaking havoc on humans and drastically lowering a country's GDP. As a result, to boost productivity, a person must perform, learn, and grow considerably better than before, putting their physical and mental well-being first. The corporation can only make money if its employees have appropriate social intelligence and are in excellent health. As a result, the purpose of this research is to investigate the impact of mindfulness training, such as meditation and exercises, on an employee's social intelligence, health, and performance. Meditation and mindfulness exercises were stimulated by the MBSR program, and a social intelligence scale developed by Chadha and Ganesan (1986) was utilized on employees to assess the results. Employees were also interviewed before and after their meditation sessions to assess their performance and health. Employees scored higher in many social intelligence metrics following mindfulness training. Further, employees' performance and health improved after practicing mindfulness exercises.

AN ANALYSIS OF SUSTAINABILITY INITIATIVES THROUGH DIGITAL PLATFORMS OF INDIAN FMCG COMPANIES

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Abstract: Sustainability has become a buzzword in today's world. Individuals to business organisations have realised the importance of sustainability. Fast moving consumer goods companies, selling consumers goods of high demand, have drawn attention of their stakeholders on the same. Aggressive sustainability initiatives by FMCG companies as a part of their CSR activities are increasing over the periods. Building digital capability and stepping towards sustainability are the two defining trends for Indian FMCG companies in the new normal scenario. This research looks into the usage of digital platforms in sustainability initiatives of FMCG companies. The researchers have studied the key FMCG companies such as ITC Ltd, Hindustan Unilever, Proctor & Gamble, Parle Agro, Johnson & Johnson, Colgate-Palmolive, Marico, Nestle, Britannia, Nestle, Dabur and Godrej. The main objective of this paper to explore how FMCG companies could take the advantages of digitalization to improve quality of sustainability initiatives with respect to Environment, Economic development, Public health. Authors have gone through the Indian FMCG company's websites which contribute 74% of market share and carried qualitative study to understand and analyse their sustainability initiatives towards building dynamic 'FutureTech' organizations to build competitiveness, tap newer opportunities and create innovative business models.

Keywords: *FMCG, Sustainability Initiatives, Environment, Health and Livelihoods*

MANAGEMENT OF THE DICHOTOMY OF BEING THE FIFTH LARGEST GLOBAL ECONOMY AND A DROP IN HDI RANKING

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Abstract: Our Govt. showed its managerial skills in regulating and controlling the adverse multi-dimensional impact of Covid-19 pandemic in different phases /waves (although it was just like bolt comes from the blue and no one was prepared to face it). WHO praised the efforts of India. Still the problems of job creation (unemployment rate in Aug, 22 was 8.3 % - a year's high because it was 6.8% in July, 22) and inequitable wealth distribution (post pandemic recovery faces the danger of leaving the poor behind) are to be addressed on priority basis. Inflation could be brought to manageable levels as per bench mark of RBI. India surpassed UK as the fifth largest global economy and because of its strengths (like the size of economy, demographic dividend and rapid digitalization), its expansion was inevitable-soon Indian economy could be the third largest economy. But on the other and equally important side, Indian has slid down on the HDI ranking two years in a row: 2020 and 2021. It slipped one position from 2020 (score .633 in 2021 against .642 in 2020) and now its place is 132 out of 191 countries. This clearly reflects a drop on quality of life and attainment of basic schooling and health care. It goes without saying that India needs greater investment in human development. Economy is on a rebound as confirmed on the basis of high frequency indicators, but vulnerabilities remain. This paper examines the strengths and weakness of Indian economy and to work out on the solution for the dichotomy.

Keywords: *Inflation, Demographic Dividend, Dichotomy*

LEADERSHIP IN DIGITAL ERA: A CONCEPTUAL STUDY

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Abstract: Human behavior is affected by changing environment, and so do leaders. Digitalization and the concept of digital transformation is the major reason of rapidly changing business organizations and working patterns. The digital transformation creates new possibilities by changing traditional boundaries within or across the organizations. Now in the digital age, decision making process is increasingly data driven. Digitalization creates new possibilities around the world such as virtual teams, modern means of communication, speedy access of information and smart working patterns etc. The information is easily accessible, abundant and less costly due to digital revolution and it is changing the complete work environment. Digitalization and technological advancements also affect leader behaviors, insights and their decisions. The digital revolution poses new challenges to the leaders of the organizations. Different skills and strengths are needed for the leaders in digital era. The leader must empower and encourage team members and other employees with specific set of skills as well as a digital mindset. It is the leaders' vision and foresightedness, their skills to use digital technology that defines organizational productivity and success in this digital age. This paper includes theoretical description of digitalization, digital aspects in leadership context such as impact of digitalization on leadership, styles of leadership suits to digital age, organizational dimensions of digital transformation and some other relevant dimensions of leadership in digital era.

Keywords: *Digitalization, Digital era, leader, technology, transformation.*

INVESTIGATING LOAN DEFAULTS AND THEIR EFFECTS ON PROFITABILITY OF THE COMMERCIAL BANKS

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Abstract: This paper explains the challenges faced by banks and Non-Performing Assets (NPA) impacts on profitability, the common challenges faced by banks are managing their credit risk, strict maintenance of cash reserve ratio (CRR) and statutory liquidity ratio (SLR), availability of funds at the time of withdrawal from a customer and tough policies are to be strictly followed as per RBI guidelines and government norms. Non-performing loans majorly affect the profitability of the banks, where they cannot carry out their business operations smoothly due to excess of money lent to the clients without analyzing the client's ability to repay the loan amount which might lead to defaulting on the loan. This kind of experience by the bank might lead to hesitation to lend money to genuine customers. When banks experience huge losses due to defaulting on loans they might get to a position where they are not able to pay their depositors, because of a shortage of funds. In such situations, the bank approaches RBI for funds which are charged with interest thus increasing the expense of the bank. Banks facing such a tough scenario might lose their trust in the public and create panic among the customers leading to the closure of existing accounts. Some of the factors leading to loan defaults might be a failure in understanding the creditworthiness of the client, not adhering to the policies framed by the RBI, not following government norms and not properly educating the clients about the respective rules and regulations. Some of the global phenomena such as the pandemic's effect on the whole society, fluctuations in interest rates and inflation rates might badly affect the medium and small-scale industries, small businesses, farmers and commoners' ability on repaying the loan on time. There are two types of defaulters who are willful and non-willful. For willful defaulters, the Bank must take strict actions by sending notice and strictly taking actions as per government norms. For non-willful defaulters the bank can communicate with the client to know about the reason for not repaying the monthly instalments and validate their reasons, if found to be a valid reason the bank can provide flexible options to the clients like paying instalments every quarter or extending the deadline, it can also offer reduced monthly instalment if possible.

