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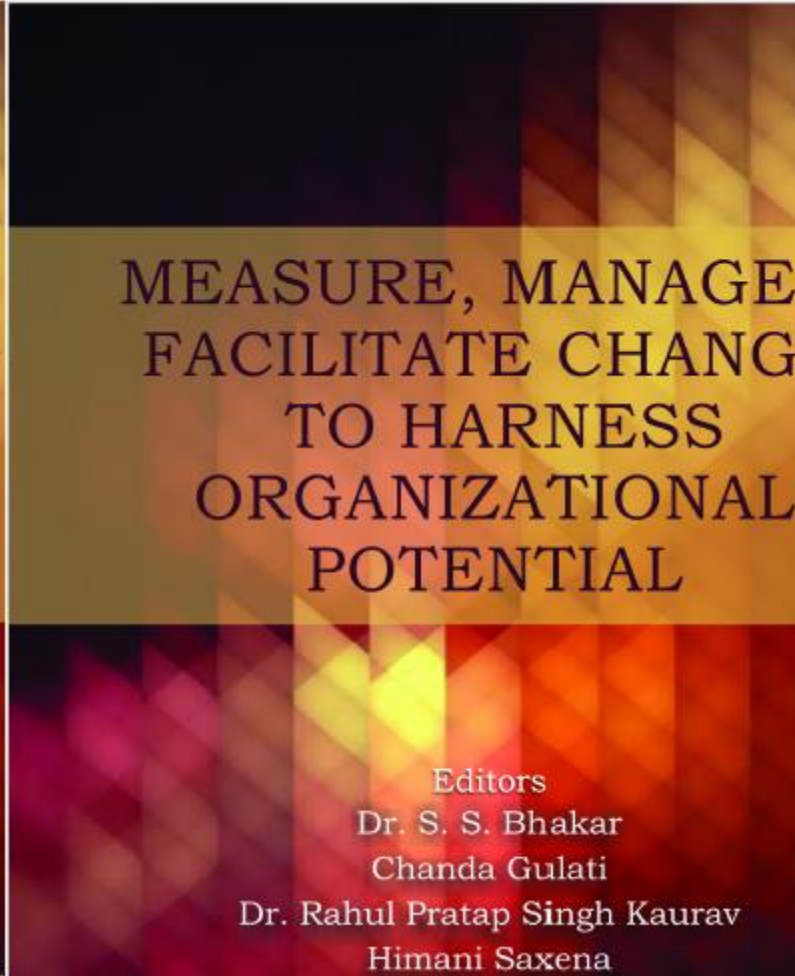
Sl. No.	Name of the Teacher	Title of the Book published	Title of the Chapter published
1	Chanda Gulati	Measure, Manage & Facilitate Change to Harness Organizational Potential	Book No 1
2	Rahul Pratap Singh Kaurav	Measure, Manage & Facilitate Change to Harness Organizational Potential	Book No 1
3	S.S Bhakar	Measure, Manage & Facilitate Change to Harness Organizational Potential	Book No 1
4	HimaniSaxena	Measure, Manage & Facilitate Change to Harness Organizational Potential	Book No 1
5	Tarika Singh	Measure, Manage & Facilitate Change to Harness Organizational Potential	Effect of Banking Competition on Risk Taking
6	SimranRohira	Measure, Manage & Facilitate Change to Harness Organizational Potential	Customer's perception towards ethical dimension: Study of Merged Banks
7	NavitaNathani	Measure, Manage & Facilitate Change to Harness Organizational Potential	Customer's perception towards Ethical Dimension
8	NandanVelankar	Measure, Manage & Facilitate Change to Harness Organizational Potential	Impact of capital structure on financial performance : A study of Housing finance banks of India
9	Abhaysingh Chauhan	Measure, Manage & Facilitate Change to Harness Organizational Potential	Impact of working capital on profitability: A study of listed manufacturing Firms
10	Monika Gupta	Measure, Manage & Facilitate Change to Harness Organizational Potential	Impact of FII's on Indian Stock market
11	AradhnaBhopte	Measure, Manage & Facilitate Change to Harness Organizational Potential	Impact of FII's on Indian Stock market
12	AmitabhaMahehsuari	Measure, Manage & Facilitate Change to Harness Organizational Potential	Relationship between Service Quality, Customer Satisfaction and Customer loyalty in Banking Industry
13	Garima Mathura	Measure, Manage & Facilitate Change to Harness Organizational Potential	Abusive Supervision and Organizational Loyalty in Banking Sector
14	Richa Banerjee	Measure, Manage & Facilitate Change to Harness Organizational Potential	Abusive Supervision and Organizational Loyalty in Banking Sector
15	Brahmmanand Sharma	Measure, Manage & Facilitate Change to Harness Organizational Potential	Factors Affecting Behavioural Intention Towards Mobile Banking
16	Pranshuman Sharma	Measure, Manage & Facilitate Change to Harness Organizational Potential	Factors Affecting Behavioural Intention Towards Mobile Banking
17	SmritaBhadauria	Measure, Manage & Facilitate Change to Harness Organizational Potential	Impact of use social Networking sites on social and Emotional support

18	PinkiSodhi	Measure, Manage & Facilitate Change to Harness Organizational Potential	Impact of use social Networking sites on social and Emotional support
19	Reeta Chauhan	Measure, Manage & Facilitate Change to Harness Organizational Potential	Impact of use social Networking sites on social and Emotional support
20	Richa Banerjee	Measure, Manage & Facilitate Change to Harness Organizational Potential	Review of Application of Technology Acceptance Model on Mobile Payment Adoption
21	Krishna Kant Yadav	Measure, Manage & Facilitate Change to Harness Organizational Potential	Analysis and Design of Efficient Collarative Filtering Based Optimization Approach
22	S.S Bhakar	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Book 2
23	Chanda Gulati	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Book 2
24	Rahul Pratap Singh Kaurav	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Book 2
25	HimaniSaxena	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Book 2
26	NavitaNathani	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Taxation and Economic Growth in India: Granger Causality Approach
27	Pooja Jain	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Impact of Macroeconomic Variable on BSE Bank ex Stock Returns
28	AmitabhaMahehsuari	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Impact of Sectoral Indices on Mutual Fund Inflow in India
29	HimaniSaxena	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Relationship among External Debts,Foreign Exchange, Economic Growth and Current Account Deficit
30	Tarika Singh	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Students Perception Towards Investment in Virtual Currency
31	Praveen Aronkar	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Interaction Tendency with Sales People and its Effect on impulsive buying
32	PranshumanParashar	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Evaluating Effect of Quality Dimensions on Purchase Intention of Hatchback Diesel Cars
33	Brahmmanand Sharma	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Evaluating Effect of Quality Dimensions on Purchase Intention of Hatchback Diesel Cars
34	AmitabhaMaheshwari	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	Relationship Between Service Quality, Customer Satisfaction and Customer Loyalty in Banking Industry
35	Mahendra Singh yadav	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	The Study of Big Data Analytics: The Potential for Innovation & E-Commerce Growth
36	Richa Banerjee	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	CoroprateGover adoption readiness in Indian small and Mmedium enterprises
37	KishansinghRathore	Measure, Manage &Faciliate Change to Harness Organizational Potential,Vol. 2	FDI and Employment: A Panacea for Economic Development
38	Richa Banerjee	Contemporary corporate startegies : Global Perspective	A Study of consumer buying behaviour towards ayurvedic medicines /products in Gwalior

39	Rajesh Gupta	Optimization and Inventory Management (Book 1)	EOQ Model Under Discounted Partial Advance— Partial Trade Credit Policy with Price-Dependent Demand
40	S.S Bhakar	Insights of Social Science Research	Book 3
41	Richa Banerjee	Insights of Social Science Research	Book 3
42	Gaurav Jaiswal	Insights of Social Science Research	Book 3
43	S.S Bhakar	Insights of Social Science Research	Antecedents and Manifestation of Customer Satisfaction on Banking
44	Abhay Singh Chauhan	Insights of Social Science Research	Antecedents and Manifestation of Customer Satisfaction on Banking
45	Abhay Singh Chauhan	Insights of Social Science Research	Antecedents and Manifestation of Customer Satisfaction on Banking
46	Navita Nathani	Insights of Social Science Research	Household Financial Management: Relation Between Knowledge and Behaviour
47	Nandan Velankar	Insights of Social Science Research	Household Financial Management: Relation Between Knowledge and Behaviour
48	Garima Mathur	Insights of Social Science Research	Investigating Students Perceived Satisfaction and Effectiveness of E- learning on Behavioural Intention
49	Reeta Chauhan	Insights of Social Science Research	Investigating Students Perceived Satisfaction and Effectiveness of E- learning on Behavioural Intention
50	Tarika SinghSikarwar	Insights of Social Science Research	Modelling Relationship Between FDI, Inflation, Interest Rate and stocks returns
51	HimaniSaxena	Insights of Social Science Research	Modelling Relationship Between FDI, Inflation, Interest Rate and stocks returns
52	Deepali Gupta	Insights of Social Science Research	Modelling Relationship Between FDI, Inflation, Interest Rate and stocks returns
53	ShailjaBhakar	Insights of Social Science Research	Impact of Perceived Quality and Trust on Brand Loyalty with Brand attachment as mediating variable
54	Abhay Dubey	Insights of Social Science Research	Impact of Perceived Quality and Trust on Brand Loyalty with Brand attachment as mediating variable
55	ShilpaSankpal	Insights of Social Science Research	Impact of Emotional Value on Loyalty in Baked Goods
56	Ruturaj Baber	Insights of Social Science Research	Impact of Emotional Value on Loyalty in Baked Goods
57	Gaurav Jaiswal	Insights of Social Science Research	A Relationship Between Workplace Spirituality and organisational commitment
58	Ravindra Pathak	Insights of Social Science Research	A Relationship Between Workplace Spirituality and organisational commitment
59	Sneha Rajput	Insights of Social Science Research	Impact of Country of Origin on Brand Equity and Purchase Intention
60	PranshumanParashar	Insights of Social Science Research	Impact of Country of Origin on Brand Equity and Purchase Intention
61	Brahmanand Sharma	Insights of Social Science Research	Impact of Country of Origin on Brand Equity and Purchase Intention
62	Richa Banerjee	Insights of Social Science Research	Antecedents of Work Life Balance
63	SmritaBhadouria	Insights of Social Science Research	Antecedents of Work Life Balance
64	Sanjay Gupta	Insights of Social Science Research	Antecedents of Work Life Balance

65	Vani Agrawal	Insights of Social Science Research	Quantified Image Analysis for Coronary Artery Disease Due to Plaque Formation Using Soft Computing Based Processing
66	Nitin Paharia	Insights of Social Science Research	Quantified Image Analysis for Coronary Artery Disease Due to Plaque Formation Using Soft Computing Based Processing
67	Ajeet Singh Bhadauria	Insights of Social Science Research	Quantified Image Analysis for Coronary Artery Disease Due to Plaque Formation Using Soft Computing Based Processing
68	Vinod K. Bhatnagar	Insights of Social Science Research	Effect of Foreign Exchange Rate on Oil Prices and Gold Prices in Indian Milieu
69	Pooja Jain	Insights of Social Science Research	Effect of Foreign Exchange Rate on Oil Prices and Gold Prices in Indian Milieu
70	Satish Bansal	Insights of Social Science Research	Analysis and Interpretation of Abnormalities in the Brain using genetic Algorithm
71	Pinky Sodhi	Insights of Social Science Research	Analysis and Interpretation of Abnormalities in the Brain using genetic Algorithm
72	Krishnakant Yadav	Insights of Social Science Research	Analysis and Interpretation of Abnormalities in the Brain using genetic Algorithm
73	Ram Kumar Paliwal	Insights of Social Science Research	Analysis and Interpretation of Abnormalities in the Brain using genetic Algorithm
74	Dr. Amitabha Maheshwari	Insights of Social Science Research	The Impact of Intensity of companies Intangible Assets on the Volatility of their stock prices in India
75	Dr. Chanda Gulati	Insights of Social Science Research	A Study of Deviant Workplace Behavior and Withdrawal Intentions in education sector
76	Alka Chaturvedi	Insights of Social Science Research	A Study of Deviant Workplace Behavior and Withdrawal Intentions in education sector
77	Rahul Pratap Singh Kaurav	Insights of Social Science Research	What Constitute Effectiveness in Advertisement? Study of television commercials in Tourism Industry
78	Megha Yadav	Insights of Social Science Research	What Constitute Effectiveness in Advertisement? Study of television commercials in Tourism Industry
79	Nischay Upamanyu	Insights of Social Science Research	Product Knowledge, Ethnocentrism and Country of Origin Image on Purchase Intention: A Study of Mobile Segment
80	Rajesh Gupta	Insights of Social Science Research	Product Knowledge, Ethnocentrism and Country of Origin Image on Purchase Intention: A Study of Mobile Segment
81	P.K Singh	Insights of Social Science Research	Effect of Perceived Ease of Use, Perceived usefulness, Service Convenience in Electronic Service Provider Environment Content Quality and Service Delivery Quality on Service
82	Devendta Sharma	Insights of Social Science Research	Effect of Perceived Ease of Use, Perceived usefulness, Service Convenience in Electronic Service Provider Environment Content Quality and Service Delivery Quality on Service

