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7th International Conference Proceedings on

Management Education 5.0

Aligning NEP Agenda

with Digitization and

Global Practices

(ANEPDGP-2023)

Abstract Book

8th & 9th

September, 2023

Organized by:

GL Bajaj Institute of Management and Research

Greater Noida, U.P.

Zakir Husain Delhi College (Evening)

University of Delhi, Delhi

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Management Education 5.0: Aligning NEP Agenda with Digitization and Global Practices (ANEPDGP-2023)

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Abstract Book

Chief Editors

Prof. Sapna Rakesh | Prof. Masroor Ahmad Beg

Editors

Prof. Anand Rai, Prof. Surabhi Singh and Prof. Pakiza Samad

Co -Editors

Prof. Sharat Sharma | Prof. Rajanikant Verma

Prof. Mohd. Shoeb | Prof. Alok Bhardwaj

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Greater Noida, U.P.**

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Message



Yogi Adityanath



**CHIEF MINISTER
UTTAR PRADESH**

I am happy to know that GL Bajaj Institute of Management & Research, Greater Noida is organising the 7th International Conference on 'Management Education 5.0 Aligning NEP agenda with Digitization and Global : Practices' (ANEPDGP-2023) on 8th & 9th September, 2023.

Formulated under the visionary leadership of Hon'ble Prime Minister Shri Narendra Modi ji, the National Education Policy-2020 serves a clear roadmap for achieving excellence, innovation & quality education in the Indian educational system.

This policy aims at empowering our education system and make India a 'Global Knowledge Superpower'. In this perspective, this Conference assumes much significance.

I hope that this Conference would throw new light on the subject being focused during the deliberations. My best wishes for the entire endeavour.

(Yogi Adityanath)

Message



Prof. (Dr.) Krasae Chanawongsae

President, Krirk University, Thailand



It is with great pleasure that I welcome the opening of the 7th International Conference on Management Education 5.0, to be held on September 8th-9th, 2023 at Greater Noida in India.

At Krirk University, we very much value the importance of international cooperation and we welcome this first manifestation of our relationship with GL Bajaj Institute of Management and Research, which is a leading business school known throughout the country. We look forward to a long and productive relationship in the future.

In recent years, we have had to learn how to teach management education in completely new ways and this has been both a challenge and an opportunity for us. At Krirk University, we are committed to providing high quality education with the latest technology but without ever forgetting the human touch. I am looking forward to learning more about research and new ideas in this area which we can incorporate into our own practice.

Best wishes to the organizers and to all presenters. I hope you enjoy and benefit greatly from the conference.

Prof. (Dr.) Krasae Chanawongsae

Message



Ramesh Agarwal

Chairman & Managing Worker



I am delighted to learn that the GL Bajaj Institute of Management and Research PGDM, located in Greater Noida in association with Zakir Husain Delhi College (evening) is taking the initiative to host the ANEPDGP-2023 International Conference on Management Education 5.0. This conference centered around aligning the National Education Policy (NEP) Agenda with the realms of digitization and global practices, brings me great joy. I am confident that this event will serve as a platform for both domestic and international students, educators, scholars, and industry professionals to engage in meaningful interactions and contribute to research and innovation.

The significance of such academic gatherings cannot be overstated, as they play a pivotal role in expanding the knowledge and practical experience of students, educators, and researchers within the realm of Management. I wholeheartedly commend the Institute's endeavours in creating an avenue for individuals to exchange their ideas and showcase their research findings through the medium of this Conference.

To all the delegates and the dedicated organizing committee, I extend my sincere best wishes for the resounding success of this event. Your collective efforts are sure to make this conference a remarkable achievement.

With Regards,

For Agarwal Packers & Movers Ltd.

Ramesh Agarwal

Welcome Message Organizing Committee, ANEPDGP-2023



We extend a warm and enthusiastic welcome to you for the **7th International Conference on Management Education 5.0: Converging the NEP Agenda with Digitalization and Global Approaches (ANEPDGP-2023)**. This conference offers a unique platform to delve into the crucial subject of Management Education practices aligned with the NEP and global educational methodologies. The carefully selected theme of the conference holds profound significance as it marks a significant milestone in our society's evolution.

Over the past 14 years, members of the GLBIMR PGDM community have made remarkable strides in research, teaching, and practical applications, leading to noteworthy advancements across various sectors of society. In this conference, let us collectively celebrate the accomplishments of our professional community. Moreover, our shared vision for the future involves creating even more substantial value across the globe. This conference serves as a platform for us to exchange thoughts and ideas, forging a path toward elevated achievements.

The conference itinerary is filled with exciting sessions that encourage introspection, celebrate our past triumphs, foster reconnections, expand networks, and collaboratively explore present and future avenues of research. We trust that you will find this conference to be both productive and enjoyable. Organizing an event of this magnitude is no small feat, and we express our gratitude for your participation and support.