Some of the measures that can be taken by the bank to avoid Performing Loans (NPL) are by performing background checks of the client, checking the CIBIL score and adopting some of the well-established and innovative policies which result in better lending practices and simultaneously avoiding the risk of NPL. To establish sound knowledge on this topic and to identify the areas of future research and scopes, the research papers published in recent years are studied and the empirical analysis from this study is provided in this paper.

HEY SIRI!: UNDERSTANDING ADOPTION OF VOICE-BASED ARTIFICIAL INTELLIGENCE AND ITS EFFECT ON CONSUMER BEHAVIOUR

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Abstract: Technological advancements and Disrupting innovations have transformed the consumer needs and preferences world-wide. Voice-based Artificial Intelligence has entered our lives and shaped consumer behaviour enormously. Voice Assistants like Siri, Alexa, Google Assistant by interpreting the human speech to perform required actions and responding via synthesised voices, have altered the way consumers interact with the brands. E-commerce and Digital marketing is nowadays complemented by Voice commerce and Voice marketing.

In this paper, the authors will study the factors influencing the adoption of Voice-based Artificial Intelligence and its effect on Consumer Behaviour. Consumers now feel more connected with their voice assistants and prefer using them in their routine life for various purposes, be it transactional or non-transactional. A conceptual model was developed to understand the adoption and usage of Voice Assistants in a developing country like India. With the rapid adoption of voice-based Artificial Intelligence across all sectors, it is necessary for all the innovators, manufacturers and marketers for successful adoption of new technologies.

The study will be a valuable contribution in the existing theoretical knowledge by examining the variables influencing Voice-based Artificial Intelligence and providing insights about how consumer behaviour is being transformed by adoption of Voice channels.

CORPORATE SOCIAL RESPONSIBILITY & SOCIAL ENTERPRISES

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Abstract: The process of social entrepreneurship has propagated in the current time. Simultaneously the interest of scholars and social & business researchers has been observed to further explore the field and know more about the social entrepreneurship and also to research the underlying ways to how this process could be robotized for the welfare and overall development of the society. On the other hand, Corporate Social Responsibility also exists having the common objective of socio-economic development as Social Entrepreneurship. But the CSR has unquestionable impact on both society and business. The paper is an attempt to steer the direction towards the advancement and promotion of social entrepreneurship through CSR by defining the role, relevance; application and market assessment by bridging the gap between the two processes. As Corporate social responsibility has well defined theory and conceptual approach and has an undeniable effect for enhancing the social opportunities. The emphasis was laid on recent mandated legislation on CSR by India and how this may need to be adapted in the social enterprise context.

Keywords: *Corporate Social Responsibility, Social Enterprise & Socio-Economic Development*

THE IMPACT OF TEACHING QUALITY ON STUDENTS' PERFORMANCE

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Abstract: This study focuses on finding out the impact of teaching quality on students' performance. Many recent research exhibits that use of digital tools, collaborative and peers learning, flipped learning, extra effort by the teacher, and many like factors improve the performance of students. In the absence of quality teaching, students are less motivated, and their performance also falls. The present paper investigates various factors and their impact on students' performance. A survey was conducted of a total of 450 respondents including students and teachers of various private institutions by using a well-prepared questionnaire. The questionnaire had 50 items related to the factors of quality of teaching and students' learning experience. The result exhibits that students' performance increases if the quality of teaching is effective. This research proposes the factors which are responsible for increasing the outcome of students' performance. The survey results will help various private institutions' teachers to adopt and conduct practices that will enhance their teaching effectiveness.

IMPACT OF DIET ON MENTAL AND PHYSICAL HEALTH ON TEENAGERS

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Abstract: Every single child has a dietary requirement of balanced food so that they remain healthy and so that they can get the nutrients. Children's ability to eat depends on their growth. When PG students consume diet food which they remain active which is very important for them. They are consumed fibre and essential vitamins and minerals which are needed for growth and development. This study was done for the change of habit of under nutrition methods. For this study we are conducted descriptive method. A self questionnaire was circulated as Google form to collect data. With the help of data we know that 46 Participated around the age of 18-24 consumed the breakfast and take the meals in a day and consume the milk by the students according to my questionnaire and around the take a diet that conations all the vital nutrients by the body and aware of the daily nutritional requirement of the PG students which gives insight to understand the problem and their solutions. During the lock down people observe their own weak immune system that's why people bring changes in the dietary habits to strong a immune system. Therefore, It is a way to strong the immunity system which will help to prevent us and in fighting all types of virus.

Keywords: *Balanced Diet, Nutritional Requirements, Immune System*

A STUDY OF PREFERENCE OF INDIVIDUAL INVESTOR TOWARDS INVESTMENT IN STOCKS

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Abstract: Individual behavior in terms of investment is influenced by various factors that might change the decision making of the individual. The study is conducted to determine the perception and investors' behaviour regarding investment in stocks, factors considered while investing in stocks and to determine the reason for not investing in stocks. This research paper is a result of primary data that is collected by 330 respondents. The study found background of the company, expected return, FII interest, Statistics of daily stock activities, and Promoters shareholding as the important factors behind taking the investment decisions in the stock. The study also found the reasons for not investing in stock are risk involved, lack of awareness and they have other preferences for the investment. The study found Gender, Age and Occupation as the significant factors and Annual income and Education as the non-significant factors while taking investment decisions.

21ST CENTURY TEACHING-LEARNING: A CASE STUDY OF EXPLORING MANAGEMENT FACULTY'S TEACHING METHODS AND READINESS IN THE ERA OF EDUCATION 4.0

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Abstract: We live in an era where the role of a faculty is constantly changing, thanks to the advent of Education 4.0. The need of the hour is that the educator or the faculty needs to be a facilitator, a guide, mentor etc. Essentially become a faculty 4.0 to match these changing times. NEP 2020 also identifies the role of a faculty as apex. The focus of the case study pertains to the Management and Commerce field institute in a Tier 2 City of India. The aim is to find out the ground reality of faculty readiness and understanding the teaching learning methods used by faculty since COVID 19. The research instrument used was a survey with questionnaire and descriptive analysis has been applied. The study found that Covid -19 was a great facilitator in bringing about the changes in the methods of faculty. The study also finds that the lecturers of the chosen institute are surely moving towards the new change. Recommendation and Suggestions are also laid out.

Keywords: *21st Century Skills, Education 4.0, Industry 4.0, Information Technology, Readiness, Teaching Learning*

STUDY OF BUSINESS MANAGEMENT IN AGRO-TOURISM IN MAHARASHTRA STATE

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Abstract: Now farmers are attracting tourists on their farm, by providing extra services, amenities, facilities similar to past era to get extra income from them this is commonly known as Agro-Tourism. Both positive and negative impacts made by pandemic on Agro-Tourism and other agri businesses. After Covid-19 pandemic tourist's wants are changed related to travelling and essential goods also they influenced the management of demand and supply of agri-processed goods. This research paper attempt to identifying marketing management of Agro-Tourism, Challenges and opportunities for Agri-business and Agro-Tourism after pandemic. All these points I discussed here in research paper with graphical chart presentation of related data to above topic.