BOOK NO 01



MEASURE, MANAGE
FACILITATE CHANGE
TO HARNESS
ORGANIZATIONAL
POTENTIAL

Editors

Dr. S. S. Bhakar

Chanda Gulati

Dr. Rahul Pratap Singh Kaurav

Himani Saxena

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CONTENTS

<i>Preface</i>	<i>iii-vi</i>
<i>List of Contributing Authors</i>	<i>xiii-xx</i>

SECTION - I

FINANCIAL MANAGEMENT

1. Performance of Fourth Generation Private Banks in Bangladesh: An Evaluation	3-13
<i>Dr. S.M. Sohrab Uddin & Shancwaz Mahmood Sohel</i>	
2. Effect of Banking Competition on Risk Taking	14-25
<i>Dr. Tarika Singh Sikarwar, Dr. Seema Mehta, Gurpreet Kaur & Megha Patnkar</i>	
3. Impact of Human Resource Expenditure on Profitability of Banking Sector of Bangladesh	26-35
<i>Dr. Bishawjit Chandra Deb, Arupa Sarker, Fahimul Kader Siddique & Sharifa Akter</i>	
4. Customers' Perception Towards Ethical Dimensions: A Study of Merged Banks	36-49
<i>Dr. Navita Nathani, Simran Rohira, Karishma Palwa & Ayush Chaturvedi</i>	
5. A Comparative Analysis of Short Term Financial Position of Bajaj Allianz General Insurance Co. Ltd and ICICI Lombard General Insurance Co. Ltd.	50-60
<i>Richa Bhatia</i>	
6. Impact of Capital Structure on Financial Performance: A Study of Housing Finance Banks of India	61-70
<i>Dr. Nandan Velankar, Simran Kaur & Fatima Siddiquee</i>	
7. Determinants of Credit Ratings of Manufacturing Companies	71-78
<i>Rahul Gupta & Sumit Sharma</i>	

8. Impact of Working Capital on Profitability: A Study of Listed Manufacturing Firms	79-88
<i>Shailja Patel & Abhay Singh Chauhan</i>	
9. Impact of FII's on Indian Stock Market	89-93
<i>Aradhana Bhopte, Monika Gupta, Vivek Kumar & Lotus Mondal</i>	
10. Volatility in Stock Returns after Demonetization: A study of Selected Sectors	94-101
<i>Dr. Vinod K. Bhatnagar, Lotus Mondal, Shailja Tomar & Vivek Kumar</i>	
11. Micro-Finance in Agriculture: Prospects and Challenges	102-106
<i>Rakesh Rathore & Shubhaom Panda</i>	
12. Mutual Funds: A Reliable Option for Saving and Investment	107-111
<i>Dr. Mohan Varshney</i>	

SECTION - II

MARKETING MANAGEMENT

13. Trust in Online Shopping of Pune Shoppers: A Comparative Study Between Various Income Groups	115-125
<i>Vinay Kumar & Pramendra Singh</i>	
14. Relationship Between Service Quality, Customer Satisfaction and Customer Loyalty in Banking Industry	126-134
<i>Dr. Amitabha Maheshwari, Ishant Arora & Bhanu Pratap Shekhwat</i>	
15. Female Consumers are Surging Ahead a Digital World and the Marketer Cannot Chose to Ignore	135-142
<i>Divya Bharathi & Dr. G.P. Dinesh</i>	
16. A Study on Costs of Marketing and Price Spread of Apple in Pulwama District of Jammu and Kashmir	143-147
<i>Mohammad Younus Wani & Prabha Bhatt</i>	
17. Relationship Between Internal Marketing, Organizational Commitment & Job Satisfaction: Insights for Banking Professionals	148-157
<i>Rahul Pratap Singh Kaurav, Ruturaj Baber, Monika Prakash, U.N. Shukla & Shailja Sharma</i>	
18. A Study of an Impact of On Line Sales of Mobiles on Off Line Sales (With Special Reference to Agra City)	158-172
<i>Dr. C.P. Gupta</i>	
19. Factors Affecting Behavioural Intention Towards Mobile Banking	173-187
<i>Brahmanand Sharma, Pranshuman Parshar, & Shalu Saxena & Anjali Samant</i>	

20. Determinants of Consumers' Perception towards Branded Cloths: An Empirical Study on Chittagong City <i>Nesha Ashraf Uin, Mohammad Sharfuddin Rashed & Tarik Raihan</i>	188-195
21. Role of CRM and Customer Satisfaction With Special Reference to J&K Bank <i>Mustaq Ahmad Bhat</i>	196-212
22. Determinants of Customer Intentions for Online Shopping <i>Dr. Priyadarshini Nagori & Kratika Agnihotri</i>	213-222
23. The Product Life Cycle, Consumer Buying Behaviour and Customer Relationship Management - A Critical Review <i>Ashish Kumar Khanra</i>	223-229
24. Marketing Strategies of the Banking Industry <i>Gaikwad Deepak Devendra</i>	230-235
25. A Study of the Effect of Advertisement on Purchasing Behavior of Adolescents <i>Dr. Trupti Singh, Amar Sinha & Shruti Nagayach</i>	236-239
26. Factors Affecting Customers' Preference for Green Products <i>Dr. Nisha Sharma & Dr. Mani Sharma</i>	240-249

SECTION - III

HUMAN RESOURCE MANAGEMENT

27. Occupational Stress and Job Satisfaction: Evidence from Private Sector Banks in Sri Lanka <i>Dr. Prasadini N. Gamage</i>	253-270
28. Abusive Supervision and Organizational Loyalty in Banking Sector <i>Dr. Garima Mathur & Dr. Richa Banerjee</i>	271-276
29. An Evaluation of the Effectiveness of Training on Small Entrepreneurship Development in Windhoek, Namibia <i>Prof. Ravinder Rena & Sophia Egelsner</i>	277-293
30. Eustress, Distress and Work Family Conflict Among Service Sector Employees in Gwalior Region <i>Abhijeet Singh Chauhan & Naveen Sharma</i>	294-300
31. Value Based Assessment: A TAT and BEI Approach <i>Prof. Mamta Mohapatra & Roopali Sharma</i>	301-310

32. Employee Engagement for Superior Performance and Outright Commitment <i>Dr. S.R. Kulkarni & Dr. S.S. Kulkarni</i>	311-317
33. Team Building & Its Necessity for Organizational Effectiveness <i>Mithila Roy Bardhan</i>	318-324
34. Creative Arts Therapy- An Advanced Technique for Combating Stress in Employees <i>Arathy K. Nair & Dr. G. Raju</i>	325-334
35. Global Advancement in HRM - Innovation and Practices <i>Jayanta Bagchi</i>	335-339
36. Workforce Analytics: Panacea to Talent Acquisition in K-12 Schools <i>Neeraj Mohan Puri & Dr. Mridula Mishra</i>	340-350
37. To Study the Knowledge Creation and Management for B-Schools in Indian Scenario <i>Dr. Trupti Singh, Mohita Garg & Gauri Baijal</i>	351-353
38. Personnel Diagnostics in Digital Era <i>Manu Bhardwaj</i>	354-359
39. Talent Management Practices in the Service Sector: A Study <i>Rajni, Prof. Rajbir Singh & Dr. Satpal</i>	360-375
40. A Study of Conflict Management and its Causes 'With Reference to Academicians in Management Institutes' <i>Dr. Vinod Kumar Jain</i>	376-383

SECTION - IV

ECONOMICS

41. Export Performance of India's Horticulture Sector: A Case Study of Mango, Papaya and Litchi <i>Rather Tajamul Islam, Gulzar Ahmad Mir & Muddasir Ali Mir</i>	387-393
42. Pace and Pattern of Development <i>Jaywant Ramdas Bhadane</i>	394-400
43. Problems of Indian Agriculture Sector and Its Impact on Indian Economic System <i>Saurabh</i>	401-408
44. Growth, Performance and Employment in Industrial Sector: With Special Reference To Uttar Pradesh <i>Shweta Singh & Prof. L.C. Mallaiah</i>	409-426

45. Paradigm Shift of Dairy Industry in Indian Perspectives <i>Dr. V. S. Adigal & Shraddha Singh</i>	427-438
46. Problem of Wheat Paddy Rotation in Punjab's Agriculture: Issues and Challenges <i>Dr. Jyoti Bala</i>	439-447
47. Pattern of Agricultural Diversification in India <i>Navpreet Saini</i>	448-455
48. GST: An Economic Overview <i>Dr. Gayatri Rana & Dr. Uma Sharma</i>	456-462
49. A Study on Production and Export of Fresh Fruits in Jammu and Kashmir <i>Ajaz Ahmad Dar</i>	463-467

SECTION - V

GENERAL MANAGEMENT & INFORMATION TECHNOLOGY

50. Environment Auditing Practices in Canada and India to Sustain Industrialization <i>Dr. Preeti Singh & Dr. Anu Pandey</i>	471-480
51. Impact of use of Social Networking Sites on Social and Emotional Support <i>Smrita Bhadouria, Pinky Sodhi, Reeta Chauhan, Vivek Singhal & Shagun Gupta</i>	481-493
52. The Growth & Development of Tourism and Hospitality Industry in India: A Study <i>G. Geethanjali</i>	494-501
53. Factors Inhibiting Women Entrepreneurs: An Empirical Study in Urban India <i>Dr. Timira Shukla & Dr. Preeti Singh</i>	502-511
54. Role of Fruit Wines in Rural Tourism & Entrepreneurship Development in Sohliya Village of Meghalaya <i>Ashok Kumar</i>	512-522
55. Corporate Social Responsibility: A Study of Selected Public & Private Companies in India <i>Dr. Yagna Vyas</i>	523-528
56. Review of Application of Technology Acceptance Model on Mobile Payment Adoption <i>Neha Gupta & Dr. Richa Banerjee</i>	529-539

57. Implementation of TQM in Production of Biodiesel from Waste Cooking Oil	540-545
<i>S. K. Sharma, Dr. D.D. Shukla, Dr. Kamal Kishor Khatri, Nitesh Singh Rajput & Sudhanshu Sharma</i>	
58. Growth and Performance of MSME Sector in India: Some Problems and Perspectives	546-554
<i>Suhail Ahmad Bhat & Surendra Meher</i>	
59. B-School Students' Intentions to Pursue Entrepreneurship	555-558
<i>Dr. Sode Raghavendra & Dr. Kalaa Chenji</i>	
60. Ethics in Business Leads to Better Corporate Social Responsibility (A Study on Aurangabad Industries)	559-565
<i>Sarojini R. Pandit</i>	
61. Challenges and Prospects of Widow Women Entrepreneur in Madhya Pradesh: A Critical Review of Studies	566-578
<i>Divya Pathak, Dr. Jai Prakash Sharma & Dr. Manoj Kumar Dash</i>	
62. Growth of Entrepreneurship in India: Pre and Post Independence	579-583
<i>Dr. Vandana Jain & Dr. Amrita Sahu</i>	
63. Potential for the Development of Heritage Tourism in South Kashmir of Jammu and Kashmir: A Dilapidated Look	584-591
<i>Jahangir Ahmad Malik & Dr. R. A. Sharma</i>	
64. Analysis and Design of Efficient Collaborative Filtering Based Optimization Approach	592-598
<i>Krishan Kant Yadav, Dr. Manisha Singh & Dr. Sanjiv Sharma</i>	
65. Perception of Youth towards Green Business	599-610
<i>Dr. Kanwaljit Kaur & Kamal Preet Kaur</i>	
66. E-Commerce: It's Challenges & Future in Global Market	611-618
<i>Dr. Vikram Singh</i>	
67. q-Laplace Transform of the Basic Analogue of Wright-type Hypergeometric Function	619-628
<i>Altaf Ahmad & Reeta Chauhan</i>	
68. Agriculture Tourism - The Emerging Concept of Sustainable Economic Development	629-638
<i>Dr. G.M. Dubey & Poonam Mishra</i>	
69. "Emporiatics" Key for Healthy Traveling	639-645
<i>Dr. Madhvi Singh, Dr. Rashika Agarwal, Dr. Aditya & Vandana Shukla</i>	

Effect of Banking Competition on Risk Taking

Dr. Tarika Singh Sikarwar¹, Dr. Seema Mehta²,
Gurpreet Kaur³ & Megha Patnkar⁴

ABSTRACT

The paper aims to find out the relationship between banking competition in context of Indian banks. A linear relationship is being proposed between the indicators of banking competition and that of risk taking. The study is done between FY 2002-2003 to 2013-2014. The banks were classified as private banks and public banks. Further relationship was checked considering all the banks together as well. The results indicate that for Indian banks in total NPA and ROA has significance effect on the GDP. For Public banks, IR affects GDP but for Private banks, these variables do not affect GDP.

Keywords: Banks, Banking Competition, Risk Taking, GDP, Return on Asset, NPA etc.

INTRODUCTION

Banks are the root cause for a nation to develop and people to flourish. There are mainly three categories under which banks can be categorized as nationalized (government owned), private banks and specialized banking sector. RBI is the main body which keeps an eye upon banking system of India. In 1969 nationalization of banks took place. Every sector of the social banks have attained important place and has since then great progress attained. The Indian banking has finally taken up challenges under competitive scenario in India. Banking sector is successfully addressing the relevant issues to take on the challenges of globalization. As competition strengthen with the introduction of new private banks with technology advantage in the early 1990s, the scenario started changing rapidly Technology is the thing which is making difference in the service quality of the banker whether public or private sector because improvement in service quality leads them to have satisfy and happy customers eventually is your loyal customers. Those Public Sector Banks which have

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Customers' Perception Towards Ethical Dimensions: A Study of Merged Banks

Dr. Navita Nathani¹, Simran Rohira²,
Karishma Pahwa³ & Ayush Chaturvedi³

ABSTRACT

The study was entitled on the topic Customer's Perception towards Ethical Dimensions of merged banks and it had been divided into six parts, which included introduction and its subparts were conceptual framework, literature review, rationale and objectives of the study. The population included the male and female respondents from customer of merged banks and the sample size was 200. The sampling technique used was non-probability purposive sampling and for analyzing the collected data reliability test, factor analysis test, one-way ANOVA test and SEM model was applied. Results revealed that personal competencies and physical environment are associated with service quality while functional value, emotional value are not significantly associated with the service quality.

Keywords: Customer Perception, Attitude, Ethical Dimensions, Functional Value Price, Service Quality, Personnel Competencies, Physical Environment, Emotional Value, Social Value.