CONFERENCE CHAIRPERSONS

Prof. (Dr.) Masroor Ahmad Beg
Professor – Principal
Zakir Husain Delhi College (Evening)

Prof. (Dr.) Sapna Rakesh
Director
GLBIMR, PGDM Institute

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Prof. (Dr.) Mohd. Shoeb**

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How Registration Reform Affects IPO Underpricing in China: Evidence from Sci-tech Innovation Board

Binyan Zhao

Krirk University, Bangkok, Thailand

Abstract

This paper analyses IPO underpricing and its determinants of the Chinese Sci-tech Innovation board based on firm-level data from July, 2019 to November 2022. By comparing IPO underpricing rate in Sci-tech Innovation Board and Main Board, the study suggests that registration reform improve the degree of IPO underpricing during the first three years of its implementation and the median IPO underpricing rate are 99.12% and 43.99%, respectively. Through multivariate regression model, the paper examines the relations between Market value, price-earnings ratio, the first-day turnover rate of shares, the online issuance winning rate, the first-day market return, issuance fee per share, issuance fee per share and IPO underpricing in Sci-tech Innovation board. The finding is that the first-day turnover rate of shares, the first-day market return and cumulative oversubscription multiple under the network are positively and significantly related to IPO underpricing. On the contrary, the issuance fee per share has a negative effect on IPO underpricing. Besides, logarithm of market value, the online issuance winning rate and process time are insignificant variables in determining IPO underpricing in Sci-tech Innovation Board.

Keywords: IPO Registration Reform, IPO Underpricing, Sci-tech Innovation Board, Determinants

Hybrid Education in the Universities of Madagascar: Issues and Reality

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Université de Fianarantsoa, Madagascar

Tsimbina Herison

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Abstract

Given the current situation within the universities of Madagascar, namely that establishments can only receive a limited number of students while the workforce is experiencing an enormous increase and also to deal with the health crisis, the university had to move towards the hybridization of the training. These new methods have been implemented to ensure lessons and training. This contribution is intended to be a study It exploits the results of a questionnaire survey conducted with students from different disciplines and interviews with teachers and heads of schools whose objective is to highlight the reality of teaching Hybrid in the University of Fianarantsoa while advancing improvements and recommendations.

Keywords: Hybrid Education, University, Teachers, Training

Work Place Issues Encountered by the Female Employees in the Star Hotels in Amhara Region, Ethiopia

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Arba Minch University, Ethiopia

Dr. P. Srinivasan

Department of Hotel Management, Koneru Lakshmaiah Education Foundation, Guntur, Andhra Pradesh, India

Abstract

Study objective: The objective is to investigate the work place issues encountered by the female employees in the star hotels in Amhara region

Method: Descriptive research design and explanatory approach were used. A qualitative approach using interviews and FGD's were conducted in data collection. Judgmental, Proportionate and single random sampling techniques were employed.

Results: Internal factors such as long working hours, Unfair salary, Sexual Harassment, Lack of training, career advancement programs, transport facilities, job security and employees' conflicts Similarly, external factors like Family and Child care responsibilities, Lack of family support and societal unacceptance for the profession also reflect as an issue in the work spot.

Implications: The expectations raised by the employees such as Career Advancement Programs, Skill Enhancement Training Programs, Creche facilities Fair Salary and Transportation Facilities needs fulfilment by the hotel's management for its survival.

Value: The paper will serve as a benchmark for the hotel business operators to identify and implement required benefits for the female employees to have a conducive and productive work environment.

Keywords: Ethiopia, Female Employees, Issues, Star Hotels, Work Place

How to Take a Holistic View of the Changes in China's Macroeconomic Environment During the COVID-19 Period

Xiaochen Lin

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Anhui International Studies University, China

Abstract

The global crisis of the COVID-19 pandemic in 2020 has once again made people feel the trend of economic recession. As one of the regions with the strictest control measures and the longest period (January 2020 to December 2022), China's GDP fluctuated greatly in the three years of the epidemic, especially in the severe phase of the epidemic, there were three years of negative growth, which is a historic moment. We tried to establish a regression model to test what changes had taken place in the macro environment of China's economy during the epidemic (2018s to 2022s) and what factors caused the GDP fluctuations. The results showed that: 1. The structure of China's three major industries changed significantly during the epidemic period, especially the tertiary industry. 2. Exports and manufacturing are the main drivers of GDP growth, but their role is limited in an environment of global overproduction and insufficient demand. 3. Overproduction leads to financial excess, and funds fail to form a virtuous cycle. In the process of investment, high savings are formed, which further affects consumption and further deteriorates the economic environment. 4. Government spending did not play a good role in GDP during the epidemic, but caused side effects. These changes in the macro environment have hindered the development of China's economy, and loose monetary policy seems to have had little effect, while fiscal policy has played a more important role in the post-epidemic era.