Keywords: *Agro-Tourism, Agri-Business, Sustainable business, Marketing Management.*

DIGITAL TRANSFORMATION IN RETAIL SECTOR: A STUDY OF DELHI NCR

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Abstract: Indian retail sector is dynamic for the last decade online shopping has been used by every individual and it has been feasible for e-commerce it is important to cater to the demand of the customer the purpose of the study is to see the shift in the retail sector which is growing with the rapid pace due to shift in the habits of the consumer and as well some percentage.

The main motive of the study is to accept customer awareness of the region of Delhi NCR. The study has used the primary data collected from more than 500 responses through a survey method using a structured questionnaire.

Keywords: *Digital Transformation, Customer Awareness, e-commerce, Delhi-NCR, Online Shopping*

A STUDY ON CAUSAL RELATIONSHIP OF FDI AND ECONOMIC GROWTH IN INDIA: AN AUTO REGRESSIVE LAG APPROACH

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Introduction- The importance of foreign direct investment (FDI) for the growth and development of emerging economies like India has long been recognised in the literature. The literature on the variables affecting FDI inflows is developing, nonetheless. In this study, the long- and short-term relationships between FDI inflows and market size, inflation rate, level of infrastructure development, domestic investment and openness to trade in India are investigated.

Methodology: The study involves use of time series dataset over a period of 2000-2021 employing Autoregressive Distributive Lag (ARDL) bounds testing approach and Error Correction Model to reveal the relationship between variables under study. CUSUM and CUSUMQ have been employed for analysing the stability of the model. The estimated model's normal distribution, serial correlation, heteroscedasticity, specification form, and other factors are also tested in the study.

Result: The empirical results of the study show that FDI and domestic investment, inflation, infrastructure, and trade openness have both long- and short-term relationships. However, market size is observed to be insignificant in influencing flow of foreign investments. As expected, inflation rate is observed to have an inverse and significant association with FDI inflows. Domestic investment, infrastructure and openness to trade are observed to have a positive and significant influence in attracting FDI to India.

Discussion: The study's conclusions are consistent with most of the past studies on developing economies conducted by other researchers. The study recommends that although, market size proxied by gross domestic product is observed to be insignificant, there needs to be improvement in various economic performance indexes which can lead to enhanced GDP and positive influence on FDI.

Keywords: *Foreign Direct Investment; ARDL; Error correction model; Market size; Infrastructure; Inflation; Domestic investment, Trade Openness*

IS SOCIAL MEDIA AN EFFECTIVE WAY FOR RECRUITMENT?

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Abstract: Recruitment through Social Media seeks a lot of hard work as well as smart work because it always needs an intelligent mind besides quick responsive mind for selecting an irregular employees. It directly follows the famous saying 'Slow and steady wins the race'. This is why it has to be inevitable requirement of the organisation to hire an absolute man. Recruitment by Social Media makes an HR constant and extra ordinary just because the various availability of employees. It can be done by many methods but social media recruitment is one of the most liked methods that is followed by the organization. The main goal of this research paper is to analyse that the use of social media for recruitment is an effective or not? If yes then how is it effective and if no then why it is not effective method for recruitment? Social Media is considered as a place of various people. It is full of energetic, diligent never give up and organised personalities who are found dynamic and excellent on their work performance. It's always a hard job to an HR to hire an honest and dedicated employee who truly contributes something to the organisation. Social Media as a recruiting place can be seen in both as Merit and Demerit.

Keywords: *Recruitment, Social Media, Effective, Organisation, Hire*

A STUDY ON RELATIONSHIP OF GENDER AND FEATURES OF LEADERSHIP STYLE AND EFFECTIVENESS IN HIGHER EDUCATION INSTITUTIONS

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Abstract: In today's dynamic business world, effective leadership is crucial. Although research in this area is expanding, there is still a lack of information regarding the relationships between gender and leadership style characteristics and effectiveness. In addition to examining the correlations between gender, leadership style, and effectiveness, this work examines the characteristics of different leadership styles. Four hundred faculties of higher education institutions provided information on the leadership characteristics and effectiveness of both men and women. There are seven characteristics of leadership styles were identified during study: goal-oriented, balanced, commanding, encouraging, team spirit, systematic thinking, and empowerment. One sample T test was applied to the data for analysis. The results revealed a distinction between the leadership styles and effectiveness of men and women. Women's leadership characteristics were balanced, systematic thinking, encouraging, and goal-oriented, whereas men's leadership characteristics included commanding empowered, and team spirit. This research article will be useful for academics, HRD professionals, and researchers.

Keywords: *Effective leadership, Emotional intelligence, Leadership Style, Women's leadership, Performance*

INSURTECH: INSURING THE INSURANCE INDUSTRY IN INDIA

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Abstract: The term 'Insurtech' describes technological advances developed and deployed to increase the effectiveness of the insurance industry. Today's consumer is using his smart gadgets to access his insurance needs. From our literature review, we conclude that there are no specific papers on Insurtech penetration into the Indian market. Therefore, our primary objective was to determine the level of penetration that Insurtech offer to the Indian market. Our research examines how Insurtech will revolutionize the insurance industry and its impact. based on The main purpose of this research is to understand the power of Insurtech and how they have helped improve customer service in the insurance industry. Both primary and secondary data were used for research purposes. Primary data was collected primarily from employees in business, finance, and IT departments. Primary data was collected in the form of questionnaires and secondary data was collected from official websites. It is clear from the data collected that Insurtech provides more product availability and security while reducing processing time and supporting customers better than traditional methods.

Keywords: *Insurance, Insurtech, FinTech, Digital Economy*

ADOPTION BEHAVIOR OF FINANCIAL TECHNOLOGY (FINTECH) APPLICATION IN ACCOUNTING AND AUDITING PRACTICES USING THE TAM MODEL

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Abstract: In the recent past, financial technology has grown significantly to ameliorate and automate the delivery and use of financial services. At its core, it is employed to audit and account for enterprises more manage their financial operations and processes by exercising technical software and algorithms. A survey has been conducted to understand how Financial Technology operations are espoused in account and auditing practices. This paper proposes an advanced technology acceptance model that incorporates the perceived utility, perceived ease of use, trust, perceived threat, government support, innovativeness, station, and intention as determinants of trust to probe how end users borrow Financial Technology services. The questionnaire has been prepared and forwarded to 210 Financial Technology interpreters from Bangalore city using probability sampling. The data were analyzed with a multiple regression to test the suppositions and develop the mathematical model. The results noticed that brand image, innovations, and government support have a potential influence on end-user trust. In addition, perceived ease of use and perceived threat also impact to some extent end user intention toward the application of financial technology application in accounting and audit firms. The study provides better insights into influencing factors and their relationships with the adoption of financial technology and comprehended it through Technology Adoption Model.