INTRODUCTION

Customer Perception

A marketing concept that encompasses a customer's impression, awareness and/or consciousness about a company or its offerings advertising, reviews, public relations, social media, personal experiences and other channels typically affect customer perception.

Attitude

Attitude Herbert Spencer and Alexander Bain introduced the term attitude in psychology in the early 60's. At that time the term "attitude" meant an inner state of readiness to perform a task (Cacioppo et al., 1994). There is another definition of attitude: attitude defines as a

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Impact of Capital Structure on Financial Performance: A Study of Housing Finance Banks of India

Dr. Nandan Velankar¹, Simran Kaur² & Fatima Siddiquee²

ABSTRACT

The study examines the relationship between capital structure (Debt equity ratio, Interest coverage, Assets turnover ratio and Proprietary ratio) and financial performance (ROE) in the housing finance banks of India. The study involved thirteen selected housing finance banks of India on their capital structure size. The cause and effect relationship was checked by regression model using E-Views 9. Since, the time series data was employed, stationarity of the data was checked in order to avoid spurious regression. The Augmented Dickey – Fuller test was used for unit root testing to check the stationarity. The result of the study revealed that proprietary ratio, interest coverage ratio and debt equity ratio have significant impact on ROE but Assets turnover ratio have no significant effect on ROE of the housing finance banks of India.

Keywords: Debt Equity Ratio, Interest Coverage, Assets Turnover Ratio, Proprietary Ratio, Return on Equity, Housing Finance, Regression, India.

INTRODUCTION

The term capital structure refers to the relationship between the various long terms forms of financing such as debentures preference share capital and equity share capital. Financing the firm's assets is a very crucial problem in every business and as a general rule there should be a proper mix of debt and equity capital in financing the firm's assets (Watson and Head, 2007). Capital Structure of a company is the composition or make up of its capitalization and it includes all long term capital resources viz: loans, reserves, shares and bonds. The capital is made up of debt and equity securities and refers to permanent financing of a firm. It is composed of long term debt, preference share capital and shareholders fund. Thus Capital structure is concerned with the qualitative aspect (Dimitrov and Jain, 2008). Structure of the capital or possessions in cash, it is necessary to understand the interaction

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Impact of Working Capital on Profitability: A Study of Listed Manufacturing Firms

Shailja Patel¹ & Abhay Singh Chauhan²

ABSTRACT

Business is growing at a tremendous pace in the current era with the changing needs and demands of the society. Therefore, it is necessary for every business organization to manage the capital formation efficiently and effectively. Therefore, this research paper aims to identify the impact of Working Capital of manufacturing firms on its Assets Turnover Ratio (as a measure of profitability). For these 15 manufacturing companies of India covering almost all the manufacturing field was taken as the sample of our study. Linear Regression model was applied and it was found that Working capital significantly affect the Profitability of the firm.

Keywords: Working Capital and Assets Turnover Ratio.

INTRODUCTION

In the world of Corporate Finance the role of Working Capital Management is one of the most important topics as emphasised by many authors in their study. Working Capital Management deals with managing of the short- term financing and investment decision of the business and it directly affects the liquidity of the business as it deals with management of current asset and current liabilities that are essential for the smooth running of business. (Sharma & Kumar, 2011). According to Deloof (2013) the way in which working capital is managed will have a significant impact on the profitability of the firms and accordingly for many firms Working Capital Management is very important component of their financial management. Efficient working capital management involves proper planning and controlling of current asset and current liabilities in a manner that eliminates the risk of inability to meet the short term obligation of business and on the other hand avoid the excessive investment in these asset (Eljelly 2004).

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Impact of FII's on Indian Stock Market

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ABSTRACT

This study is an effort to assess the impact of Foreign Institutional Investment on Indian Stock Market. FII are very crucial for increasing the market efficiency and for decreasing cost of capital. We have used secondary data over a period of 10 years FY 2007-08 to FY 2016-17 in our analysis. The index which we have selected for the Indian Stock Market is BSE (Bombay Stock Exchange). The test which was applied is Linear Regression to check the importance and dependency of noted above variables. We found that the FII has a positive impact on the Indian stock return.

Keywords: FII (Foreign Institutional Investment), Stock market, BSE.

INTRODUCTION

Foreign direct investments are the investments made by the people outside the country. These investment can be in the production process or can be in the assets of the other country. Investments made by the foreign companies in the Indian stock market is referred to as FII. These investment play a very crucial role in the Indian companies globally. It has also decrease the cost of capital and increased market efficiency. FII's are allowed to make investments all the securities including shares, debentures, warrants issued by companies which are listed (Thakur et.al. 2017).

It plays a significant role in the economic development of the economy as it encourages saving and investment and easy capital from the other country which ultimately lead to the increase in the productivity (Bhasin and Khandelwal, 2014). Inflow of foreign capital results in increase foreign exchange reserves.

Foreign Institutional Investor has defined by SEBI as: "Means an institution established or incorporated outside India which proposes to make investment in India in securities. Provided that a domestic asset management company or domestic portfolio manager who manages funds raised or collected or brought from outside India for investment in India on behalf of a subaccount, shall be deemed to be a Foreign Institutional Investor."

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Relationship Between Service Quality, Customer Satisfaction and Customer Loyalty in Banking Industry

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ABSTRACT

Service quality, customer satisfaction and customer loyalty are related concepts. They are essential ingredients of business success. The study examined the effect of service quality and customer satisfaction on customer loyalty in banking industry. The questionnaires were filled by 300 respondents using banking services of various banks in Gwalior. Cronbach's alpha reliability test was used for identifying reliability of the questionnaire. Principle component factor analysis with Varimax rotation using SPSS 17 was applied to identifying underlying factors of the questionnaire which. Multiple Regressions was used to identify the relationship between variables of the study. The study reflect the high degree of relationship among Service quality, customer satisfaction and customer loyalty

Keywords: Service quality, Customer Satisfaction and Customer Loyalty.

INTRODUCTION

Since Independence the Banking industry in India has undergone sea post changes. More recently after 1991 government had launched a comprehensive financial sector liberalization programme which included interest rates liberalization, reduction of reserve ratios, reduced government control in banking operations and establishment of market regulatory framework. The new policy adopted after liberalization led the RBI to provide licenses to conduct banking operations to some private banks such as ICICI bank, HDFC bank, Axis bank etc.

With the emergence of private banks many new technologies had also been introduced in the banking industry and there is always a fear of economic uncertainty. There is a fierce competition; more demanding customers and the changing climate have been presented an unparallel set of challenges.

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Abusive Supervision and Organizational Loyalty in Banking Sector

Dr. Garima Mathur¹ & Dr. Richa Banerjee²

ABSTRACT

Industrialization has changed the scenario of organizations entirely and every office, every organizations has developed its own unique culture. In every organization superior gets power to control subordinates so as to get the work done from them. However, this power informally permits them to exercise control over others and at times managers or supervisors start abusing their subordinates. In the present study it has been tried to find out how abusive supervision affects employee's loyalty towards organization. The study indicates that the Abusive supervision (independent variables) have substantial influence on the organizational loyalty (dependent variable).

Keywords: Abusive Supervision, Organizational Loyalty, Banking Sector.

INTRODUCTION

Abusive Supervision

In recent years, abusive supervision has appeared as a non-trivial variable in understanding employees' attitudes and behaviours. Abusive supervision is nonphysical form of resentment enacted by superintendents against the subordinates reporting directly to them. Abusive supervision includes community derogation, discouragement, and volatile upsurges. Abusive supervision refers to ongoing manifestations of hostility which includes shouting at team members for eliciting greater task performance. However, abusive supervision is a individual assessment, as the behavior in one context is considered as abusive may not be considered same in other context, and two subordinates could extract diverse elucidations of the same supervisor conduct. Analogous thoughts that have been the emphases of research comprise bullying, petty tyranny, and downward mobbing.

Tepper (2000) characterized Abusive supervision as "subordinates' perception of the degree to which their administrators take part in the maintained show of antagonistic verbal and

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Factors Affecting Behavioural Intention Towards Mobile Banking

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& Shalu Saxena² & Anjali Samant²

ABSTRACT

The study was conducted for the awareness of mobile banking services that what intentions customer have while adopting the mobile banking services and how customers perceive the service attributes, their importance and performance when compared with internet banking service facilities. This study enables the bank service providers to understand what factors affect the behavioral intention of the customer to adopt the mobile banking and can understand the basic needs of the customer. The empirical phase of the research was focused primarily on identifying the underlying factors that predict the consumer intention to use mobile banking services and to determine the effect of these dimensions on behavioural intentions of a prospective consumer. For the study of this research work a quantitative method is being used which provides better and wider view of the situations in a fast and more efficient manner and provide accurate and reliable results. The study demonstrates that out of the above six independent factors two factors i.e. Perceived Ease of use and Perceived Risk have showed the most significant and positive impact on the Behavioural Intention Towards Mobile Banking adoption. Therefore, Perceived Ease of use and Perceived Risk are the main factors that influence the customer to adopt Mobile Banking.

Keywords: Behavioural Intention, Mobile Banking, Regression, Gwalior.

Impact of use of Social Networking Sites on Social and Emotional Support

Smrita Bhadouria¹, Pinky Sodhi¹, Reeta Chauhan¹,
Vivek Singhal² & Shagun Gupta²

ABSTRACT

In the era of digitization and technological advancement use of social networking sites (face book, twitter, Instagram etc.) has become well-liked and important part of communication in daily life. The main objective of this study was to identify the impact of usage of social networking sites on social and emotional support among students and professional. The study was based on survey method. The sample size was 200 including students and working professionals of private institutions. This study investigated the factors of perceived and received social and emotional support study and also identified the effect of demographic variables such as gender and category (Student and Working Professionals). This study also found many notable relationship between the variable i.e. perceived and received social support and received and perceived emotional support.

Keywords: Social Networking Sites, SNS, Perceived Social Support, Received Social Support Perceived Emotional Support and Received Social Support.

INTRODUCTION

Social networking sites have become one of the basic necessities in day to day parlance especially websites such as Face book, Twitter, Instagram etc. have provided a platform for sharing whatever the user is feeling right now. In the era of smart phones these websites have brought a dramatic change in the ways people prefer to communicate and interact with their family, friends, relatives and colleagues.

Users of social networking sites not only want to share their feelings and thoughts but also expect some sort of emotional and social support from people in their friends list. The social networking platforms facilitate the creation of social as well as emotional relationships that make them believe that they can receive the same emotional and social support as they

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Review of Application of Technology Acceptance Model on Mobile Payment Adoption

Neha Gupta¹ & Dr. Richa Banerjee²

ABSTRACT

Digital payment is to fund what wheel of innovation needs to transport. It secures access of formal financial services and benefits of e-commerce to the excluded population of India specifically rural people and migrants. Apart from that it also helps government in curbing black money by limiting cash transactions, reduces cash carrying cost and promotes faster and secure means of transfer of money. Mobile being ubiquitous is an important tool for digital money transactions but despite being extremely popular among people, mobile usage for transferring payments is relatively low. It highlights the need to determine the drivers and inhibitors of the demand for mobile payment adoption. This paper reviews the factors affecting the demand for mobile payment adoption in consideration with two important theories - TAM and UTAUT, applied to understand user intention of a new technology adoption. The above mentioned theories focus on the perception of the user other approach towards it can be a utilitarian or economic dimension of the technology usage. Apart from perceived usefulness and ease of usage, factors like perceived trust, Enjoyment and perceived financial cost of technology were found to be relevant for the purpose.

Keywords: Mobile Payment Adoption, TAM, UTAUT, Digital Financial Inclusion, Cashless Transaction.

INTRODUCTION

A country's economic development relies heavily on its robust financial system. Countries are ranked between developing and developed based on their ability to raise their GDP, create jobs, attract investments etc which combines into their global competitiveness there is no doubt that electronic payment (e-payment) development will strongly contribute to improving countries' competitiveness in many ways (Kamulegeya 2010). In World bank report entitled 'The Opportunities of Digitizing Payments', it states that rapidly developing

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Analysis and Design of Efficient Collaborative Filtering Based Optimization Approach

Krishan Kant Yadav¹, Dr. Manisha Singh² & Dr. Sanjiv Sharma³

ABSTRACT

The recent development in the Internet technology is very useful for the growth of enterprises. Organizations collect information about customers and their business transactions which are very beneficiary for their business growth. Data mining is a set of techniques used to extract unknown pieces of information from the large database repository. There are various Data Mining Techniques (DMT) available to extract valuable and useful information for enterprises. Collaborative filtering has been emerged as an information filtering tool that provides effective recommendations to users utilizing the experiences and opinions of their neighbors when they interact with large information. Data mining techniques help e-commerce business in many ways. This paper investigates the manipulation of e-commerce on markets where positioned businesses face competitors from web-established entrants with targeted options. In this paper, we proposed a technique which is based on recommendation system for the discounted items for the different procedures.

Keywords: Data Mining Techniques, Recommendation System, Collaborative Filtering, E-Commerce.

INTRODUCTION

Recommender systems are one of the most well-known personalization mechanisms. They can be used to suggest similar related or potentially interesting products for a given customer or a set of products for a marketing campaign. Most recommender systems use the collaborative filtering method in order to provide the personalized information. The information used to fill the rating matrix (RM) can either be gained explicitly or implicitly. Explicit information is entered by the customer directly, whereas implicit information is retrieved from the user's interaction with the shop. Explicit information includes product ratings given by the customer. Implicit information includes the orders and the click stream analysis.