Keywords: Economic Structure, Fiscal Policy, Overproduction, Microeconomic Environment

A Study on the Relationship among Road Safety, Long-Time Occupational Health and Effective Government Caring: Evidence from Motorcycle Riders in Bangkok

Guo-Min Yuan

International College, Krirk University, Bangkok, Thailand

John Walsh

Krirk University, Bangkok, Thailand

Abstract

Becoming a motorcycle rider is a popular occupation choice for local residents and Non-Bangkokians, particularly those who have a limited education background. Taking account of the positive impacts of protecting the rights of vulnerable groups and creating employment opportunities, this study aims to understand a newly developed relationship among road safety, long-time occupational health and effective government/community care. A two-pronged approach was used. First, to review relevant key documents mainly released by local government, its sub-offices and committees. Second, investigating the situation through a program of in-depth, personal face to face interviewing with 30 respondents in Bangkok city, mainly in Bang Khen District. In addition to the interviews, we visit the riders' work site, observe their activities and attempt comprehensively to understand their daily living.

Keywords: Government Policy, Motor Rider, Occupational Health, Road Safety

Exploring the Factors Affecting Customer Satisfaction with Student Rented Apartments by Chinese Students in Bangkok

Hanpu Chen

Krirk University, Bangkok, Thailand

John Walsh

Krirk University, Bangkok, Thailand

Abstract

The foreign population of Thailand has been increasing. In addition to tourists in recent years, the number of overseas students in Thailand is growing and, among these students, a considerable proportion is from China. Therefore, it has become a popular phenomenon for Chinese students to rent apartments around their universities. Previous studies have pointed out that the living environment is very important to people, and some studies have also pointed out that the environment near the current Bangkok institution is a crucial factor for students. Further, some studies have indicated that the apartment for students has its special requirements, and the investigation and defence against security risks should be stricter. Combined with previous studies, it is evident that students have relatively high requirements for the environment, and the living site is a major factor for people to measure the living environment, and there is also a need for stricter security as apartments provide accommodation for students. In order to obtain more information on this phenomenon, this research will adopt a qualitative research method, and has chosen two institutions in Bangkok that have many Chinese students, which are Krirk University and Assumption University. In-depth interview will be conducted with 6 students from the two schools to find out the influencing factors of Chinese students' satisfaction with their apartments in Bangkok. This study will contribute to filling in the gaps in the academic research on the factors affecting the satisfaction of Chinese students in Bangkok with student apartments. Meanwhile, for the owners of apartments, it can also help them better meet the customer needs of students and improve the service and competitiveness of rental apartments

Keywords: Bangkok, Chinese Students, Customer Satisfaction, Qualitative Research, Student Accommodation

Carbon Emission for Climate Change Mitigation: Bibliometric Analysis of Selected Countries During 1991-2019

Nida

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Prof. Rajanikant Verma

Commerce Department, Zakir Husain Delhi College (Evening), University of Delhi, Delhi

Abstract

Several literatures are available that focus on carbon emission at micro level, a comprehensive macro-level review is still absent. Prior studies utilized manual review techniques, which have limitations in terms of comprehensive analysis. There is a lack of detailed review studies that focus especially on global carbon emissions. Therefore, this research wants to bridge this gap by doing a bibliometric study to give a more thorough examination related to this area. 4922 research papers from WOS database were collected, Period, 1991-2019, using inclusion and exclusion method and searching with the keyword “Carbon emission”, 2020 and 2021 has been excluded due to pandemic were left with 4205 papers. The search was conducted within relevant categories of the “Web of Science” some 2892 papers found, only full articles with open access total 717 final papers got select. A rising trend found, particularly between 2016 and 2019. It was discovered that between 1991 and 2008 there was little to no research, until the introduction of legislation for combating climate and rise in public and corporate awareness. Studies showed that since 2008, China has consistently maintained its position as the country with the highest carbon emissions followed by United States, England, and Austria.

Keywords: Global Warming, Carbon Emission, Sustainability, Bibliometric Analysis, Vosviewer, Citespace

A Critical Analysis of Various Evaluation Models: Step Towards Education 5.0

Dr. Ruhi Bakhare

Dr. Ambedkar Institute of Management Studies and Research, Nagpur, Maharashtra

Upal Sinha

Consultant (People Development)

Abstract

The purpose of this study is to propose an innovative model for evaluating the various higher education program keeping in mind the NEP 2020. Since independence, there is incredible growth in the landscape of higher education. According to the recent statistics from about 20 universities in 1950, we now have about 1040 universities. About 135 of these institutions are regarded as Institutions of National Importance (INI). (Pillay (Education Times), 2022). From these figures, it is observed that the number of universities and graduate enrollment has geared up which has also given rise to the concern for quality and relevance of the education imparted. The quality of education and its relevance can be judged from the assessment and evaluation patterns. According to the National Education Policy 2020, Higher education is intended not only to impart knowledge but also expected to develop certain associated skills and inculcate a specific type of attitude. Therefore, they should be looked at and evaluated as a training program. There are various models proposed by various researchers and trainers in different era. This research paper intends to study these models in detail and tries to propose a new evaluation model which will be a step toward Education 5.0 accomplishing the vision of NEP 2020.

Keywords: NEP 2020, Higher Education, Evaluation Models and Education 5.0

Role of NEP 2020 in Fostering Digital Innovations Among Women Entrepreneurs

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Abstract

This research examines the convergence between the National Education Policy (NEP) 2020 agenda, women entrepreneurship, and digital innovation. It investigates the impact of NEP 2020 provisions and initiatives on fostering women's entrepreneurship and driving digital innovation in the Indian context. By conducting a systematic review of relevant literature and conducting qualitative interviews with educators and women entrepreneurs, this research aims to understand the strengths, challenges, and potential opportunities for aligning NEP 2020 with women entrepreneurship and digital innovation.