CREDIT RISK REDUCTION EFFECT ON SME FINANCE THROUGH THE USE OF BANK ACCOUNTS IN BANGALORE

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Abstract: Debt Financing plays a significant role in finance or capital management for fund allocation. However, raising a fund through Debt gives rise to doubt in the recovery of the amount, which leads to credit Risk. Credit Risk is a risk that eventually arises from the failure to repay the loans. Our study is to determine whether the Credit risk can be reduced or not Based on the assumptions and Data available. This study is mainly subjected to small and medium-sized businesses on how the financial data for SME businesses are typically known to be low. Still, the bank account information model can supplement the insufficient data. This is a deductive paper based on the available data and structures, such as the correlation between them, to find out the significant credit problems Risk. This study focuses on determining the risk reduction effect on small and medium size industries so they can easily access loans in the long run. Therefore, Banks can decrease credit risk by credit charges and loan review times and expenses by using the bank account information model, which will improve the efficiency and effectiveness of SME financing.

Keywords: *Bank account information, credit risk analysis, Debt Financing, small and medium-sized firm finance.*

GREEN HRM PRACTICES: STRENGTHEN PERFORMANCE AND SUCCESS IN COMPANIES BY FOCUSING ON CSR

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Abstract: Adoption of Green human resource management (HRM) practices proved to be a great step towards the welfare of society. Globalization has placed the organisations with their unique identity which proves to be a means of success in companies. Technological upgradations, work force diversity and several changes in the companies. They face a lot of hurdles which needs to be managed or resolved at every level. The strategic initiative today is GHRM practices that search for the sake of business as well as society. Today Government focused a lot on sustainable development and on Eco friendly products and implement CSR (Corporate Social Responsibility) in 2014 which have some conditions as organisation which have worth of Rs.500 crores will have to pay minimum of 2% CSR for the sake of wellbeing of society. Every company today improving the performance of companies and to pay that CSR which is also called Socially Responsible Investment or Corporate Citizenship. Organisations now are dealing with Green Recruitment, Green Selection, Green Training and Development, Green Performance Management, Green Compensation Management that that promote ecofriendly environment in the business also. Employees feel committed towards the success of organization by committing these practices and fulfill the mission of organization. Successful adaptation of GHRM practices can lead to improvement in organizational performance. These practices fill the competencies in the employees and by that they can match with the organisational requirements. The paper mainly focus on how these Green practices can strengthen performance and create successful organization by timely pay CSR. Organisation aim at giving the natural environment management to the employees so they feel confident and encouraged to work in a friendly manner.

Keywords: *CSR, Green Recruitment, Green Selection, Green Training and Development, Green Performance Management, Green Compensation Management, Sustainable Management, Environment Management*

MERGER OF BANKS- A STUDY ON BANKS USING CAMEL MODEL

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Abstract: The banking sector occupies a very important role in the economy and is one of the major key players involved in the generation of funds and providing various services to customers. In today's market banks have increased their scope and activities have also evolved due to digitalization with complex regulatory environment. In this challenging environment, both public and private banks have seen growth with mergers and acquisitions of banks. It was one of the strategies used by the banks was to merge with the weaker performers and thus they gain on with higher capital adequacy. The purpose of this paper is to explore the objective and to measure the financial performance of the banks pre-merger and post-merger. Commercial banks witnessing many regulatory changes have made banks perform better in a highly competitive environment thus the banks need to maintain a good socio-economic impact to gain trust and sustain in the future.

Objectives of the Study: Primary objective- To analyze the financial performance of the banks in the pre and post-Merger & Acquisition Secondary objectives 1.To study the trends of mergers & acquisitions in the Indian banking sector. 2. To study and make a comparison between the financial performance of the banks in the study.

Keywords: *Indian Banks, Financial performance analysis, Mergers, Public sector, CAMEL Model*

A RESEARCH STUDY ON “FACTORS AFFECTING MENTAL HEALTH OF STUDENTS”

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Abstract: The problem of mental issue amongst children’s and adults is an increasing at global problem. Schools and college are made to lead in promoting positive and good mental health of students and their well-being through implementing evidence-based research. The purpose of this paper is to demonstrate the current evidence-based state of the mental health issue in schools and colleges, as well as to present findings that can be utilized to support changes in current policy and guarantee the efficient use of scarce resources. Our team reviewed the current state of knowledge of school and college mental health. We collected our data through questionnaire which include personal well-being, self-efficiency mental potential among other mental problem that mainly shown by anger, anxiety panic attacks etc. Initial we only identified few articles reporting on mental health in this sector. When we mapped against the positive and negative criteria, we find out that many were explored which were not earlier discussed. The problem we identified through this research were most people feel anxiety which is faced in there day to day life which affect their ability to perform any work, these works include exams, interview stage performance. We also find factor like stress, overthinking, social isolation, physical health, body shaming, financial issue, family disputes even lack of sleep affect the mental health of the students. This review shows that there is still a need for effective proof that is base in the field of mental health, which should focus on relationship between the students and their environment and other factors.

TO THE STUDY THE IMPACT OF MUSIC IN CREATING AND MAINTAINING SOCIAL BONDS

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Abstract: In this fast-moving world, people have become so busy in their lives that being socially active is no longer a part of their daily routine. Even in this rapidly evolving world music remains one of the factors that holds some power to connect people. This research focuses on the study of the impact of music in creating and maintaining social bonds. While conducting this research we encountered some gaps and to work on that we formulated different objectives. By interpreting the data collected reached concluded majority of the population listens to music in their daily routine and feels it does help them reduce stress by giving them mental peace. Also, we can conclude that people with different personalities have different music tastes and a majority of people consider music as not just a source of entertainment, but also as a reflection of the culture and heritage of the country.

IMPACT OF COVID-19 ON THE MENTAL HEALTH OF HIGHER EDUCATION TEACHERS OF DELHI NCR REGION TEACHERS

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Abstract: Covid-19 spread started from Wuhan, China where it was first detected in December 2019. Since then its outbreak took place globally. It managed to reach each and every country affecting the personal and professional lives of people in all possible ways. Majority of the countries used an outright lockdown as a preventive measure to handle the outbreak of the virus. Due to such lockdowns, people regardless of their profession had to suffer a lot. Many people lost their jobs and a lot of companies got bankrupt. When it comes to the relation of outbreak of this virus and economic conditions there were a lot of discussions that transpired and still take place, nonetheless there is a little research when it comes to the mental impacts that Covid-19 caused to the people. This research article would focus on the impacts of Covid-19 specifically to the mental health of the teachers in India in a master degree course.

This research is going to focus on the mental health of the teachers during the Covid-19 specifically on two facets of mental health- Stress and depression. Almost all kind of qualitative aspects would be discussed and researched on this article so as to make it more authentic and the second goal of the study was to determine whether the teachers were in use of meditative techniques to overcome the stress and depression that was begot by the Covid-19 and lockdown because of it.