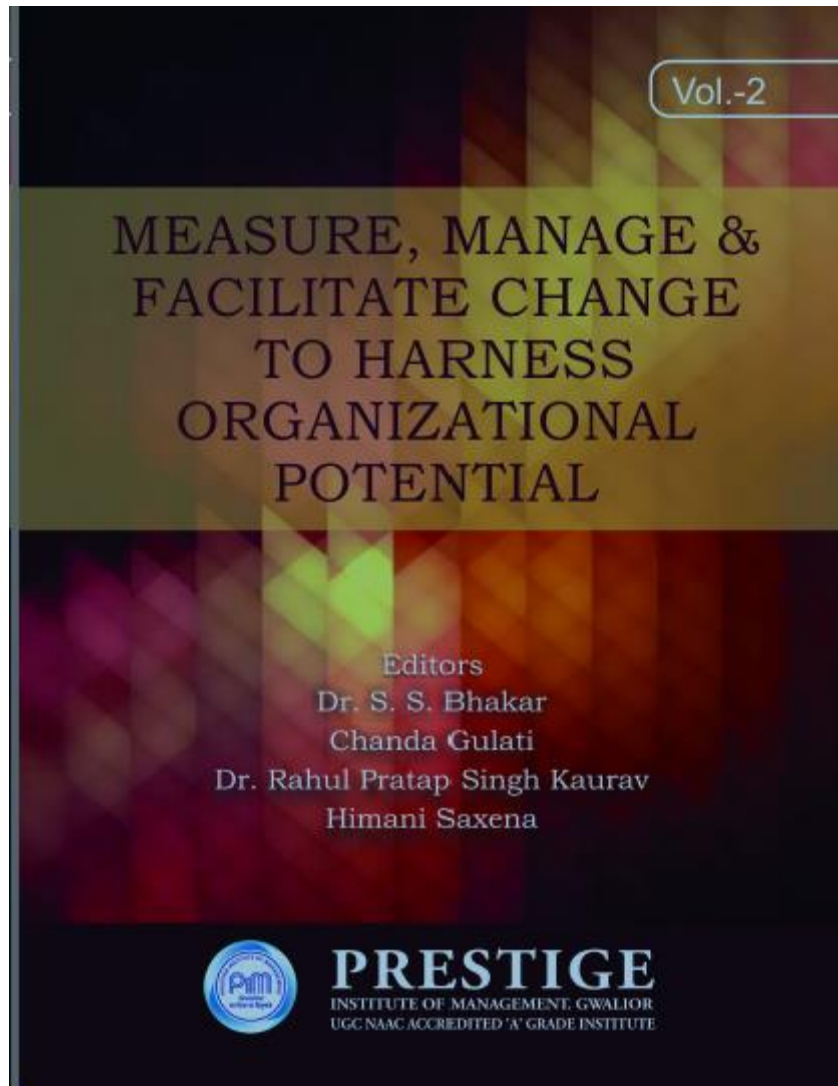
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CHANGE TO HARNESS ORGANIZATIONAL
POTENTIAL

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CONTENTS

<i>Preface</i>	<i>iii-vi</i>
<i>List of Contributing Authors</i>	<i>xiii-xx</i>

SECTION - I

FINANCIAL MANAGEMENT

1. Compliance of Corporate Governance Disclosure: Evidence from Bangladeshi Private Commercial Banking Companies <i>Suman Dey & Dr. Md. Anwarul Kabir</i>	3-20
2. Persistence of Earnings: An Indian Scenario <i>Dr. S.P. Aggarwal, Dr. Sunita Gupta & Dr. Anshika Agarwal</i>	21-31
3. Demonetization: A Push Towards Formal Financial Inclusion <i>Sapana Gupta & Prof. K.S. Thakur</i>	32-43
4. Taxation and Economic Growth in India: Granger Causality Approach <i>Dr. Navita Nathani, Vivek Singhal & Harvinder Kaur</i>	44-55
5. Impact of Macroeconomic Variable on BSE Bank ex Stock Returns <i>Pooja Jain, Mohini Bhadauriya & Shivani Agrawal</i>	56-73
6. A Quadratic Shape Function FEM approach for the Modeling of American Options with Non-Dividend Paying Underlying Asset <i>Manzoor Ahmad, Renu Jain & Rajshree Mishra</i>	74-81
7. Impact of Foreign Institutional Investors on Indian Stock Market <i>Prateek Kumar Bansal & Dr. P.V. Rao</i>	82-95
8. Impact of Non-performing Assets on Financial Performance of Public and Private Sector Bank in India <i>Om Prakash Agrawal & R. C. Upadhyay</i>	96-101
9. A Review of Study: Impact on Goods and Service Tax (GST) in Indian Market <i>Shivangi Agarwal, Dr. Manoj K. Dash & Prof. K.S. Thakur</i>	102-109

10. Structural Analysis of Airline Industry with Focus on Air India <i>Prof. Harsh Dwivedi, Prof. Raghuvir Singh & Shivram Choudhary</i>	110-121
11. Pillar of Startup India for the Growth of Entrepreneurship Development: Micro Financial Institutes and Mudra Yojana <i>Ritu Gupta</i>	122-134
12. Impact of Sectoral Indices on Mutual Fund Inflow in India <i>Dr. Amitabha Maheshwari, Gurpreet Kaur & Mohini Bhadauriya</i>	135-147
13. Relationship among External Debts, Foreign Exchange, Economic Growth and Current Account Deficit <i>Himani Saxena, Shivam Kumar & Dr. P.K. Bansal</i>	148-156
14. Impact of Macro-Economic Variables on Exchange Rate in India <i>Gurpreet Kaur</i>	157-166
15. Relationship between Interest Rate, Exchange Rate and WPI and their Impact on Public Sector Bank Stock Return: Evidence from Indian Public Sector Banks <i>Mukul Singh Rathore, Anuj Jadon & Robin Kushwah</i>	167-185
16. Students Perception Towards Investment in Virtual Currency <i>Tarika Singh Sikarwar, Abhishek Sharma, Sheetal Gupta & Mukul Rathore</i>	186-194

SECTION - II

MARKETING MANAGEMENT

17. Interaction Tendency with Sales People and its Effect on Impulsive Buying <i>Praveen Aronkar & Priyanka Shivhare</i>	197-203
18. Development of Customer Experience Scale in Entertainment Services <i>Dr. Kamani Dutta, Dr. Jagmeet Kaur & Dr. Purnima Bakshi</i>	204-210
19. Evaluating Effect of Quality Dimensions on Purchase Intention of Hatchback Diesel Cars <i>Pranshuman Parashar, Brahmmanand Sharma, Piyush Jain & Rahul Babele</i>	211-221
19. Relationship between Service Quality, Customer Satisfaction and Customer Loyalty in Banking Industry <i>Dr. Amitabha Maheshwari, Ishant Arora & Bhanu Pratap Shekhawat</i>	222-230
20. Factors Affecting Consumer's Online Shopping Buying Behavior and Attitude with Special Reference to Kanpur City <i>Anurag Pandey & Jitesh S. Parmar</i>	231-242
21. Customer's Perception Towards Dependency on Smart Phones: An Empirical Analysis <i>Uma Gulati</i>	243-253
22. E-Retailing in Indian Perspectives: Issues and Challenges <i>Vinay Kumar & Mansi Chauhan</i>	254-276

23. Trust in Online Shopping of Pune Shoppers: A Comparative Study between Various Income Groups <i>Vinay Kumar & Pramendra Singh</i>	277-287
24. E-Marketing: The New Era of Innovation in E-Business <i>Rajesh Sahu & Dr. Mukesh Sahu</i>	288-294
25. Impact of Service Quality on Customer Satisfaction: A Study on Mobile Banking <i>Dr. Uma Sharma & Dr. Gayatri Rana</i>	295-304
26. Service Quality and Patient Satisfaction in Public Hospitals <i>Suheel Azad, Dr. R.C. Gupta & Mohd. Ashraf Mir</i>	305-313
27. Role of Emotions in Service Encounters <i>Ashok Kumar & Deborah Rose Shylla Passah</i>	314-332
28. Factors Affecting Brand Switching Behavior of Smart Phone: A Study Among Youth in Gwalior City <i>Krishan Kant Arora, Navjot Patariya & Himani Saxena</i>	333-341

SECTION - III

HUMAN RESOURCE MANAGEMENT

29. Factors influencing the Employee Engagement of the Generation Y Employees <i>H.M Liyanage & Prof. Prasadini Gamage</i>	345
30. Cross-Cultural Issues and Challenges in a Multinational Company ABC Located in India <i>Sneha Gupta</i>	364
31. An Empirical Study to Evaluate the Satisfaction Level of Police Personnel Regarding Various Organizational Issues <i>Dr. Sanjib Raj</i>	378
32. Workplace Learning Through Training and Development Programmes: A Conceptual Study <i>Arisha Siddiqui</i>	398
33. Effectiveness of Training Programmes on Skill Development of Cabin Crew in Indian Aviation Industry <i>Konika Sharma & Dr. Seema Singh Rathore</i>	408
34. Employee Motivation and Employee Engagement of Executives: Evidence from a Private Commercial Bank in Sri Lanka <i>Damayanthi Ruwanwella & Prasadini Gamage</i>	419
35. Measuring Human through Analytics and Business Intelligence <i>Jayanta Bagchi</i>	434

36. Green HRM: Policies and Practices	440
<i>Rajkumar Singh Tomar</i>	
37. Organizational Culture and Organizational Commitment among Employees of Private University: The Denison Approach	448
<i>Ms. Shravasti Jain & Dr. Ankita Jain</i>	

SECTION - IV

ECONOMICS

38. Make in India, FDI in Manufacturing and Demographic Dividend the Trio: A Catalyst for Economic Growth	461
<i>Dr. Dilpreet Sahni</i>	
39. Social Protection Programs and Pro-Poor Economic Growth in Times of Economic Crisis	474
<i>Dr. Hebatallah Adam</i>	
40. Work force Analysis under Mahatma Gandhi National Rural Employment Guarantee Act MGNREGA	485
<i>Mohd. Ashraf Mir, Dr. Vibha Doorwar & Suheel Azad</i>	
41. Indian Agriculture and WTO Regime: An Empirical Analysis	496
<i>Dr. M.Aruna</i>	
42. Analysing the Growth of Manufacturing Sector of India in Light of 'Make in India' Paradigm	503
<i>Vidhi Maggo</i>	
43. Financial Inclusion and its Impact on Development of the Indian Economy	514
<i>Dolly Singh & Prof. G.M. Dubey</i>	
44. 50 Days of Demonetization in India: A Study of Consumer Behaviour	526
<i>Neha Jain</i>	
45. Entry Composition of FDI in India	531
<i>Namrata Shrivastava</i>	
46. Effects of Oligopolistic Tendencies of Cement Industry in India: A Case Study	543
<i>Padmavathi V</i>	
47. Analysis of Variations in Agriculture Sector Output in Jammu & Kashmir State Economy (1981-2011)	557
<i>Muddasir Ali Mir & Dr. Samta Jain</i>	
48. Assessing an Investor's Decision to Invest in Solar Power Across Indian States	565
<i>Suramya Sharma</i>	

49. Prosects and Challenges of Women Boutique Enterprises in Make in India Paradigm with Special References to Allahabad Division	587
<i>Niharika Srivastava, Dr. Srishti Purwar & Prof. Jagdish Narayan</i>	
50. Changing Paradigm in Rural Market & their Structures	600
<i>Love Patel</i>	
51. Indian Agriculture Vicissitudes Challenges and Opportunities	605
<i>Dr. Anita C. Sikarwar</i>	
52. The Cost benefit Analysis & Economic Marketing Strategies: A Study on Online Marketing at Amazon	610
<i>G. Geethanjali</i>	
53. Impact of Recent Economic Reforms GST and Demonetization on Indian Textile & Apparel Industry	620
<i>Sumedha Sharma</i>	

SECTION - V

INFORMATION TECHNOLOGY

54. The Study of Big Data Analytics: The Potential for Innovation & E-commerce Growth	627
<i>Mahendra Singh Yadav</i>	
55. Review of Worm Hole Attack in MANET	635
<i>Divya Goyal</i>	
56. Automatic Human Facial Emotions & Gesture Recognition using Soft Computing Techniques	643
<i>Samta Jain Goyal, Rajeev Goyal, Pankaj Kumar Mishra & Mahendra S. Yadav</i>	
57. Removal of Noise from MRI Images Using Image Processing Techniques in MATLAB	650
<i>Vanshika Gupta & Rajal Bansal</i>	
58. Application of Graph Theory in World Wide Web	655
<i>Sanjay Kumar Bisen</i>	
59. Application in Operation Research of Transportation Problem	660
<i>Priyanka Swarnkar</i>	
60. An Agile Optimal Orthogonal Additive Randomized Response Model	667
<i>Tanveer A. Tarray</i>	

SECTION - VI

GENERAL MANAGEMENT

61. Corporate Governance Adoption Readiness in Indian Small and Medium Enterprises <i>Meghna Goel & Richa Banerjee</i>	681-687
62. Impact of Government Policy towards Development of Women Entrepreneur in Madhya Pradesh: A Critical Analysis <i>Divya Pathak, Dr. Jai Prakash Sharma & Dr. Vijay Dubey</i>	688-698
63. Certification Strategies of a Private Hospital in a Comparative Study of the Previous and Posterior Situation <i>José G. Vargas-Hernández</i>	699-708
64. Value Chain Analysis of Maize in Bihar <i>Supriya Singh</i>	709-715
65. Analysis of Cross Cultural Issues and Management of Tourism Industry in India <i>Om Vedanti & Rohit Agrawal</i>	716-722
66. The Real Scenario of Muslim Women Entrepreneurship in India: Challenges and Way Ahead <i>Dr. Samta Jain & Yashi Dixit</i>	723-734
67. Marketing Strategies Used in Indian Politics: A Study <i>Ashok Kumar Baghel & Devendra Kataria</i>	735-740
68. FDI and Employment: A Panacea for Economic Development <i>Dr. Kishan Singh Rathore</i>	741-746
69. Opportunity for Potato Bioplastic Business in Northwest Mexico <i>José G. Vargas-Hernández</i>	747-757
70. Indian Handloom Sector: With Special Reference to Government Schemes <i>Smita Hajary & Dr. Pradeep Vajpai</i>	758-766
71. Smart Classrooms: Perception Regarding ABCL and Communication for College Teaching <i>Dr. Pooja & Dr. Himani Arora</i>	767-777
72. Disrupting Business Teaching: A Case for Social Internship for Business Graduates <i>Dr. Mohan Lal Agarwal</i>	778-789
73. Problems of Small Scale Entrepreneurship: With Special Reference to Madhya Pradesh <i>Samrat Wani</i>	790-796

Taxation and Economic Growth in India: Granger Causality Approach

Dr. Navita Nathani¹, Vivek Singhal² & Harvinder Kaur²

ABSTRACT

In current scenario every country is seeking the measures to increase the economic growth. It is very important to identify the factor which contributes in economic growth. Taxation is the backbone of any country. The study seeks to identify the causality between the taxation and economic growth in Indian context. The variables of the Study were taxation and GDP per capita. The study was based on the secondary data collected of the period 1974-2013 of India from the World Bank database. The tools used for data analysis are Unit root test, OLS and Granger causality Test. The result of the study indicates that in most of the cases there is a causal relationship between taxation and economic growth, however the relationship was not found in few cases like taxes on income and capital gain and other taxes.