The research methodology includes a thorough analysis of policy documents, reports and scholarly literature related to NEP 2020, women entrepreneurship, and digital innovation. The findings will uncover key themes, policy gaps, and best practices associated with integrating NEP 2020 into the realms of women entrepreneurship and digital innovation. The qualitative interviews will help provide valuable insights into the perceptions and experiences of stakeholders.

The research findings will provide a comprehensive understanding of how NEP 2020 supports women entrepreneurship and digital innovation. It will shed light on the strengths and weaknesses of NEP 2020 in addressing gender disparities, fostering digital skills, and promoting entrepreneurship education. Moreover, the research will identify strategies and recommendations to effectively align NEP 2020 with women entrepreneurship and digital innovation, including the need for gender-responsive curriculum, access to technology and digital resources, mentorship programs, and networking opportunities.

The implications of this research will inform policymakers, educators, and stakeholders about effective strategies to align NEP 2020 with women entrepreneurship and digital innovation. The research will guide the development and implementation of targeted initiatives and policies that empower women to leverage digital technologies, acquire entrepreneurial skills, and drive innovation. Ultimately, aligning NEP 2020 with women entrepreneurship and digital innovation will contribute to creating an inclusive ecosystem, fostering economic growth, and accelerating digital transformation in India.

Keywords: Digital Innovation, Gender Equality, NEP 2020, Women Entrepreneurship

Developing Moodle Based E-Learning Course to Enhance Knowledge of Human Resource Management among B. Ed. Student-Teachers

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Abstract

Teacher Education system is a foremost essential means to enhance the excellence of school education. It instils the abilities, knowledge, skills, values and proficiencies among the student-teachers and makes them professionally capable to meet the demands of the society. In Educational Management, there are five Ms, i.e., men, money, machines, materials, and methods. Human being is fundamental resource for making or construction of anything. Every organisation desire is to have skilled and competent people to make their organisation competent and best. One of the most crucial Concept in Educational Management is Human Resource Management. The present century is rightly called the technological century. The revaluation in ICT is influencing the practices of educational system worldwide. This paper is focussing on developing Moodle based e-learning course for B. ED. student-teachers. In the present study the researcher has conducted experimental research design with Hundred student-teachers of B. Ed. Data from the study was collected through Quiz on Moodle based e-learning course. The findings indicated that there is significant difference between the between pre-test and post-test mean scores of Moodle Based E-Learning Course to enhance knowledge of Human Resource Management among B. Ed. student-teachers of the experimental group. The results also highlighted that Moodle based e-learning course is effectively prepared for student-teachers of B. Ed. to enhance knowledge of Human Resource Management.

Keywords: Moodle, E-Learning Course, Human Resource Management, Student-Teachers

National Education Policy 2020: The Innovations for Management Education

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Abstract

The National Education Policy 2020 was approved by Indian Cabinet on 29th July 2020. This Education Policy came after 34 years of gap. The NEP 2020 is innovative and quite different from the earlier Education Policy of Year 1968, 1986 and Plan of Action 1992. NEP 2020 envisions making India a Knowledge Super Power and future-ready. The NEP 2020 is designed for accessible, skill-based, high quality, international standard, multidisciplinary, holistic Education (Management Education) with flexibility and assistance of the modern educational technology. NEP 2020 supports the use of Edutech such as AI, Cloud Computing, and Smart-Board, Machine Learning, Gamification, Augmented Reality etc. It aims to provide its citizen the 21st Century Skills. It envisages change in the Teacher's Education, Abilities, and Attitudes, change in curriculum, pedagogy, the evaluation system and transform the organisation structure of the Institutions. Up-skilling and Executive Training has a rising demand and the Institutes of Management Education has to take advantage of it. NEP 2020 focuses on Inquiry-based Education and Critical Thinking not on Rote-learning. In NEP now the Bachelor Course is of 4 year duration. The last year is devoted to Research and an Institution of Management Education has to develop a Research Ecosystem. NEP 2020 supports education with Internships and Project. In NEP 2020, in place of multiple regulators, there is a Single Regulator for Higher Education- Higher Education Commission of India (HECI) with 4 verticals NAC (National Accreditation Council), HERC (Higher Education Resource Centre), HEGC (Higher Education Grant Council) and GEC (General Education Council) to deal with different aspects of Higher Education. The area of Management Education is highly competitive and in order to succeed and satisfy the students and the stakeholders like Promoter, Recruiter, Local Environment, a Management Institute has to be Innovative.

In this paper, the Author has tried to highlight the various Innovations for Management Education in the light of NEP 2020.