FACTORS AFFECTING EMPLOYEE RETENTION IN DELHI NCR HIGHER EDUCATION INSTITUTIONS

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Abstract: Employee retention has emerged as a significant issue in today's working environment as firms start to appreciate the value of the people that make up the organization. The objective of this paper is to understand diverse factors that affect the employee retention in higher education sector in Delhi NCR region. So this study focuses on employee retention through monetary and non-monetary factors that plays a very important role for employees to be in any organization. Target population of the study included all the educational institutions and colleges that came under Delhi NCR region.

The type of this study is descriptive, and the number of participants in the sample is greater than 100. The data was collected through survey method, self-structured questionnaire was prepared to take opinion from respondents and secondary data was collected through published as well as unpublished secondary source. It is concluded that employee's retention is influenced by financial rewards, motivation, job security, training, working environment, etc. This study recommends that above mentioned factors should be considered as most important factors in any organizations.

Keywords: *Employee retention, 3 R's of Retention, Strategies of employee retention, Factors of Employee Retention*

STATEWISE STUDY OF MUNICIPAL SOLID WASTE MANAGEMENT PRACTISES AND ITS IMPACT ON SOCIOECONOMIC DEVELOPMENT: WITH REFERENCE TO INDIA

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Abstract: A rapid growth in populations and economic has generated amount of solid waste in developing country. India is facing a problem in managing the solid waste due to lack of proper Maintenance in local regional and national level. According to Central Board of Pollution Control (CBPC) India generated 160038.9 TPD in the year 2021, in which Maharashtra is highest (22632.71 TPD) and Sikkim the lowest (71.9TPD). The waste generated in different state varies depending on their population, per capital income, urbanisation and literacy rate. This paper discussed how Social-economics impact the municipal solid waste management in the country. By investigating whether, the changes in variables like population, literacy rate, per capita income has effects on the increase of MSW generated in the country. The paper concludes that there is no strong correlation between the independent variable.

EMPIRICAL ANALYSIS OF STOCK MARKET VOLATILITY USING COVID-19 CASES AS AN INFORMATIONAL VARIABLE TO GARCH MODELS

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Abstract: The astonishing COVID-19 pandemic has endangered the entire planet and unexpectedly altered the way we perceive the world. The pandemic's unpredictability and danger have had a tremendous impact on the financial market. This paper empirically investigates the impact of deviations in the COVID-19 cases on the volatility of stock prices in India using the GARCH, TGARCH and EGARCH Models. Using the sample containing daily closing stock market returns and changes in the COVID-19 cases from March 2020 to July 2021, the study's objective is to investigate the stock market volatility in India caused by changes in the COVID-19 cases

A STUDY OF DIGITAL TECHNOLOGY (PAYMENT SYSTEM) IN THE RETAIL INDUSTRY

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Abstract: Digitalization has a major aspect on business processes, culture, and customer experiences to meet the changes required of a dynamic market. In today's era people are influenced by digitalized technology like online shopping, internet banking, payment gateways, and many OTT platforms. After the demonetization and covid-19, Digital payment gateways are highly preferred by the people. The study aims to know the future requirement of digital payment systems and the challenges faced by them. This study concludes that people are not aware of how to use digital payment systems. The person aged between 18 to 25 and income levels 25k to 30k prefer more digital payment systems and technical issues faced by them.

It is important to be aware of the psychology of consumers in a dynamic environment. To ensure the sustainability of the business, it is important to correctly understand the constant purchasing patterns of consumers in the digital scenario. Today's marketers are dealing with several risks and obstacles brought out by the advanced economy. It is important to increase awareness of the benefits of digital marketing.

After going through many research papers, we could say that Digital transformation has transformed how we do business in every industry.

Change is constant, similarly, the habits of people change with time, and technology has made everything easier for people, and in digital payments, it is easier but right now some do not have much idea how to use it.

The gap of the previous study has been identified and accordingly as per the objective study has been conducted. There are many frauds that people face and that is the reason they are keeping themselves away from using the digital payment system.

The outcome of this research indicates that covid 19 gives a major boost to digitalization and how people start trusting these gateways and the users become more common nowadays among retailers as well as consumers. People are using many payment systems like Phonepe, Gpay, Paytm, and Amazon Pay. These all are working on BHIM UPI and provide wallets for their customers.

Keywords: *Digitalization, dynamic market, digital payment gateways, customers experience*

A STUDY ON CONSUMER PERCEPTIONS BEFORE PANDEMIC AND AFTER PANDEMIC WITH REFERENCE TO RETAILING

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Abstract: Analyzing customer purchasing trends for both goods and services is essential to the market's performance. Consumer purchasing behavior is a broad and dynamic field of study. Consumer perceptions and attitudes about the market have changed significantly, and there are many causes for this, including lifestyle choices, digitization, dual-earner households, etc. All of them have a significant impact on consumer purchasing habits. The primary focus of this essay is on customers' attitudes toward retailing and how the pandemic has affected their perceptions and purchase habits. The current pandemic is one of the factors driving consumer purchasing behavior, and it has a significant impact on that behavior. Before the pandemic, individuals were willing to purchase more products, regardless of their needs. The market's performance depends on analyzing customer purchasing patterns for goods and services. The study of consumer purchasing behavior is extensive and dynamic. There are several explanations for the shifts in consumer perceptions and attitudes toward the market, including lifestyle choices, digitalization, dual-earner households, and others. These factors significantly altered consumer purchasing habits. This essay focuses mostly on how customers feel about retailing and how the pandemic has affected their perceptions and purchase patterns. Pandemics are now one of the factors influencing consumer purchasing behavior, and this pandemic has a significant impact on consumer behavior. People were willing to purchase more items before the pandemic, regardless of their needs.

Keywords: Consumer Purchasing Power, Perceptions, Attitudes, Retailing

TO STUDY THE IMPACT OF SOCIAL MEDIA MARKETING ON ONLINE PURCHASE OF CONSUMERS WITH RESPECT TO FMCG PRODUCTS

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Abstract: In this era of Social Media marketing, one can reach to the consumers at anywhere and anytime. Social Media Marketing had become a boon within the lifetime of the consumers, As they can search anytime, anywhere simply with the assistance of the Smartphone and an online affiliation. Also, the businesses are working day and night to stay their whole product to the purpose within the Market. However Social Media has affected the business of the businesses. As customers area unit finding it a lot appropriate to buy through Social Media to avoid time wastage and also the wastage of cash. This study of impact of social media selling on on-line purchases focuses on influencing factors that has impact on on-line purchases of customers with regard to FMCG goods. With associate aim to check the factors that influences the shoppers to travel for on-line behaviour. The person age between 20-30 years are possibly the most active users of social media selling on-line shopping

CAUSES OF DRUG ABUSE

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Abstract: Everyone is at risk of being a drug addict no matter how important one is, scholars are still debating on whether addiction is a disease or a choice. Study seeks to find out the reasons why drug abuse, as dangerous and deadly as it is, is still prevalent in a world where awareness has been raised to educate and rid of this disease. One would think that with all this technology that has been invented drug abuse would not worsen, but surprisingly it is still a major problem of the society especially among the youth. The main aim is to identify, in the eyes of a college going student, the major causes of this problem and try to understand why it seems as if it is not going anywhere anytime soon. With the use of case studies, interviews and some observation methods, researcher tried to compile a few of the causes of drug abuse among youth all over the World. Along with some discussions made on this topic by scholars who, were interested in it. Some of the ideas and conclusions in this research are from experiences with drug abuse from parents and relatives, how it affected them and why they decided to engage in that sort of behaviour. Since the area of study is mainly Mainly Waghodia Taluka of Vadodara District, of Gujarat State, Most of the respondents range from 19-29 years. The organizations like the rehabilitation centres the aim was to talk to experts from all age groups.