Keywords: Taxation, Economic growth, GDP.

INTRODUCTION

The biggest Challenge of current scenario is to maximize the growth of the economy. This is the global challenge and need to be solved. Finding out the major factors that determine the growth of the country can help to solve this challenge. Taxation is an import part of any country. Taxation plays the role of backbone of an economy and is a major determinant of economic growth. This study attempts to identify the effect of tax structure of the economy and the economic growth in India.

A good taxation system helps in the growth of the economy. The study attempts to identify the relationship between taxation and economic growth. Taxes on income and capital gain (TOI), taxes on export (TOE), taxes on goods and services (TGS), taxes on international trade (TIT), custom and other import duties (COID), other taxes (OT) and were used as the

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Impact of Macroeconomic Variable on BSE Bank ex Stock Returns

Pooja Jain¹, Mohini Bhadauriya² & Shivani Agrawal³

ABSTRACT

Banks stock return is very crucial for capital market activities thus it is very important to watch the movements of bank stock return with the change in macroeconomic variables of the study like inflation, GDP growth rate, and gold prices, return on equity, return on assets and return on investment so the main purpose of the study is to check the impact of macroeconomic variable on bank stock returns. The study used secondary data and data has been collected from their respective official websites. Regression analysis has been used as a tool for the study by which the study concluded that there is a significant impact of inflation and exchange rate on the stock returns of Bank of Baroda, Punjab bank and UCO bank whereas exchange rate and GDP have a significant impact on the stock returns of IDBI bank and Oriental bank. Inflation, exchange rate and GDP have a significant impact on the stock returns of SBI and Syndicate bank. There is a significant impact of inflation, exchange rate and bank rate on the stock return of BOI. Exchange rate, GDP and bank rate have a significant impact on the stock return of Union bank whereas exchange rate, GDP and Gold rate have a significant impact on the stock return of Canara Bank.

Keywords: Inflation, GDP, Growth rate Gold Prices, Return on Equity, Return on Assets, Return on Investment.

INTRODUCTION

A bank is a financial institution licensed to receive deposits and make loans. It is authorized by the government to accept deposits, pay interest, clear checks, make loans. It also acts as an intermediary in various financial transactions and also provides other financial services to its customers.

A stock exchange is an organized and regulated financial market where securities (bonds, notes and shares) are bought and sold. Stock exchange consists of two markets namely primary

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Impact of Sectoral Indices on Mutual Fund Inflow in India

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ABSTRACT

In present scenario mutual fund inflow shows the regular growth as sectoral indices in India. The present study investigates the impact of selective sectoral indices namely as Nifty FMCG, Nifty IT, Nifty media, Nifty pharma, Nifty reality on mutual fund in India. Further to determine whether changes in selective sectoral indices can explain the movement of mutual fund in India. Various econometric analysis such as Augmented Dickey Fuller (ADF) test, Least square regression analysis were employed on time series monthly data from April, 2002 to March 2017. Results revealed that all selective sectoral indices have significant Impact on Mutual fund inflows.

Keywords: Mutual Fund, Nifty FMCG, Nifty IT, Nifty Media, Nifty pharma, Nifty Reality.

INTRODUCTION

In present scenario Mutual fund investment is one of the best options for the investors who don't want to take risks in their investment plan and mutual fund investment play a very important role in the financial market & its population has increased day by day during the past decade. It is a portfolio of stocks, bonds or any other type of securities taken by investors and which is managed by professional investment companies. Mutual funds are operated by money managers, who invest the funds capital and also trying to generate capital gains and income for those who invest in funds. The main objective of mutual fund is pool small savings use the best available resources in Corporations and then invest in a well diversified portfolio of securities. In mutual fund money is managed by professional and invested systematically by professionals and invested properly by these professionals, so this is big advantage of investing by mutual fund that gives your small amount of money in hands of professionals to invest in diversified portfolios, bonds and other securities to produce gains or income.

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Relationship among External Debts, Foreign Exchange, Economic Growth and Current Account Deficit

Himani Saxena¹, Shivam Kumar² & Dr. P.K. Bansal³

ABSTRACT

The current account deficit has become a common phenomenon. The study was carried out to know the impact of external debts, economic growth and foreign exchange on current account deficit. The study was done on BRICS countries. The time series analysis was done on past 20 years data i.e. 1995-96 to 2015-16. Unit root test, OLS and Granger causality test were applied to know the relationship using eviews 9. The OLS test revealed that external debts, foreign exchange and economic growth of BRICS have positive significant relationship with current account deficit.

Keywords: Current Account Deficit, External Debt, Foreign Exchange, OLS.

INTRODUCTION

Current Account Deficit

Current Account Deficit refers to the country's import more goods and services than its exporting. Current account deficit occurs when a country's government, businesses and individuals imports more goods, services – such as banking and insurance and capital than it exports. This can be financed by capital inflows or drawdown of foreign exchange reserves. The current account deficit can be expressed as the difference between national savings and investment; a current account deficit would be reflective of a low level of national savings and investment. If a country has Current Account Deficit, its exchange rate vis-a-vis its trading partner will depreciate and consequently its exports are cheaper and its imports are expensive so as to bridge the gap in the current account balance.

External Debts

The term Debt refers to sum total of a government's financial obligations, measures the state borrowings from its population, from foreign organizations, from foreign governments

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Students Perception Towards Investment in Virtual Currency

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ABSTRACT

This study examined the student perception towards investment in virtual currency. The objective was to check underlying factors of student perception regarding investment in virtual currencies like bitcoin, litcoin, etc. Factor analysis was used to evaluate the underlying factors of different variables and it resulted into five important factors which determine student's perception. The results have significant managerial and research implications.

Keywords: Student, Perception, Investment; Virtual Currencies.

INTRODUCTION

Virtual currency is also known as virtual money. It is a type of unregulated, digital money and it is issued and controlled by its developers. Virtual money is used and accepted among the members of the specific virtual money users. Virtual currency is digital presentation of value of money. It is neither issued by a central bank nor by a public authority and not necessarily attached to a fiat currency, but virtual currency is accepted by natural and legal persons as a means of payment and virtual currency can be transferred, stored and traded electronically. A digital currency issued by a central bank is defined as "central bank digital currency".

Bitcoin, dogcoin, Litecoin are examples of virtual currency. Investment in virtual currency could be done by following steps-

1. To invest in virtual currency first set up an account on buy/sell digital currency-coinbase.
2. Link your coinbase account to your bank account, PayPal or credit/debit card.
3. Transfer money into your coin base account.

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Interaction Tendency with Sales People and its Effect on Impulsive Buying

Praveen Aronkar¹ & Priyanka Shivhare²

ABSTRACT

Impulse buying behavior is a sudden urge of the customer to make unplanned purchase after seeing the product in the various retail outlets. Such type of behavior is more irrational and involve without much thinking. This study attempted to identify the influence exerted by interaction tendency with sales people and thereafter making impulse purchases. The outcome of survey resulted in a strong positive relation of interaction tendency with sales people on impulse purchase behavior in television settings. Although on the basis of age of respondents no such difference was observed.

Keywords: Interaction Tendency, Impulsive Buying, Teleshopping, Retail Purchase.

INTRODUCTION

The ever increasing competition has raised the importance of consumer's behavior with the producers and sellers. Hence, identification of motives and process of buying has always been taken into account by experts and researchers. Generally, the buying process has various stages indicating how each buyer chooses and buys the intended goods, under the influence of various factors. One such factor is interaction tendency with sales people over television. In other words, consumers don't follow equal patterns in buying all goods; they may follow some simpler patterns for some goods and follow more complicated patterns for others. Impulse buying behavior is attracting manufacturers, retailers and marketers as it is increasing day by day as a percentage of market share in the modern market and occupies an important position, especially because it can increase their sales.

Interaction Tendency

Thurmond (2003) defined interaction as the learner's engagement with the course content, other learners, the instructor, and the technological medium used in the course. True interactions with other learners the instructor, and the technology results in a reciprocal exchange of

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Evaluating Effect of Quality Dimensions on Purchase Intention of Hatchback Diesel Cars

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Piyush Jain³ & Rahul Babele³

ABSTRACT

Presently, people are more concerned about purchasing cars based on quality dimensions. The quality dimensions that were taken for this study are Performance, Reliability, Durability and Serviceability. The present study tried to evaluate the impact of these Quality Dimensions on Purchase intention of Hatchback Diesel Cars.

Keywords: Performance, Reliability, Durability, Serviceability, Purchase Intention.

CONCEPTUAL FRAMEWORK

A. Dimensions of quality

Performance

David A Garvin (1998) stated that performance relates to the primary product characteristics, such as the brightness of the picture.

Dale Bester field (2005) stated that performance covers a wide range of magnitudes or parameters. When a product performs well, it is considered to be of a good quality. Similarly in a services situation, if recipient of services expresses fulfillment, it is said to be a good quality services.

Reliability

David A Garvin (1998) defined reliability as consistency of performance over time.

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Relationship between Service Quality, Customer Satisfaction and Customer Loyalty in Banking Industry

Dr. Amitabha Maheshwari¹, Ishant Arora² & Bhanu Pratap Shekhawat²

ABSTRACT

Service quality, customer satisfaction and customer loyalty are related concepts. They are essential ingredients of business success. The study examined the effect of service quality and customer satisfaction on customer loyalty in banking industry. The questionnaires were filled by 300 respondents using banking services of various banks in Gwalior. Cronbach's alpha reliability test was used for identifying reliability of the questionnaire. Principle component factor analysis with Varimax rotation using SPSS 17 was applied to identifying underlying factors of the questionnaire which. Multiple Regressions was used to identify the relationship between variables of the study. The study reflects the high degree of relationship among Service quality, customer satisfaction and customer loyalty.

Keywords: Service quality, Customer Satisfaction and Customer Loyalty.

INTRODUCTION

Since Independence the Banking industry in India has undergone sea post changes, more recently after 1991 government had launched a comprehensive financial sector liberalization programme which included interest rates liberalization, reduction of reserve rations, reduced government control in banking operations and establishment of market regulatory framework. The new policy adopted after liberalization led the RBI to provide licenses to conduct banking operations to some private banks such as ICICI bank, HDFC bank, Axis bank etc.

With the emergence of private banks many new technologies had also been introduced in the banking industry and there is always a fear of economic uncertainty. There is a fierce competition; more demanding customers and the changing climate have been presented an unparallel set of challenges. In such a competitive market environment, it is very urgent and important for the banks that they are able to retain customer's loyalty and to attain their market share and improve.

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Cross-Cultural Issues and Challenges in a Multinational Company ABC Located in India

Sneha Gupta*

ABSTRACT

This paper seeks to explain the challenges faced by employees of cross cultural geographically distributed organization of ABC a multinational company based on India. Due to globalization era many companies serve more than one or more countries. The main reason for the expansion of companies is to create global competitiveness by reducing production costs and exploiting market opportunities offered by trade liberalization and economic integration. The research is qualitative and exploratory based on various cross cultural management theories. The method of data collection is primary and secondary both. Questionnaire was prepared with the combination of open ended question, yes/no question, close ended question and scaling question. The answer to the question of how cultural diversity should be managed effectively cannot be given easily. The topic reported to be of advantage were the challenge of leadership, managing virtual aspects of communication and developing trust. This paper highlights the psychological, socio-cultural and work challenges. These include attention to the selection of leaders, continued facilitation of face-to-face communication in a virtual age and investment in language and inter-cultural training. The objective of this paper to identify the problems faced by employees in cross cultural companies and provide some effective solution to manage effectively in their companies for the welfare of global business. This paper concludes that multicultural management can succeed through culturally aware leadership, effective cross cultural communication, mutual respect and cooperation.

Keywords: Cross Cultural Management, Globalization, Work Challenges, Culture.

INTRODUCTION

With the globalization of markets, production, economies, and consumption activities it has become needed that employees at all levels develop understanding to decision making, intercultural negotiation and cross-cultural communication. As MNCs are starting their contributory, shaping strategic alliances, and also creating the joint ventures in many countries, individuals in the managerial positions and professional levels must be well trained in the skills of cross-cultural communication competencies. Due to globalization and the dynamic

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ABSTRACT

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Keywords: Service quality, Customer Satisfaction and Customer Loyalty.

INTRODUCTION

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With the emergence of private banks many new technologies had also been introduced in the banking industry and there is always a fear of economic uncertainty. There is a fierce competition; more demanding customers and the changing climate have been presented an unparallel set of challenges.