Keywords: Multidisciplinary, Exit Points, ABC (Academic Bank of Credit), Ranking, Light but Tight

Role of Administrative Officers Aligning NEP 2020 Initiatives in Samagra Siksha of Chitrakoot Uttar Pradesh: A Case Study

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Abstract

National Education Policy 2020 introduced and unanimously passed by the Union of Cabinet on 29th July 2020 was one such policy that did not become the prime-time debate shows, discussions in TV, media channels nor it faced any objections from the opposition party. Elementary, Online education, digital learning, Revamping Higher Education and the complete overhaul of the Indian education system and its execution to the ground level has been the top priority of Ministry of Education. This research paper is a qualitative case study through secondary data on the role of administrative officers aligning NEP 2020 initiatives in Samagra Siksha of Chitrakoot Uttar Pradesh in the implementation of this challenging task which is limited and meant only for the Ministry of Education. Quality of education reaching out to the common masses through technology intervention in increasing the enrolment of out of schools children and bringing them to the mainstream with others is sure to be an uphill task for educators, parents, education system which has always been striving to reach a significant numbers of students. Social, economic, upliftment in creating a healthy and a change environment for a better society is something that seems evident in making the Nation as Aatma Nirbhar Bharat. Reviving the lost position which it held since time immemorial known for giving Nalanda, Takshila, Vaishali, Vikramshila Universities to the whole world.

Keywords: National Education Policy, Online Education, Digital Learning, Revamping Higher Education, Samagra Siksha, Technology Intervention, Enrolment, Nalanda, Vaishali, Vikramshila Universities

Reverse Mortgage in Retirement Planning: A Bibliometric Analysis

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Abstract

Background: In this study, reverse mortgage-related retirement planning research will be analysed using bibliometric techniques.

Methods: With the help of Scopus, one of the most well-known databases, various publications on the subject of reverse mortgage were found. The time period covered by the articles is from January 1, 1994, to December 31, 2021. Sci-mat is used for a variety of analyses, including those of documents according to the year, source, nation, and so forth. Some of the other diverse analysis techniques and tools that are used include Vosviewer version 1.6.15. The evaluation of various units, including citation analysis, co-authorship, co-occurrences, etc., is done using this.

Results: In our study, a total of 93 articles on reverse mortgages in the context of retirement planning were found through the Scopus search. In 2019, the most articles are published overall. A total of 27.7% of the publications in the field were in the fields of economics, econometrics, and finance, with the majority of those articles coming from the United States. Network analysis of several parameters demonstrates the topic's strong research potential.

Conclusions: Reverse mortgages undoubtedly play a significant role in any country, and there needs to be a lot of research on the financial habits of the elderly and retirement planning. Authors, documents, countries, associations, and other factors are statistically examined to show the topic's potential. A network analysis of multiple variables reveals a large potential for inputs to the ongoing research.

Keywords: Reverse Mortgage, Retirement Planning, Bibliometric Analysis, Current Trends

Impact of National Education Policy on Student's Satisfaction for E-learning: An Empirical Study

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Abstract

The global education development agenda reflected in the Goal 4 (SDG4) of the 2030 Agenda for Sustainable Development which was adopted in 2015, seeks to “ensure inclusive and equitable quality education and promote lifelong learning opportunities for all” by 2030. The aim of this research is to identify various factors of NEP (New Education Policy) that has an impact on students' satisfaction for E-learning programs. The present research paper is prepared by collecting primary data with the help a structured questionnaire through Google Forms. A sample of 245 students are collected from graduation and post-graduate students. In this study, the convenience sampling technique was used and SmartPLS-4 software was used to analyse the data. Correlation and multiple regression analyses were used to validate the proposed hypothesis. The findings indicate that the factors of NEP (New Education Policy) such as equitable use of technology, digital infrastructure, and online teaching platforms all have a significant direct effect on student's satisfaction for e-learning.

Keywords: Equitable use of Technology, Digital Infrastructure, Online Teaching Platforms and Student's satisfaction for E-Learning

Visualising a Unique Education System to Meet Global Education Standards: An Exploratory Study

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Abstract

Education is the cornerstone of any society, and providing students with a top-notch education system is paramount for developing and sustaining a prosperous future. However, designing an education system that meets the ever-evolving standards at a global level can be far from easy. This research paper will discuss how best to visualise a unique education system that caters to individual needs and meets a global benchmark. With these tips, creating a comprehensive educational environment allows each student's knowledge and skillset to expand beyond imaginable parameters while keeping pace with international demands is possible. This paper also formed the basis of a new education system internationally, resulting in improved student performance and satisfaction. It analyses successful education models to identify best practices necessary to create an effective, equitable education system. A unique framework that emphasises critical thinking, problem-solving, collaboration and future-relevant skills such as digital literacy should be developed. Quality control measures must be implemented, including assessments, monitoring and evaluations. Relevant investments in resources, technology, infrastructure and personnel are essential for successful implementation. Finally, the National Education Policy 2020 aims to meet global standards by increasing research intensity and promoting digital technologies in Indian universities.

Keywords: Education, Global Standards, Best Practices, Quality Control, National Education Policy 2020

Study of Information Security Governance in PSE Banks in India

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Abstract

Purpose of the study: This study aims to investigate and analyze the Information Security governance practices within banks.