STUDENT BEHAVIOUR: INDISCIPLINE IN CLASS ROOM

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Abstract:

Purpose - The aim of the study is to comprehend the causes of students' indiscipline in the classroom and changes that have occurred in its variables through time. How these aspects have been seen in the context of other demographic criteria, such as financial level, educational background, culture, family discipline, spirituality, Food preference etc. Also identified are some ideas for discipline enhancement. The causes of student disobedience have been divided into four groups: factors relating to the students, teachers, institutions, and society that compromise students' ability to learn in the classroom.

Methodology: Explorative and descriptive research design have been used for a sample size of 500 from respondents of Delhi using convenience sampling. Likert scale questionnaire has been used as a research instrument. Results have been shown and analyzed by using SPSS 21 version.

Findings & Suggestions: Factors of student indiscipline has been reported in the study are Attention seeking and peer appreciation, Disorganized family, Lack of dependency on instructor, Teacher's leniency, Poor communication, Low student-Teacher ratio, Poor infrastructure, Deteriorating social values. Suggestions for improvement are given to improve discipline in class room. Some students have been found to involve in multiple indiscipline activities. Students from business family complain more about poor infrastructure and think it is one of significant reason of indiscipline in comparison from service class. Personality development classes per week can address the indiscipline problem.

Scope & Limitations - Research has not covered the outside class room indiscipline as a theoretical conceptual lacking and limited to scope in private and deemed University higher educational institutions of New Delhi, India only.

Keywords: *Student, Teacher, institute and society related factors of indiscipline etc*

IMPACT OF COVID 19 ON EMPLOYEES BEHAVIOUR

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Abstract: The present study is conducted to determine the impact of covid-19 on employees' behavior. The objective of the study is to determine the changes in behavior of employees after impact of covid-19. The study is based on the primary data collected through structured questionnaire. The sample size of the study was 360 respondents from Delhi-NCR. The study found most of the respondents want to work from home, majority of the respondents give the rating 4 or above while communicating with their manager during WFH. The study also found that most of the respondents perceived that they were productivity during work from home. The study concluded that after covid people are in the opinion to use mask and keep social distancing.

A STUDY ON FINANCIAL LITERACY AMONG UNDERGRADUATE STUDENTS IN LUCKNOW

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Integral University, Lucknow

Abstract: Financial literacy refers to the ability to handle money effectively and efficiently by making sound judgments. Financial literacy includes the capacity to handle money correctly and intelligently. Financial literacy is essential since financial goods and services are becoming increasingly complicated.

Purpose: The study's goal is to assess undergraduate students' financial literacy levels as well as the influence of demographic factors on those levels.

Methodology: A sample of 100 undergraduate students from both private and public higher education institutions in Lucknow were polled using structured questionnaires to acquire primary data for this study. The study's data was gathered using a convenience sample method.

Keywords: *Demographic Factors, Financial Literacy, Undergraduate Students,*

AN EMPIRICAL INVESTIGATION ON DIGITAL PAYMENTS AMONG PEOPLE IN BANGLORE

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Abstract: There has been a huge change in the payment methods utilized by residents, from fluid money to digital payment services. This exploration paper centers around utilizing digital payments by normal residents of India. During demonetization, the word 'digital payments' turned out to be more existent in India, and the mindfulness among the residents likewise began expanding. During the Covid emergency, digital payments have kept the economy running and assisted individuals with diminishing their contact with the infection. Post-Covid, there has been a colossal shift and development towards utilizing digital payments by common individuals. One reason is additionally because of the pandemic and arrangements made by the public authority post-demonetization. This exploration paper fundamentally shows common individuals' benefits and bad marks of utilizing advanced installment administrations and the different purposes behind the critical shift toward digital payments. This study is centered around respondents from the Bangalore area, India. The overview is directed through an organized poll, and the sample size is 150. A descriptive study has been used to conduct the study. The paper also demonstrates the way that digital payments can be improved to have a superior encounter also this paper centers around the fulfillment level of people from using digital payments.

Keywords: *Demonetization, Digital Payments, Liquid Cash, Post-Covid, Pandemic.*

CONSUMER PERCEPTION ABOUT MCDONALD'S AND BURGER KING

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Abstract: The study is based on Identifying the Perception of customers mainly youth about two leading Fast food chains i.e., McDonald's and Burger King. The Research finds the past experiences of customers regarding the Quality of Fast Food, Services provided by Brands to Customers, Hygiene, Behaviour of Staff with Customers, and why the customers like and dislike the Brands. The research tries to understand what customers want from brands in the Future. Research is based on the response that got by Questionnaire. The research found that customers are more satisfied with McDonald's Products and Services in Comparison to Burger King.

Keywords: *Consumer, Perception, McDonald's, Burger King*

STUDY ON THE FACTORS AFFECTING THE BEHAVIOUR OF DIGITAL BANKING SERVICES

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Abstract: Digitalization has given a huge platform to perform umpteen number of tasks in an innovative manner to boost up economic activities. The banking sector is one of those sectors which has adopted digitalization to raise the bar of customer satisfaction by providing online banking services. Contribution of digitalization is noteworthy in banking sector which opted out the queues of banks by offering digital banking services and developed new ways for the advancement that resulted in fast services at anytime and anywhere. These services have increased the productivity of both the parties bankers as well as customers. Present study has been conducted to know the impact of various economic and demographic factors on the usage of digital banking services among the users. Study also tries to know the belief of customer regarding e-banking and how much they are satisfied with e-banking services as well as degree of confidence while using e-banking services. For this purpose, the statistical tools, pie charts and chi-square test have been used to analyze data and test the hypotheses.