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The Study of Big Data Analytics: The Potential for Innovation & E-commerce Growth

Mahendra Singh Yadav¹

ABSTRACT

Advances in information and communication technologies, the increasing use of electronic devices and networks, and the digitalization of production processes mean that vast quantities of data are generated daily by economic and social activities. This 'big data' can be transmitted, collected, aggregated and analyzed to provide insights into processes and human behaviors. Big data analytics have the potential to identify efficiencies that can be made in a wide range of sectors, and to lead to innovative new products and services, greater competitiveness and economic growth. Studies suggest that companies that adopt big data analytics can increase productivity by 5%-10% more than companies that do not, and that big data practices in Europe could add 1.9% to GDP between 2014 and 2020.

However, big data analytics also pose a number of challenges for policy makers. Whilst protecting privacy and personal data has arguably received the most attention, other big-data-related issues are expected to appear on the European Union policy agenda. These include 'data ownership' principles that determine who shares in the rights associated with big data; data localization requirements that may unjustifiably interfere with the 'free flow of data'; labor shortages of skilled data workers and data-aware managers; and the creation of a new digital divide that risks marginalizing those who do not make extensive use of information and communication technologies.

Keywords: Click-Stream Data, Web-Analytics, Predictive Analysis, Personalization, Dynamic Analysis.

INTRODUCTION

The increasing use of electronic devices and networks and the digitalization of production processes mean that vast quantities of data are generated daily by economic and social activities. According to some estimates, the amount of data produced worldwide is doubling every two years; it is expected to increase from 4.4 zettabytes (or 4.4 trillion gigabytes) in 2013 to

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Corporate Governance Adoption Readiness in Indian Small and Medium Enterprises

Meghna Goel¹ & Richa Banerjee²

ABSTRACT

The listed SMEs are mandated to follow corporate governance norms. Since micro enterprises do not meet the capital threshold limit of turnover as per listing norms for SMEs they cannot be listed on the SME platform. With the advent of SME platform for raising equity capital, corporate governance norms were introduced for SMEs to ensure investor protection and transparency. This paper attempts to study the existing literature on corporate governance in Indian SMEs and the current state of corporate governance in Indian SMEs with respect to a) board structure and practices b) transparency and disclosures. For the purpose of studying corporate governance practices among Indian SMEs, a secondary data based study was conducted on the SMEs listed on NSE and BSE SME platform. The study is based on five variables of board structure and five variables of transparency and disclosures. It is found that the data available on board of directors is meager and where it is available it is difficult to ascertain the true independence of the board of directors. Indian SMEs face dearth of qualified & experienced independent directors and keeping in view the current directors' inventory, it is only ceremonial to evaluate board members on their contribution and judgment.

Keywords: Board Independence, Gender Diversity, Board Evaluation, Accounting Treatment.

INTRODUCTION

In India micro, small and medium enterprises are distinguished based upon investment in plant and machinery or on the basis of their investment in equipment unlike in other economies where they are classified on the basis of number of employees, total assets, investment levels and total sales. The Government of India through Ministry of Micro, Small and Medium Enterprises (MSME) introduced Micro, Small and Medium Enterprises Act (MSMED), 2006 with the objective of promotion, development and enhancement of micro, small and medium enterprises. Micro, small and medium enterprises are classified according to the Micro, Small and Medium Enterprises Act, 2006. They are classified into two classes: (a) Manufacturing

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FDI and Employment: A Panacea for Economic Development

Dr. Kishan Singh Rathore¹

ABSTRACT

Economic development of any developing country depends upon the good number of investment by foreign corporation either in technological development and investment in equity market or laydown new technological advancement in the host country, which ultimately result in generating considerable quantity of employment in all the sector of the country and in this regard FDI in India over the last 26 years has tremendous investment to boost economy after introduction of LPG policy in 1991. The extraordinary growth of FDI in 1991 round the world has created it a necessary constituent of development strategy for each, developed and developing countries. However, the fore most profound impact has been ascertained in developing nations. Macroeconomists have performed varied studies so as to prove that FDI plays a vital role in generating employment and rising the economic development, in alternative words, increasing the extent of gross domestic product (GDP) of host countries. A linear regression model is used intensely so as to analyze whether or not FDI has an impression on the utilization and value in India to increase employment.

Keywords: FDI, Economic Development, LPG Policy, Developing Nations.

INTRODUCTION

The definition of FDI isn't solely restricted to a straightforward transfer of cash, however has currently extended to being outlined as a live of foreign possession of domestic productive assets like factories, land and organizations and alternative intangible assets like technologies, human skills and social control capabilities.

Economic literature has been dominated by FDI over the last twenty six years, particularly in the developing of economic science attributable to the extremely due potential edges of a number country. the results knowledgeable adjoin a large vary, from influencing production, generation of employment, modification in financial gain levels, import and exports, impact on economic process, balance of payments and general welfare of the host country.

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**06. A STUDY OF CONSUMER BUYING BEHAVIOR TOWARDS
AYURVEDIC MEDICINES/ PRODUCTS IN GWALIOR**

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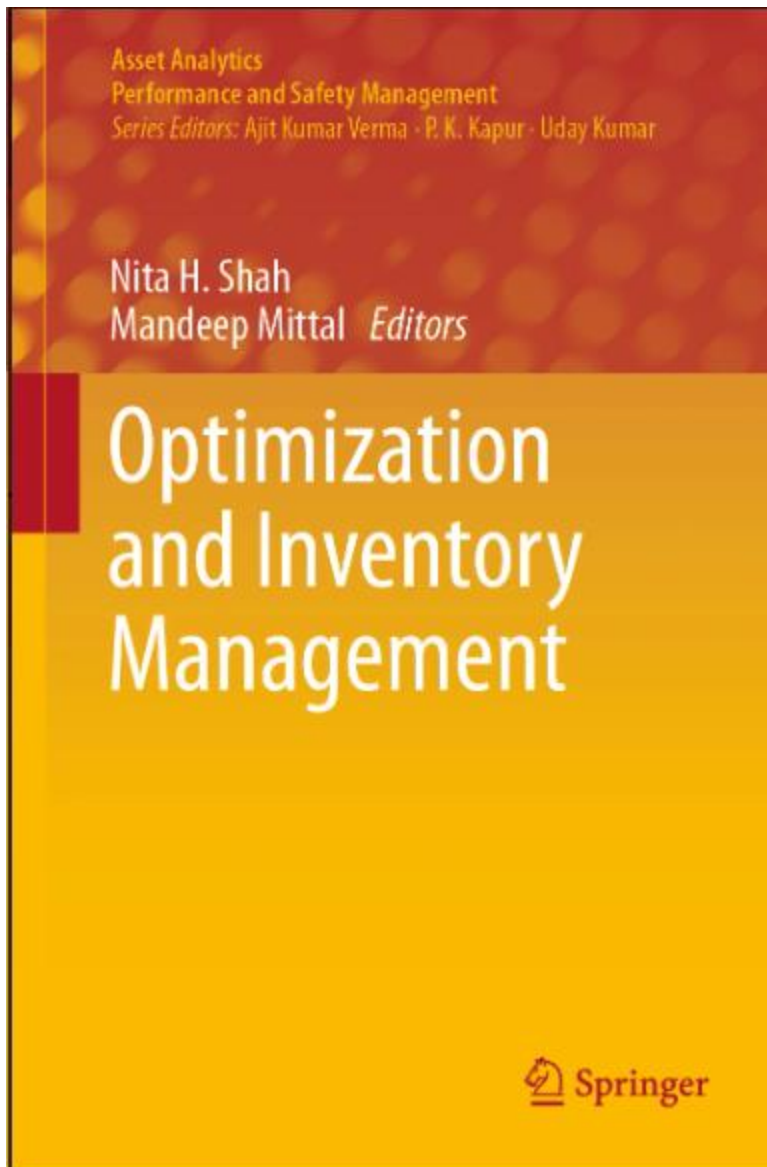
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Abstract

The main purpose of the study was to examine the consumer buying behavior towards ayurvedic Medicine/Products in Gwalior Region. This study discusses about other parameters like benefits/attributes consumer associates with herbal products, knowledge, favored, source of information, habit and approach related to Ayurvedic products. Consumer of ayurvedic medicine for cure of ordinary ailments like regular cold, allergy, cough, joint pain, constipation, hair fall but most of consumers do not use Ayurvedic medicines without Doctor's recommendation. Consumers do not use Ayurvedic medicines/products along with homeopathic, allopathic medicine for treating common diseases. Consumers bought the Ayurvedic health/food Rejuvenating or supplements Ayurvedic medicines/products for fitness anticipation or to match their health. Data from the randomly selected 100 respondents has been collected from the Gwalior Region. The respondents present first choice for the more price, quality, availability and effectiveness of the Ayurvedic products/medicines.

Keywords: Consumer Buying Behavior, Ayurvedic Medicines/Products



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[Stock-Dependent Inventory Model for Imperfect Items Under Permissible Delay in Payments](#)

Vinti Dhaka, Sarla Pareek, Mandeep Mittal

Pages 181-194

[Joint Effects of Carbon Emission, Deterioration, and Multi-stage Inspection Policy in an Integrated Inventory Model](#)

Bijoy Kumar Shaw, Isha Sangal, Biswajit Sarkar

Pages 195-208

[A Note on “Inventory and Shelf-Space Optimization for Fresh Produce with Expiration Date Under Freshness-and-Stock-Dependent Demand Rate”](#)

Hardik N. Soni, Dipali N. Suthar

Pages 209-217

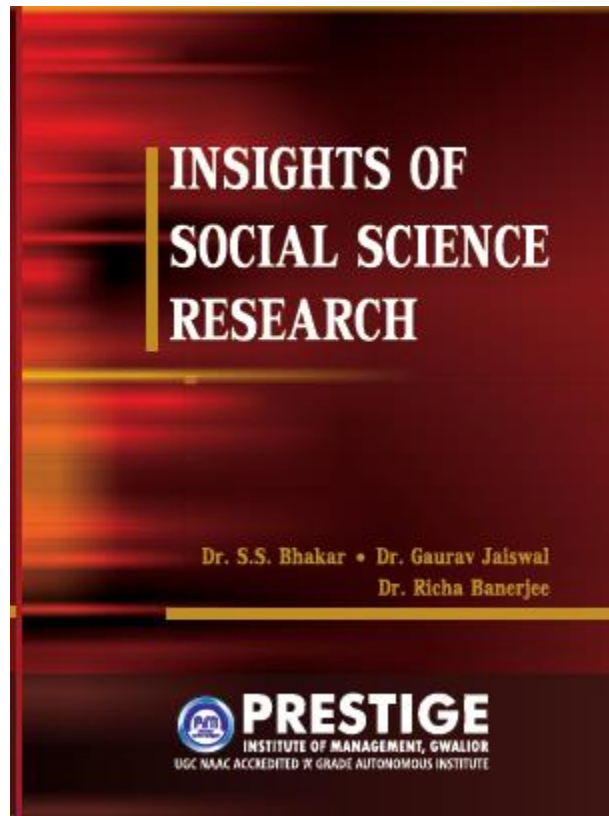
[EOQ Model Under Discounted Partial Advance—Partial Trade Credit Policy with Price-Dependent Demand](#)

Swati Agrawal, Rajesh Gupta, Snigdha Banerjee

Pages 219-237

[Effects of Pre- and Post-Deterioration Price Discounts on Selling Price in Formulation of an Ordering Policy for an Inventory System: A Study](#)

BOOK NO. 03





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<i>Preface</i>	<i>v-v</i>
<i>Acknowledgements</i>	<i>vi-vi</i>
<i>List of Contributors</i>	<i>xi-xvi</i>

PART - I
WRITING A RESEARCH PAPER: BRIEF DISCUSSION 4-45

1. What is a Research Paper?
2. Introductory Econometrics

PART - II
SAMPLE RESEARCH PAPERS

1. **Antecedents and Manifestation of Customer Satisfaction on Banking** 49-65
S. S. Bhakar, Abhinav Singh Chaulian, Amrita Shrivastava, Vijay Salunke, Mahesh Singh, Mohd. Azmi Khan & Akshay Bhargava
2. **Household Financial Management: Relation Between Knowledge and Behavior** 66-76
Dr. Navita Nathani, Dr. Nandini Velankar, Babita Dubey, Anita Arwade, Vinod Tomar, Komal, Ravi Sharma & Harshika Yadav
3. **Investigating Students Perceived Satisfaction and Effectiveness of E-learning on Behavioural Intention** 77-88
Dr. Garima Mathur, Reeta Chaulian, Dr. Monika Govil, Poonam Sharma, Annu Singh, Ritu Mittal & Kajal Sharma
4. **Modelling Relationship Between FDI, Inflation, Interest Rate and Stock Returns** 89-115
Dr. Tarika Singh Sikarwar, Himani Saxena, Deepali Gupta, Kumar Saurabh, Anjali Singh, Ritu Gupta, Saptan Jiten Singh, Anmol Miglani & Shivani Saxena