Design/methodology/approach: This is a Survey-based study. Employees of State Bank of India in Delhi region were the participants of the study.

Findings: The findings of the study will contribute to the existing body of knowledge on information security governance in the banking sector.

Research limitations: Small sample size and lack of funds for performing comprehensive quantitative study are the limitations of the study.

Practical implications: Regulatory compliance, incident response, and data recovery are all a part of this process, as well as risk assessment and management, policy and procedure creation, security awareness and training, security controls and technology, and more. Public sector organizations may improve their security posture and better secure their information assets by adopting a systematic approach to information security governance.

Social implications: Data protection, service protection, privacy, fighting cybercrime, public trust, and economic impact are only few of the societal effects of researching information security governance in public sector organizations. Organizations in the public sector can reduce the risk of financial and reputational damage as well as secure sensitive information by employing best practices in information security.

Originality/value: The research outcomes will help identify areas of improvement, highlight effective practices, and provide recommendations for enhancing information security governance within banks. Ultimately, this study contributes to the development of robust Information Security governance frameworks that can protect sensitive data, mitigate risks, ensure regulatory compliance, and maintain the trust and confidence of customers and stakeholders in the banking industry

Keywords: Information Security Governance, IT Regulations, Public Sector Enterprises, Public Sector Banks, Government Standards

Technology Adoption Intention Predicting Readiness to Learn Online

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Abstract

Purpose - Globally, the evolution of the Internet as a platform to deliver learning has in the last decade seen a surge and post pandemic decade long growth has been touted to have been achieved in a span of two years. It is therefore imperative to understand the adoption intention and learning readiness as this would motivate Universities to leverage on to meet the capacity constraints and beat the escalating costs in higher education.

Design/Methodology - A theoretical examination of the literature generated an abstract model linking up the student's motivation to accept the latest technologies and their readiness to engage in online learning. A suitable instrument was developed based on popular and standardized scales that has been evaluated by experts and also pre-tested with 150 Community college students from the actual sample to trial its applicability. Descriptive statistics and cause effect analysis will be done using SPSS and AMOS to validate the projected model.

Findings - An exploration of factors that would result in students' optimistic intentions to accept the latest technologies for their education, will be perceived for reinforcement and deterrents would be analyzed to defend them.

Practical implications - This paper will inspire the educational institutions to discover new ways to develop positive intent for technology amongst students, so that they can power up their education delivery system and reach out to more students while magnifying their services too.

Originality/Value - The deliberations of this paper will lead to understanding the nuances in making online learning sustainable and aid policy makers as enablers of suitable policies to eventually support sustainability goals to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all."

Keywords: Technology Adoption Intention, Online Learning, Higher Education, Readiness to Learn Online

Digital Disruption and Leadership Development: A Conceptual Analysis and Implications for Future Research

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Abstract

The world is changing due to digital technologies, particularly in the business sector. Because of the constant change and evolution of technology, conspiring a platform for business architecture requires flexibility and pragmatism. The nature and pervasiveness of digital technology have undergone prodigious changes, which have important inferences for leadership development, theory, and practice. Many leaders today find it difficult to confront the increasing speed and volatility of technological change. It is critical that business leaders must be fully aware of this digital transformation and adapt their leadership strategies and approaches accordingly. This conceptual paper provides a brief definition of leadership development, digital disruption, and the connections between these two variables. This analysis also highlights some issues that should be addressed in future studies. In this study, we discussed what digitalization can offer in terms of enhancing leadership development in accordance with the demands of this age. As part of our analysis of the literature on leadership development and digital disruption, we also make recommendations for future research into these topics with a particular emphasis on leadership development. It also provides evidence on the digitalization mechanisms and means of enhancing leadership development in their rapidly changing digital environment. This research is valuable for professionals, practitioners, business executives and managers, government officials, researchers, and academicians looking for current research on leadership and business advancement in the digital era.

Keywords: Digital disruption, Digital leadership, Digitalization, Leadership development, Technology.

Bibliometric Analysis on Usage of Entertainment Apps among Youth

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Abstract

Applications for entertainment have developed significantly over the past few years, becoming popular among all generations. The systematic mapping of this field still needs further input. In order to better understand the state of research at the moment, this paper is the first bibliometric analysis in the field. Employing several bibliometric analytic techniques, Scopus and Web of Science (Core Collection) databases were used. The whole body of literature on this developing subject was released between 2002 and 2022. The year of publication, journal name, citations, author, nation, and particularly, study technique were all included in the bibliometric analysis. Additionally, the researcher performed bibliometric mapping of co-authorship, co-citation of authors, and co-occurrence of keywords using the VOS Viewer program. Overall, this study offers fundamental information, research classifications for the preliminary stage of the investigation, and research directions for further investigation in this field.