Keywords: *Digital-banking, satisfaction level, e-banking services, economic factors, demographic factors.*

A STUDY ON AWARENESS TOWARDS DIGITAL PAYMENTS APPLICATION WITH THE REFERENCE TO DELHI NCR

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Abstract: In the current scenario the Indian government is putting strong emphasis on swift and significant digitalization reforms. It is being done to promote quality and excellence in its "Digital India" programme. Today Indian business is adopting digital payments as the preferred method for conducting their business. This paper focuses on assessing knowledge of how various digital payment methods operate. 125 respondents were approached for the survey. A convenient sampling method has been applied in the study. The study was conducted in the Haryana districts of Rohtak and Rewari. The data gathering tool was a structured, closed-ended questionnaire. The chi-square test was used to examine the relationship between awareness of how various forms of digital payment work and demographic traits at the 5% level of significance, and it was discovered that there was a significant relationship among all the variables. The findings showed that while every respondent had heard of digital payments and was familiar with their functions, the majority of respondents were unaware of how different payment methods operated.

Keywords: *Digital Payments, Digitalization, Digital Finance, MHRD, Awareness*

A STUDY ON IMPACT OF PERFORMANCE APPRAISAL SYSTEM ON THE SATISFACTION OF THE EMPLOYEES

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Abstract: An organization's overall success is significantly influenced by its performance evaluation system. Employee and job satisfaction could both grow with the right appraisal system. If the employees are happy with their appraisal, they will be happy with their jobs as well. If the employees are unhappy with their performance appraisal, it should be explained to them or made clear to them where they are falling short so that they can catch up. The goal of the current study was to determine how satisfied employees were with the performance evaluation system. Nothing can be accurately measured in this dynamic and constantly changing global market since the corporate sector has made market qualities unstable. Human beings are the most precious assets in today's complex corporate environment. The attitude of human resources is also Having been exposed to several circumstances and experiences, volatile. In this situation, it's important to gauge how Human Resources work for reward, evaluation, and knowledge purposes. The innovative methods & tools for evaluating human performance and productivity in relation to the necessary skill, knowledge, and experience is classified under the Performance Appraisal System. The accuracy of any given Performance Appraisal system's findings cannot be guaranteed. Only by selecting the best fit approach from among popular ones can Performance Appraisal System be carried out with the greatest degree of objectivity. To track an employee's real performance, or the tasks they complete throughout the year, a performance appraisal process is ongoing. In this step, it's important to carefully choose the right assessment methods, such as in-person observations, statistical analyses, and written reports for gauging performance. This paper makes an effort to explain Performance Appraisal System.

Keywords: *Performance appraisal, Employee satisfaction, Employee performance*

INITIATIVES TAKEN BY THE INDIAN GOVERNMENT ON CYBERBULLYING: A CASE STUDY OF THE ISSUE OF CYBERBULLYING IN INDIAN HIGHER EDUCATION INSTITUTIONS

Sunil Balu Pawar

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Abstract: Every element of human existence has been impacted by the internet, which has made it easier to link individuals around the world and has also made knowledge accessible to large segments of society with the click of a mouse. With progress came the unexpected dangers of cybercrimes. A few examples of potential cybercrimes include cyberstalking, cyberbullying, spoofing, phishing, and credit card fraud, many of which are yet unpredictable. Cyberbullying is a type of internet communication that permanently damages a person's reputation or privacy, threatens them, or harasses them. It is the overuse or unlawful use of computer technology that negatively impacts someone else's life and reputation. The Indian government responded to this online threat by providing a number of helplines, particularly for children and women who want help, as well as a number of complaint boxes, cyber cells, and strong legislative restrictions to prevent online offences. This paper evaluates the necessary initiatives. Additionally, a study is done to get insight into cyberbullying in higher education institutions. It discusses several causes of juvenile and teenage cyberbullying as well as a few strategies for preventing it at colleges and universities. The purpose of the paper is to discuss the existing international laws and provisions regarding cyberbullying in other nations while highlighting the necessity of defining cyberbullying from an Indian perspective, creating specific regulations against it, and the experts required in order to make for such law.

EFFECT OF ONLINE EDUCATION ON MENTAL & PHYSICAL HEALTH OF SCHOOL CHILDREN

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⁶Akash Verma & ⁷Akrati

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Abstract: The COVID 19 pandemic harmed the overall health of the School children all over the world which include their mental and physical health issues. This will have a negative impact on the student achievement and their performance on the studies. According to the findings, implementing online learning during the pandemic was problematic and difficult for both families and children.

The study's findings revealed that the COVID 19 pandemic caused stress, which increased the students' levels of anxiety and depression. Due to change in their daily routine, children become clinger, attention seeker, and completely depending on their parents. When the School will reopen all the children will resist to go for the offline classes. All the mentors and parents will face the difficulties once the school reopen, after the lockdown. They also face challenges in following instructions, comprehending the complexities of the pandemic situation, and carrying out their own work independently. All children of all ages and from all countries are affected. This is a global crisis, with long-term consequences for some children.

Keywords: *Effect on studies, Changes in the pattern of studies, Online Classes, Challenges*

IMPACT OF COVID19 ON E-BANKING IN Delhi-NCR

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Abstract: The way banks and the financial industry function may alter as a result of internet technology. The most effective illustration of a method that has already change financial market is the invention and manufacture of ATM, mobile applications to provide financial services to users. Its believed that one of the initial technologies used the ATM was to create e-banking.

A STUDY ON FOMO & SOCIAL MEDIA USAGE AMONG ADULTS & ADOLESCENTS

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Abstract

Objectives: Latest modern technology smart phones and their applications are crucial for fostering interpersonal relationships, expressing emotions, sharing knowledge, and advancing humankind. Social media usage among young people is growing exponentially, raising widespread concerns about their propensity for negative behavior. However, the drawbacks of such devices can cause users to experience FOMO, or the fear of missing out, which can have detrimental effects on one's physical, social, and mental well-being.

Methods: The team has taken up a small survey using Google forms to identify the differences in young people's social media and (FOMO) levels. Data was collected using a Quantitative method, and the Chi-square test method was used to examine it. We have taken a sample of 100 people in which, 50 of whom were adolescents, while the remaining 50 were young adults. Because in a survey a researcher needs to get the proper response from everyone who is part of their research. The form consisted of 18 questions based on basic observation and some are on a Likert scale.

Result: The result of this study is that the rate of usage of social media is very high (more than 7 hours a day), and it is also degrading the mental health of young minds. The study also shows notable differences in how young people use social media and deal with FOMO. Forty-four of percent people thought that it also affects mental health and reduces brain power because of different rays or energy. It also affects the behavior of the person if the person uses social media, so their brain is not working properly.

Conclusion: Young and adolescent users of cell phones may become overly dependent on them, leading them to follow others' lead and respond excessively to their behavior.

The obtained findings reveal that the young generation is updating their status and have been seen too much online. They miss social gatherings and reunions at university or school also.