5. **Impact of Perceived Quality and Trust on Brand Loyalty with Brand Attachment as Mediating Variable** 116-129
Dr. Shalja Bhakar, Abhinav Dubey, Mansi Bansal & Himanshu Mishra
6. **Impact of Emotional Value on Loyalty in Baked Goods** 130-138
Dr. Shilpa Shankar, Dr. Ruturaj Baber, Anand Pral Singh Gautam, Rubee Mangrulkar, Hemta Gupta, Harish Shrivastava & Kapil Kapoor
7. **A Relationship Between Workplace Spirituality and Organisational Commitment** 139-145
Dr. Gaurav Jainwal, Dr. Ravindra Pathak, Urvesh Chaudhary, Hemlata Chaud, Shiv Kant Tiwari, Shivani Agarwal & Harvinder Kaur
8. **Impact of Country of Origin on Brand Equity and Purchase Intention** 146-163
Dr. Sneha Rajput, Pranshuma Parasrkar, Brahmanshu Sharma, Mr. Shushin, Somya Sharma, Trunmay Jain & Deeksha Soni
9. **Antecedents of Work Life Balance** 164-173
Dr. Richa Banerjee, Smriti Bhadouria, Sanjay Gupta, Parvin M. Shaikh, Radhika Agarwal, Megha Soni & Saksham Kukreja
10. **Quantified Image Analysis for Coronary Artery Disease Due to Plaque Formation Using Soft Computing Based Processing** 174-184
Vani Agarwal, Nitin Pathania, Ajeet Singh Bhadouria, Mohit Yadav & Shubham Kumar
11. **Effect of Foreign Exchange Rate on Oil Prices and Gold Prices in Indian Milieu** 184-195
Dr. Vinod K. Bhatnagar, Pooja Jain, Vaibhav S Arwade, Nikita Jain, Anurag Chourasiya, Sakshi Upadhyaya & Shweta Chaudhary
12. **Analysis and Interpretation of Abnormalities in the Brain Using Genetic Algorithm** 196-203
Satish Bansal, Pinky Sodhi, Krishankant Yadav, Ran Kumar Paliwal, Sarita & Manorama
13. **The Impact of Intensity of companies Intangible Assets on the Volatility of their Stock Prices in India** 204-211
Dr. Amitabh Maheshwari, C.K. Dantre, Manish Agarwal, Rashmi Kumari, Rajat Agarwal & Sachin Chaudhary
14. **A Study of Deviant Workplace Behavior and Withdrawal Intentions in Education Sector** 212-222
Chanda Gulati, Alka Chaturvedi, Mamta Verma, Vivek Kotekar, Ankit Parasrkar & Deeksha Parasrkar

15. **What Constitute Effectiveness in Advertisement? Study of Television Commercials in Tourism Industry** 223-231
Dr. Rahul Pratap Singh Kaurav, Megha Yadav, Prabhut Kumar Singh, Trilok Pratap Singh, Roshni Sheikh, Sanjeet Yadav & Krjtal Jain
16. **Product Knowledge, Ethnocentrism and Country of Origin Image on Purchase Intention: A Study of Mobile Segment** 232-255
Dr. Nischay Uppanayyu, Rajesh Gupta, Anish Fatima, Manjari Pandey, Shashank & Komal Sharma
17. **Effect of Perceived Ease of Use, Perceived usefulness, Service Content Quality and Service Delivery Quality on Service Convenience in Electronic Service Provider Environment** 256-272
Dr. P.K. Singh Kushwaha, Devendra Sharma, N. Jaysheela, Nitin Shrivastava, Arpit Singhal & Vandana Sahibani

Antecedents and Manifestation of Customer Satisfaction on Banking

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ABSTRACT

Customer loyalty has become extremely difficult in the extremely competitive environment where every manufacturer or service provider is doing their best to out-manoeuvre competition. The current study evaluates the mediation role of Brand Image and Customer Satisfaction on the relationship between Service Quality (both online and offline) and Customer loyalty. The study was conducted on a sample of 200 customers selected based on purposive sampling technique. Standardized questionnaires were used to collect data on a scale of 1 to 5. Online Service Quality had significant effect on Customer Satisfaction but did not affect Brand Image and Customer Loyalty significantly. Similarly, Offline Service Quality affected Customer satisfaction and Brand Image significantly but did not have significant effect on Customer Loyalty. Customer Satisfaction and Brand Image both did not have significant effect on Customer Loyalty. Both the mediating variables (Brand Image and Customer Satisfaction) did not have significant mediation effect on the relationships between on and off line service quality and customer Loyalty.

Keywords: Online Service Quality, Offline Service Quality, Customer Satisfaction, Brand Image, Customer Loyalty

INTRODUCTION

The banking industry has witnessed tremendous change after the post-independence. Financial service is the backbone of the service sector. Banking has become the most

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Household Financial Management: Relation Between Knowledge and Behavior

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ABSTRACT

This paper attempts to evaluate the factors of financial knowledge and their behaviour in managing personal financial planning. The study is based on planned behaviour theory given by Icek Ajzen (1985). Furthermore, this study also explored the financial knowledge and behaviour across various demographic variables to know the differences among genders, qualifications and profession. The study used statistical tool like ANOVA and regression through SPSS software.

Keywords: Financial Knowledge, Behaviour, Household Units.

INTRODUCTION

Recent economic troubles in all over the world have been emphasising the financial educators to think and come out with some appropriate solution. The urge is to understand the financial markets and act accordingly. The issue of financial knowledge and behaviour has become the subject of critical financial importance. The financial wellbeing of individual depends upon the actions and actions influence by lot many factors like social, economic, regulatory and political etc. Hence it can be concluded that financial decisions are affected by environment.

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Investigating Students Perceived Satisfaction and Effectiveness of E-learning on Behavioural Intention

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ABSTRACT

With the advent of e-learning system it is becoming difficult to make students behave in the desired way. However, learning and intention to behave depends upon the expectations of students from E-learning system. Chiu, Hsu, & Sun (2005) have stated that perceived satisfaction is a powerful factor in deciding continuous use of online learning system. There are few researches have been done related to Investigating students perceived satisfaction, effectiveness of E-learning and behavioral intention. This study aims at measuring the impact of E-learning on satisfaction level, behavioral intention, and effectiveness.

Keywords: Students Perceived Satisfaction, Behavioral Intention, Effectiveness, E-Learning

INTRODUCTION

In the last two decades Electronic learning (e-learning) has been researched and reported especially in IT (Roca et al., 2006). E-learning methods are new method for enhancing learning beyond classrooms or traditional teaching methods. There are many forms of disseminating E learning which majorly includes Intranet, Internet, Extranets, satellite broadcast, audio/video tape, interactive TV, and CD-ROM (Urdan & Weggen, 2000). Over the period of time the modes were changed for E-learning. However, few are still same but these processes have been changed. A wide data base is available free

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Modelling Relationship Between FDI, Inflation, Interest Rate and Stock Returns

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ABSTRACT

The present study was done in Indian context to evaluate the relationship between FDI, Inflation, Interest Rate and Stock Returns. The study was done considering sectoral indices and the time frame of the study was ten years (2005-2016). Linear regression was applied to check the causal relationship between sectoral Index returns and macro-economic variables under study. The results are significant in Indian context.

Keywords: FDI, Inflation, Interest Rate, Stock Returns, Macroeconomic Variables.

INTRODUCTION

The relationship between macro-economic growth and stock market development has dominated academic both academicians' and practitioner's literature in recent times. The growing linkages between macroeconomic variables and the movement of stock prices for different countries have well been documented in the literature over the last several years (Fama, 1981; Lee, 1992; Kaneko and Lee, 1995; Mukherjee and Naka, 1995; Booth and Booth, 1997; Mavrides, 2000; Maysami and Koh, 2000; Sadorsky, 2003; Chen, 2003; Humpe and Macmillan, 2007). Ahmed (2008) The movement of stock indices

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Impact of Perceived Quality and Trust on Brand Loyalty with Brand Attachment as Mediating Variable

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ABSTRACT

Brand loyalty is the most sought after area by marketers these days and lot of research is being conducted in this area. The current research was conducted to identify the impact of perceived quality and trust on brand loyalty with brand attachment as mediating variable. The data was collected using standardized questionnaires on the study variables on a Likert type scale of 1-7 with sample size of 200 respondents. Non probability quota sampling technique was used for identifying the respondents. The results indicated that brand attachment plays a major role in generating brand loyalty in case of fast food chains. Both perceived quality and brand trust has indirect effect on brand loyalty i.e. through brand attachment.

Keywords: Perceived Quality, Trust, Brand Loyalty, Brand Attachment.

INTRODUCTION

Brand loyalty is a very vast area in which marketing researchers are conducting continuous researches on different issues. Brand loyalty is a very important concept for organizations as quoted by several researchers in literature review (that is, Aaker, 1991; Dick and Basu, 1994; Fournier and Yao, 1997; Chaudhuri and Holbrook, 2001). Repeated buying of a brand as well as positive attitude towards a brand predicts the overall brand loyalty of a person towards the brand (Jacoby and Kyner, 1973; Trinquencoste, 1996; Bozzo et al., 2003).

With the increasing competition in the market and decreasing differentiation between the products, brand loyalty acts as a savior for the organizations (Fournier and Yao, 1997). When a customer is loyal he doesn't pay attention to any promotion done by

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Impact of Emotional Value on Loyalty in Baked Goods

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ABSTRACT

In baked goods, such as biscuits, a very strong association is often seen. Even though there has been proliferation in the brands available in certain product category, it is obvious that people keep purchasing the same biscuits that they are essentially fond of. The current study was done to understand the impact of emotional value on loyalty in baked goods. The study adopted questionnaire from standardized scales, and data was collected on college students. It was found that indeed emotional value has a very strong impact on loyalty.

Keywords: Emotional Value, Customer Loyalty.

INTRODUCTION

Consumer research has developed from an attention on the psychological parts of basic leadership to incorporate natural viewpoints, so that an article or experience can be seen to be esteemed for its own particular purpose. Holbrook and Hirschman (1982), for instance, contended for an experiential point of view that incorporated the symbolic, hedonic and esthetic parts of the utilization procedure. They recommended that the current data handling viewpoint inferred items were generally judged through utilitarian criteria, in light of how well an item or administration fills its proposed need or plays out its legitimate capacity. An experiential viewpoint sees items or administrations through hedonic criteria, in light of a valuation for the great or administration for its own purpose. Different specialists (e.g., Batra and Ahtola, 1990)

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A Relationship Between Workplace Spirituality and Organisational Commitment

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ABSTRACT

In this competitive era of 21st century, employees are suffering with stress, insecurity, less output, work pressure etc as the consequences of complexities, competition and structural changes and in these situations workplace spirituality can be termed as a ray of hope by which an organization can find out the solutions of above set problems. At organization level, a strong motivation can be driven by practicing the workplace spirituality. It approaches employees in more positive manner so that in the present research paper we are trying to analyse underlying factors of organization commitment and workplace spirituality, the relationship between organization commitment and workplace spirituality. For research purpose we have collected the primary data through survey method and the sample size is 200 respondents in which population includes the faculty members of professional courses in Gwalior City. The sampling technique used is Non – probability purposive method. The research was conducted to show a positive relationship between workplace spirituality and organization commitment.

Keywords: Workplace Spirituality, Organization Commitment.

INTRODUCTION

Educational Institutions plays an incredible role in the development of a country because in institutions there are numerous faculties who are working, and these faculty members

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Impact of Country of Origin on Brand Equity and Purchase Intention

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ABSTRACT

Today's businesses have been majorly affected by increasing globalization which has resulted in unprecedented problems for manufacturers, marketers and customers. The present study is an attempt to find out the impact of country of origin on brand equity and purchase intention. It was conducted on the Shoppers from Gwalior Region. The data is relevant and reliable. It was checked using the reliability and factor analysis test. Regression analysis was applied to know the effect of country of origin on brand equity and purchase intention. T-test was applied to know the effect of gender on all three variables. Confirmatory factor analysis was applied to confirm and validate the factors. The results show that country of origin is significantly affected by the brand equity. CFA was applied on individual variables. From COOI the leading factor was product distinctiveness with a construct reliability of .76 from BE the leading factor was brand strength with a construct reliability of .69 and from PI the leading factor was assessment with a construct reliability of .51. Gender did not have any significant impact on COOI, BE and PI.

Keywords: Country of Origin, Brand Equity and Purchase Intention.

REVIEW OF LITERATURE

Azim et al (2011) investigated the relationships among brand equity, purchase intention and brand preference from the point of view of Iranian young consumers. The secondary

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Antecedents of Work Life Balance

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ABSTRACT

This paper is focused at identifying the antecedents of work life balance of the academicians of the Gwalior region. Work life balance or work family conflict is a burning topic for research for researchers and also for the social scientist. The increasing demands from a person in all the roles that he performs, is making these type of researches more important.

For this research data was collected with the help of standardized questionnaire and various statistical tools like regression, ANOVA etc. is applied on collected data to identify the antecedents of work life balance. The results revealed that employee engagement, personality type and demographics also play important role in determining work-life balance of employees of Gwalior region.

Keywords: Work Life Balance, Work Family Conflict.

INTRODUCTION

The present scenario of organization is altogether different from the past era. We can see increased women participation in workforce, the age of employees can range from 25 years to 70 years only males are not responsible to earn bread and butter for the family but females are equally supporting them. The jobs are no more 9 to 5 jobs but the job timings can extend beyond that, the relationship of work and worker has now been redefined. The change can also be envisaged in social scenario, the members of society (family) have to fulfill old roles and certain new roles also demand their attention.

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Quantified Image Analysis for Coronary Artery Disease Due to Plaque Formation Using Soft Computing Based Processing

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Mohit Yadav⁴ & Shubham Kumar⁵

ABSTRACT

Atherosclerosis, or hardening of the arteries, is a condition in which plaque builds up inside the arteries. Plaque is made of cholesterol, fatty substances, calcification, cellular waste products, calcium and fibrin (a clotting material in the blood). In this study various methods to detect the plaque form in coronary artery has been presented. This paper demonstrates some of the Image Processing activities like brightness enhancement, contrast adjustment, Histogram analysis, Inverse transformation of an image, thresholding of images, image enhancement in frequency domain, image restoration and de-noising. Edge detection has also been done to detect the plaque occurrence in the coronary artery. Soft computing approaches using genetic algorithm has been implemented for Image filtration.

Keywords: Plaque, Coronary Artery, Soft Computing, Image Processing, Thresholding.