Keywords: Bibliometric Study, Entertainment Apps, Mapping

Potential Originality and Effectiveness: Defining Creativity

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Abstract

In the past three decades, the global economic environment has experienced a major shift. New technologies have surfaced that have given birth to new career options and new industries have emerged. The present century is the era of soft skills while hard skills have taken the secondary role. The ability to imagine, think, and create viable tangibles and intangibles products i.e., creativity is among the most desired skill. Creativity and innovation have been recognized as the key growth drivers of the economy. Economies around the globe are striving to secure their place in the changing world order and the countries with the best creative capital hold the greatest chance of succeeding. Countries across the globe are putting major emphasis on acquiring, developing, and retaining creative capital i.e., human resources with creativity skills. Many countries were early to recognize the role of creative potential in economic development and have therefore introduced creativity as the key skill to be developed among students in the national policy document. India is among the latest to acknowledge the need to develop the creativity of human resources starting from the initial ages. Thus to harness the intrinsic advantage and to cultivate its creative talent India introduced New Education Policy (NEP) 2020. NEP has placed major stress on developing the creative talent of students and weight the significance of learning through experimenting. Despite being the buzzword of the present century, researchers have still not reached an aggregable definition of creativity. The standard definition of creativity describes it as the ability to produce novel and efficient products. The present paper aims to qualitatively analyze how the definition of creativity has evolved over a while and why creativity is considered an important cognitive skill among human resources by organizations at the micro level and economies at the macro level.

Keywords: Creativity, Creative Talent, Economic Environment, Human resources, Innovation, NEP

The Prominent Instruments Employed in the Implementation of Blended Learning in Higher Education

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Abstract

Blended learning, a pedagogical strategy that integrates traditional face-to-face instruction with online learning activities, has attracted significant interest in higher education institutions worldwide. This research paper investigates the significant integrated learning tools used to improve teaching and learning in higher education. Utilizing a comprehensive literature review methodology, this study examines a vast multitude of scholarly articles, research papers, and educational reports on blended learning in higher education. According to the findings, several significant instruments play a crucial role in facilitating effective integrated learning environments. Learning management systems are becoming an indispensable tool for managing course content, facilitating communication, and administering online assessments. These platforms enable instructors to disseminate course materials, engage students in interactive discussions, and monitor students' progress. Multimedia tools such as videos, podcasts, and interactive presentations have been identified as potent instruments for delivering interactive and engaging learning experiences. These tools enhance students' comprehension, motivation, and retention of information. Social media platforms and online discussion forums facilitate knowledge dissemination and collaborative learning among students. They provide opportunities for peer interaction, group tasks, and the exchange of knowledge beyond the physical classroom. Virtual simulations and augmented reality applications provide opportunities for immersive and experiential learning, particularly in fields that require hands-on training or investigation of complex environments. Analytics and data-driven tools enable instructors to track student performance, evaluate learning outcomes, and provide timely feedback for individualized instruction. This research paper concludes that a combination of these significant instruments is necessary for designing effective integrated learning experiences in higher education. Educators can nurture active learning, encourage student engagement, and create flexible learning environments to meet the diverse needs of today's students by strategically integrating these tools.

Keywords: Blended Learning, Higher Education, E-learning, MOOC, Flipped Classrooms, Pedagogy

Navigating Barriers to Technology Empowerment of Academicians: A Catalyst for Achieving Sustainability in Indian Universities

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Abstract

The integration of technology in the field of education has led to a significant improvement in the development of academic skills. Nevertheless, as a result of the changing work patterns, the swift growth has given rise to several obstacles. Upon the identification of barriers to technology empowerment, it is imperative for educational leaders to develop a systematic approach to comprehend their interrelatedness. This will enable them to ascertain the most critical impediments that necessitate immediate intervention. Conducting an inquiry into the impediments encountered by educators when utilizing technology is imperative, and establishing the requisite connections to acknowledge the interdependence of each hindrance is crucial. The barriers at hand are hindering the advancement towards attaining the essential upskilling and reskilling needed for sustained technological empowerment. The first step in addressing this matter is to ascertain the causal relationship between the obstacles. The present study aims to construct a framework for analyzing the interconnections among various obstacles to technological empowerment through the utilization of the Fuzzy Decision-making Trial and Evaluation Laboratory (F-DEMATEL). The utilization of fuzzy set theory enables the incorporation of ambiguity into decision-making processes, while the DEMATEL approach is employed to illustrate the context-specific connections among obstacles. The findings indicate that Deficiencies in Faculty Training and Development (BR9) is the most significant Barriers to Technology Empowerment of Academicians in the University system. The removal of causal barriers can lead to the spontaneous dissolution of impacted barriers, thereby facilitating a significant stride towards the sustainable digitization of the education industry.