Keywords: *Smartphones, Technology, FOMO, Mental health, Knowledge, Young & Adolescents, social media.*

WORKING WOMEN & FINANCIAL LITERACY: A STUDY IN GHAZIABAD

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& ⁶Chanda Sharma

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Abstract: Individuals are more concerned about education today, as we know, but literacy alone is insufficient. Financial literacy is extremely important because it enables people to explore the financial world, make informed investment decisions, and reduce their chances of being duped. Women, in particular, should be educated on the subject because they make the majority of household decisions. Financial literacy is a set of behaviours, skills, knowledge, and attitudes that enable people to make sound financial decisions. Women's financial health can suffer as a result of a lack of financial literacy. The primary goal of this paper is to investigate working women's knowledge of investment avenues, how they invest, where they invest, and for whom they invest, as well as to analyze their investment decisions regarding saving in Ghaziabad.

Keywords: *financial literacy, financial knowledge, education, investment, socio-demographic.*

IMPACT OF ONLINE ADVERTISING ON CONSUMER BUYING BEHAVIOUR WITH SPECIAL REFERENCE TO ELECTRONICS INDUSTRY IN DELHI NCR

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Agarwal & ⁵Mr. Sanjeet Singh Attri

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Abstract: With reference to the electronics industry in Delhi NCR, this study investigates the effects of online advertising on consumer buying behaviour. Every electronic brand in India is quite aggressive when it comes to influencing consumer buying behaviour through online advertising of their goods and services. Companies are beginning to understand the value of producing more effective advertisements as a result of the growth in technology and digital transformation, which has become crucial for them to have a competitive advantage. 168 respondents of all ages who use various electronic items participated in this study. The assessment of respondents' knowledge through Google Forms is used. According to the survey, customers' purchasing decisions in the electronic industry are highly influenced by video advertisements and banner advertisements that include comprehensive product and price information. In the electronic industry, companies with strong brand image, service and durability had a significant impact on consumers' buying decisions. Hypothesis are formed to determine the relationship between the Gender of respondents and the victims of online advertisement through unwanted purchase and it is found that they are non-significant factors while studying the Consumer Buying Behaviour.

Keywords: *Online Advertising, Consumer Buying Behaviour, Electronics Industry*

IMPACT OF DIET ON MENTAL & PHYSICAL HEALTH OF THE TEENAGERS

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& ⁷Anvi Jain

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Abstract: Every single child has a dietary requirement of balanced food so that they remain healthy and so that they can get the nutrients. Children's ability to eat depends on their growth. When PG students consume diet food which they remain active which is very important for them. They are consumed fibre and essential vitamins and minerals which are needed for growth and development. This study was done for the change of habit of under nutrition methods. For this study we are conducted descriptive method. A self-questionnaire was circulated as Google form to collect data. With the help of data, we know that 46 Participated around the age of 18-24 consumed the breakfast and take the meals in a day and consume the milk by the students according to my questionnaire and around the take a diet that conations all the vital nutrients by the body and aware of the daily nutritional requirement of the PG students which gives insight to understand the problem and their solutions. During the lock down people observe their own weak immune system that's why people bring changes in the dietary habits to strong a immune system. Therefore, it is a way to strong the immunity system which will help to prevent us and in fighting all types of virus.

Keywords: *Balanced Diet, Nutritional Requirements, Immune System*

ELECTRIC VEHICLES VS INTERNAL COMBUSTION ENGINE

¹Shivani Agarwal, ²Kshitij Dubey, ³Lovepreet Singh, ⁴Kuldeep Pal, ⁵Mansi Singh,
⁶Mansi Ratogi & ⁷Monika Kumari

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Abstract: Data shows, how electric vehicles could be beneficial for future for the entire world in concern with the environment, pocket friendly for individuals as well as for the Government. The data we collected throughout our entire research is the source of primary data which we collected from students, working professionals and drivers also with the help of Google form.

The question is in our survey is related to the infrastructure availability in metro city and rural region, tariffs, government schemes to promote EVs and durability of EVs while comparing to the IECs. In whole research we set out the 18 parameters to compare the EVs and ICEs some of which are Emission, gear system, maintenance cost etc.

Keywords: *Electric Vehicles, Internal Combustion Engine*

CONSUMER BUYING BEHAVIOR ON MOBILE PHONES IN DELHI NCR

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Abstract: The goal of this study is to look into the variables that influence people's decisions to purchase mobile phone devices in Delhi NCR. To achieve the study's goals, a sample of 153 customers was selected using a straightforward random sampling procedure. We looked at both primary and secondary data. In addition, the following five criteria were chosen: price, product attributes, brand name, preference, and budget. It was evident from the investigation that consumers valued price, followed by mobile phone features, as the most significant variable among all and that it also served as a driving force in their decision to buy a mobile phone. We have also applied the chi-square test of hypothesis on relationship between Gender and Purchasing preference by which we get to know that there is no relation between these two as gender does not affect the places of purchase. Mobile phone and technology development has a long history of innovation and breakthroughs that have arisen as a result of dynamic changes in consumer requirements and tastes. Mobile phones, for example, have enjoyed one of the highest rates of household adoption of any technology in recent years.

Keywords- Consumer buying behavior, mobile phone, technology, features, demographic variables

IMPACT OF SOCIAL MEDIA ON CONSUMER BUYING BEHAVIOR

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Abstract: Information and Communication Technology has changed the habits, behavior and lifestyle of people by providing huge information about the products and services. In recent times, consumer behavior and satisfaction has become the priority to survive and sustain in tough competitive market. To attract and make the customer aware about their products and services, companies are using social media for sharing information about their products and services. These platforms are also used to get customer feedback to devise policies for increasing profitability. Social media selling has given organizations a replacement method of handling and dynamically the shopping for behavior of customers. Individuals use social media to share their experiences, reviews, information, advice, warnings, tips, and any reasonable problems that area unit attention-grabbing to their “connection” or friends. The social media surroundings are extremely straightforward to use and reach the client. This paper analyzes the impact of social media on consumer shopping behavior those are from different age groups, income brackets, occupation and qualifications. Auto correlation and Chi-square test have been used for data analysis and hypotheses testing.

Keywords: *Social Media Marketing, Consumer Buying Behavior, Decision-Making Process, economic and demographic factors.*

ABOUT KIET GROUP OF INSTITUTIONS, GHAZIABAD

KIET Group of Institutions is recognized as one of the best engineering colleges in Delhi-NCR. Founded by the members of Krishna Charitable Society in 1998 with a modest number of 180 students, KIET Group of Institutions has now become a pioneer in the technical education domain with a strength of 6000+ students. The institute has gained a distinct image as an outstanding educational colossal among the technical institutions of Uttar Pradesh, due to its inclination towards innovative and skills based education. Its consistent belief in 'Achieving High' is aptly reflected in its academic's extracurricular activities and placements. The success of its belief is clearly brought out in the plethora of Education Excellence Awards bagged by the institute. The institute has been accredited by NAAC with Grade 'A+' and its programmes (CSE, ECE, EEE, IT, ME, CE, MCA, MBA and Pharmacy) are NBA accredited.

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