INTRODUCTION

In the area of Medical Sciences, disease detection is the major concern. Image Processing is playing significant role in the area of Medical Images and in the detection of diseased area. In this paper, analysis of plaque detection in coronary artery has been demonstrated. Heart attack, in medical terms Myocardial Infarction (MI), is a major cause of human death in all over the world (Supriya Agrawal et al., 2013). Plaque is a substance made of cholesterol and fatty substances, calcium etc. which get deposits inside the arteries

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Effect of Foreign Exchange Rate on Oil Prices and Gold Prices in Indian Milieu

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ABSTRACT

This paper examined the impact of foreign exchange rate on oil prices (OP) and gold prices (GP) in India. The dependent variables in this study were oil prices and gold prices. The independent variable in the study was foreign exchange rate (FOREX). The main objectives of the study were to find the impact of foreign exchange rate on oil prices and gold prices. Various pre-regression analyses were performed including normality test, stationarity test and Granger Causality test. To analyze the data, Augmented Dickey-Fuller (ADF) was used to test stationarity. OLS model estimation was adopted to determine relationship among the variables. Granger causality test was used to investigate the impact of FOREX on Oil Prices and Gold Prices. We have used Eviews 8 to analyze the data. Granger causality results revealed that forex did not granger caused gold price and oil price. On lag selection, lag 2 was selected.

Keywords: Exchange rate, Gold Price and Oil Price.

INTRODUCTION

The import of oil signifies a huge part of the trade balance of an energy dependent country. The possible implication of oil prices for exchange rate movements have been noted by Oriavvoto and Eriemo (2012), Basher et al. (2011), Nikbakht (2009), Aziz (2009) as well as Amano and van Norden (1998). Dawson (2004) explains that changeability in oil prices has a vast impact on the comparative values of the currency

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Analysis and Interpretation of Abnormalities in the Brain Using Genetic Algorithm

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ABSTRACT

Medical Imaging plays a pivotal role in the analysis and interpretation of various diseases linked with any anatomical aspect of human being. Brain is an integral part and is being treated as the most important body part through which controlling of entire system is being covered. The role of medical imaging perspective for any abnormality in the brain has gained tremendous importance in recent years. The present paper is a gentle attempt to analyze and interpret abnormalities in the specific portion of the brain. The MRI data set has been taken from Curawell Diagnostic Center, Jaipur, Rajasthan. Genetic algorithm has been used for Gaussian filter to get the optimized value. The result obtained is promising and provides a potential for budding researchers in the field of medical image analysis and interpretation.

Keywords: Image Processing, Medical Image Processing, Brain Abnormalities, Genetic Algorithm, MATLAB, Medical Image Analysis and Interpretation, MRI.

INTRODUCTION

The brain is the most important part of the central nervous system which controls the internal and external activities. It is responsible for controlling behavior, interpreting the senses and initiating body movement. The brain is made up of many types of cells. Each type of cell has special functions. When cells lose the ability to control their growth, they divide too often and without any order, this atypical division of cells is termed as abnormalities that may cause Tumor, Alzheimer or other brain related diseases.

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The Impact of Intensity of Companies Intangible Assets on the Volatility of their Stock Prices in India

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Rashmi Kumari⁴, Rajat Agarwal⁵ & Sachin Chaudhary⁶

ABSTRACT

The study has evaluated the causal relationship between intensity of intangible assets on the volatility of their stock prices. Regression analysis was applied using E-views software to evaluate the causal relationship between the intensity of intangible assets and their stock price volatility. Analysis was done for three different sectors. The effect of coefficient of intangible assets to total assets on stock price volatility in Pharmaceutical industry and Fast Moving Consumer Goods (FMCG) is significant where as in IT industry the effect is insignificant. Results indicate that volatility of stock prices increase with increase in the intangible assets index in the total assets, where as in IT industry it is not effected by the intangible assets index.

Keywords: Intangible Assets, Intensity of Intangible Assets Intensity, Volatility of Stock Prices.

Introduction

In present time the main cause of corporate growth is acquisition and management of intangible assets size. The increasing importance of intangible assets and the absence of explicit information about the contribution of intangible to earnings imply strong market incentives for analyst to provide value-added information for high-intangible firms. Information complexity of intangible assets increases the difficulty of forecasting earnings of intangibles-intensive firms.

To earn higher profit pharmaceutical industry expends billions of Rupees yearly on intangibles. Thus, Institutional and individual investors are interested to know whether intangible assets and expenditures actually create shareholder wealth.

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A Study of Deviant Workplace Behavior and Withdrawal Intentions in Education Sector

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Ankit Parashar⁵ & Deeksha Parashar⁶

ABSTRACT

The paper investigated the effect of Deviant workplace behaviour on the Withdrawal Intention among the employees of education sector. The paper is based on a sample of 110 employees on education industry. The differences in opinion across gender was observed in Withdrawal Intention but, not in Deviant Workplace behavior. The study indicated that DwB results in the intention to leave the organization among the employees.

Keywords: Deviant Workplace Behavior, Withdrawal Intention, Education Sector.

INTRODUCTION

Employees' behaviour and attitudes towards work is key for any organisation to achieve its goals and objectives. However, employers of labour must recognise the fact that not all employees embrace good behaviour; some may consciously or unconsciously exhibit unethical and unruly behaviours in the course of work; this regarded as workplace deviant behavior.

Behaviour is considered deviant when employees are non-conforming to an organisation's policies, core values, culture etc., and such behaviour impede the vision, welfare and organizational standards, deviant behaviors are believed to be detrimental to the goals and interests of other members of the organisation. Deviant behaviour is counterproductive and whether such behaviour is noticeable or not, it does not only has adverse effects on organizational productivity.

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What Constitute Effectiveness in Advertisement? Study of Television Commercials in Tourism Industry

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Trilok Pratap Singh⁴, Roshan Sheikh⁵, Sanjeet Yadav⁶ & Kajal Jain⁷

ABSTRACT

Television commercials play a crucial role in provoking the desires of its viewers towards a destination. However, measuring the effectiveness of advertisements are considered to be the difficult task for the marketing houses. Therefore, the present study was done to explore the constituents of television commercials which results in an effective advertising strategy.

The present study measures the effectiveness of recent television commercial launched by Rajasthan State Government named as "Jane Kyi Dhikh Jaye". It sets forth the objective of measuring pre-and post-intention among the respondents by viewing the advertisement. Data was collected from students of Gwalior region by non-probability judgmental sampling method. In total, 300 respondents were asked to fill the questionnaire which was in three parts. One is about dimensions of advertisements effectiveness, secondly is about pre-and post-measures, and the third one is about the social-economic background of respondents.

Data analysis was done by using exploratory factor analysis and paired sample t-test. Information, communication and trust were three factors emerged from factor analysis. Results suggested that advertisement has improved the position of Rajasthan as a tourist destination on various dimensions.

The present study could be useful for Public and private sectors & various marketing houses. It contributes to the existing literature about the different aspects which are needed to be considered while formulating the advertisement strategy.

Keywords: Advertising Effectiveness, TV Commercials, Exploratory Factor Analysis, Paired Sample t-test, Gwalior, India.

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Product Knowledge, Ethnocentrism and Country of Origin Image on Purchase Intention: A Study of Mobile Segment

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Manjari Pandey⁴, Shashank⁵ & Komal Sharma⁶

ABSTRACT

The Main objective of the current research is to investigate relationship among product knowledge, ethnocentrism, and country of origin Image on purchase intention in the context of mobile industry. The data was taken from 180 respondents who were seeking to buy mobile phone in the city of Gwalior. The results of the current study revealed the Positive causal relationship between product knowledge and country of origin Image, product knowledge and purchase intention, ethnocentricity and purchase intention, whereas, the relationship between country of origin Image and purchase intention was not found linear relationship. Hence, quadratic equation was used to develop the quadratic relationship between ethnocentricity and country of origin image. The result of this analysis in the current study was appropriate according to proposed model.

Keywords: Product Knowledge, Ethnocentrism, Country of Origin Image, Purchase Intention, Linear Regression.

CONCEPTUAL FRAMEWORK

Product Knowledge

Product knowledge can be defined as product related information stored in memory, such as information about brands, products, attributes, evaluations, decision heuristics

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Effect of Perceived Ease of Use, Perceived usefulness, Service Content Quality and Service Delivery Quality on Service Convenience in Electronic Service Provider Environment

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Nitin Shrivastava⁴, Arpit Singhal⁵ & Vandana Sahibani⁶

ABSTRACT

This study shows the relationship between perceived ease of use, perceived usefulness, service content quality, service delivery quality and service convenience the study was carried in nature and it include the sample size of 189, the data was collected through questionnaires and its contained 56 items, tools for data analysis shows that which type of test have been applied. In this research reliability, EFA, CFA and SEM test has been applied. Analysis reveals that the service quality effecting customer perceived value and service quality effecting customer satisfaction.

Keywords: Perceived Ease of Use, Perceived Usefulness, Service Content Quality and Service Delivery Quality on Service Convenience.

INTRODUCTION

The concept of convenience in 2002 Berry et al introduced the first conceptual model of service convenience which proposed a more comprehensive multi dimensional measure of convenience within service context. They suggested that all business are service business, service business are everywhere. Therefore, service convenience refers to consumers time and effort perception related to using or buying a service. Service conveniences are those that save shoppers time or effort and includes variables such

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A Firefly Approach to Collaborative Filtering based Recommender Systems through Fuzzy Features

Krishan Kant Yadav, Venkatadri Marriboyina, Sanjiv Sharma

Abstract: Recommender system (RS) is most important methods which offer the recommendation to the online user with ease to make his right decisions on items or services. The User-based Collaborative Filtering (CF) technique is one of mainly important method amongst various recommender systems. Collaborative Filtering (CF) approaches are either model-based/ memory-based. While the previous is more precise, it's not flexible in compare of model-based approach. Here we proposed a hybrid fuzzy-firefly method to RS, which maintain the precision of memory considered as CF & scalability of model considered as CF. Utilizing the hybrid characteristics, new user model (UM) has been created, which assisted in reaching vital reduction in system difficulty, sparse & create the grip of neighbour transitivity association. UM is working to discovery group of compatible clients in which a memory-based hunt is performed. Experimental results on Movie Lens dataset shows that proposed method not only improves recommendation accuracy significantly but also increases quality of prediction and recommendation performance.

Index Terms: Collaborative filtering; fuzzy logic; Firefly algorithm; Recommender systems.

I. INTRODUCTION

Due to the massive utilization of internet, there are large

considered on user's personal attributes & creates approval on the basis of demographic sections, while CBF advises previously identical items to the users liked. CF is broadly utilized for RS filtering. It offers recommend through examining the rating details of items / the clients. Because of its ease, productivity & capability to generate precise & personalized recommendations, CF is considered to be a major technique in RS. In our work we are incorporating fuzzy logic in recommender system. Fuzzy logic was presented via LotfiA Zadeh, where fuzzy sets are determined through the membership function (MF) values lies between 0 & 1 [8]. Although many researchers have introduced fuzzy logic in different directions but some of them are still unlisted. Nasraoui et al. [9] the fuzzy approximate analysis is used to create common system for approval method, whereas the relational fuzzy subtractive clustering method is used by the Suryavanshi [10] used. Shahabi et al. [5] introduced Yoda RS, which gradually classifies the active user depends on specific samples of clients & it gives soft commendations for it. User profiles have many features which is terms as fuzzy. But it is tough to fuzzify the profile at the item level, since it will need prohibitively huge space & lengthy processing period. Al-Shamri et al. [7] made a fuzzified hybrid model



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Social Influence and Individual Financial Behavior for Digital Banking: A Causal Study

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Abstract

Digital banking is a buzz word these days. There are many factors responsible for the adoption



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Determinants of Trading Decision: An Experiential Examination

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Abstract

In the midst of increasing globalization, the past two decades have observed huge inflow of outside capital in the shape of direct and portfolio investment. The increase in capital mobility is due to contact between the different economies across the globe. The growing liberalization in the capital market leads to the growth of various financial products and services. Over the past decade, the Indian capital market has witnessed numerous changes in the direction of developing the capital markets more robust. With the growing Indian economy, the larger inflow of funds has been fetched into the capital markets. The government is continuously working on investor's education in order to increase retail participation in the Indian stock market. The habits of the risk-averse middle class have been changing where these investors started participating in the Indian stock market. It is an explored fact that human beings are irrational and considering this fact becomes imperative to investigate factors that influence the trading decisions. In this research, 'an attempt has been made to investigate various factors that affect the individual trading decision'. The data has been collected from various stockbroking firms and from clients of those stockbroking firms their opinions were recorded by means of a questionnaire. Data collected through the structured questionnaire, 22 questions were assessed which was given to the 220 respondents.

Data Security by Steganography: A Review

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Abstract- There is huge amount of data can be transmitted or store on internet in today life. This is not simple data, which is use or share by public or group of society, while personal, financial or secret data storing or transmitting for any personal or financial transaction. This is secret data, which we want to hide. Steganography is very latest or important field like cryptography. Cryptography use for privacy while Steganography use for secrecy. Steganography is a process of hiding the message in any kind of transfer file like image, audio, video. E-commerce is an application of internet, which is using rapidly day by day. The main concern of e-commerce to provide security in such way user can use without afraid. Steganography can be play very important role to provide security in e-commerce transaction. These data transactions include sensitive document transfer, digital signature authentication and digital data storage. This research paper show use of digital or image Steganography for information security through the Internet.

Keywords- Security, Steganography, Image Steganography

I. INTRODUCTION

The word Steganography is deriving from Greek origin and means, "covered or hidden writing". It is the art or science of hiding information. Whereas the goal of cryptography is to make data unreadable by a third person or other party, the



Steganography is study of hiding secret message in some other media. The information to be hide is called the hidden message and the medium in which the information to be hidden is called the cover image. The cover document containing hidden message is called stego-image. This process is called steganography and reverse process is called

Article

EFFECT OF SERVICE QUALITY & CUSTOMER SATISFACTION ON CUSTOMER LOYALTY IN ONLINE RETAIL

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Abstract



ABSTRACT Presence of online retail as part of overall retail is continually growing and becoming a vital business segment. Study of online retail customer loyalty and the factors which affect it are significant for successful business growth of such retailers. This paper analyses the service quality and customer satisfaction

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Abstract

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