Keywords: Technology Empowerment, Fuzzy-DEMATEL model, Academicians, University System, Sustainable Development Goals

Linking Skill Development with New Education Policy (NEP) in Jamui District

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Abstract

This essay focuses on the linkage of the current skill development program in the Jamui district of Bihar to the upcoming New Education Policy. The study delves into the role of new education policy in the quality of current skill development programs and the challenges associated with their implementation along with bringing disruption in Innovation. With Vocational and skill development courses planned from class 6, the innovation in technology through tinkering of the young minds will be crucial. It focuses on short-term and long-term skill development programs to be implemented in schools for the overall development of students. The paper examines the challenges and potential downsides of implementing skill development within the National Education Policy (NEP) in Jamui. It emphasizes the importance of sufficient infrastructure, teacher training, and cooperation between the public and private sectors to ensure effective implementation. The paper also addresses issues of justice and ensuring that everyone is included. It advocates for concrete steps to guarantee that skill-building programs reach people in marginalized and disadvantaged communities with few suggestions. These have future implications for improving specific areas so that NEP can be linked with skill development in the required sectors and trades based on district demand and supply. To summarize, this article contends that the interdependence between skill development and the National Education Policy (NEP) is critical for building a workforce capable of fueling not just future needs but also innovation, entrepreneurship, and social growth. Countries can address the rapidly changing global landscape by coordinating skill development initiatives with a strategically crafted NEP. This collaboration promotes long-term growth, upward mobility, and a higher standard of life for their people.

Keywords: Jamui, Leadership, Marginalized, Skill Development, Societal Equality

NEP-2020 and Technology Empowered Learning : A Direction Forward in Collaborating Relationship and Excellence in Indian Higher Education

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Abstract

The terrain of knowledge is rapidly changing in human civilization. The National Education Policy -2020 (NEP-2020) has been adopted by the Government of India with a goal to revitalise the Indian Education system in sync with current period of rapid changes and technological developments in society, keeping in mind the role of education as an instrument for change. NEP 2020 recommends changes to higher education and public schools in India. The National Education Policy 2020 places a strong emphasis on using and integrating technology in higher education and the classroom to help India achieve the demands of a quality education in line with the SDGs in the 21st century. The goal of SDG 4 of the Global Agenda is to ensure that all people have access to excellent, lifelong education, regardless of their location, ethnicity, religion, colour, or caste. Thus, there is a strong emphasis on achieving global goals in India. More importantly, this is due to the need to accomplish the government's objectives for reforming India's educational system in light of the extensive changes that have occurred in terms of economic, social, and scientific fields over the course of the last 20 years. The usage of technology in educational settings will improve teaching strategies and pupil learning. The National Educational Technology Forum (NETF) should be established, as suggested by NEP 2020, to promote candid discussion regarding the use of technology in K-12 and higher education. The purpose of this study is to address the NEP-2020 suggestions for using and integrating technology in higher education to adapt the teaching-learning paradigm to the demands of the knowledge-based global economy and the growing Knowledge society.

Keywords: NEP 2020, Technology Enabled Learning (TEL), Knowledge-Driven Society NETF, E-Learning Platforms, Technology

Revolutionizing Management Education: Exploring the Transformative Impact of Emerging Technologies

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Abstract

Management education is undergoing a rapid transformation due to the emergence of new technologies that are reshaping the business landscape and the skills required for managers. This research aims to explore the current trends and challenges of integrating emerging technologies, such as artificial intelligence, blockchain, internet of things, and big data analytics, into management education. The paper reviews the existing literature and practices on how these technologies are being used to enhance teaching and learning processes, curriculum design, assessment methods, and research and innovation in management education. The paper also discusses the implications and recommendations for management educators, policy-makers, and stakeholders to effectively leverage the potential of emerging technologies in management education. The paper concludes that emerging technologies can offer significant benefits for management education, such as improving learning outcomes, student engagement, teacher satisfaction, cost-effectiveness, etc. However, the paper also cautions that emerging technologies pose some risks and challenges, such as ethical, legal, social, and cultural issues, digital divide, data privacy and security, teacher training and development, quality assurance, etc. The paper suggests that a holistic and human-centered approach is needed to integrate emerging technologies in management education, guided by the principles of inclusion and equity.

Keywords: Emerging Technologies, Management Education, Artificial intelligence, Blockchain, Internet of Things, Big Data Analytics

India's Merchandise Trade with Bangladesh: An Analysis

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Abstract

Bangladesh is one of the important trade partners of India among SAARC nations. India has established strong diplomatic relations with Bangladesh since its independence. Both the nations share common culture, language, history and border. Trade between India and Bangladesh has generally been a positive experience over the ages. Both the countries are actively involved in promoting the bilateral trade with each other. The main objective of the present article is to analyze the trade flow of India and Bangladesh with each other for a period ranging from 2005 to 2021. Secondary data is used in the present article. It is found from the study that India's export to Bangladesh and India's import from Bangladesh increases significantly in the year 2021. Bangladesh is one of the good destinations of India's export. There is a positive balance of trade of India with Bangladesh.

Keywords: Trade, Export, Import, Balance of Trade, India, Bangladesh

Problems and Prospects of Artificial Intelligence in Corporate Governance Practices in India: An Appraisal

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Abstract

It is expected that the scenario of corporate governance practices in corporate world may change due the impact of digitalization and dominance of technology in business decision making process. It is observed that the use of Artificial Intelligence (AI) in corporate world is becoming crucial from strategic point of view. Of course, there are several challenges and opportunities regarding the use of AI in corporate governance practices. Several challenges are observed like data privacy, cybersecurity, accountability and board expertise in technology. In spite of these challenges, several opportunities are observed like transparency, risk assessment, efficient decision making, compliance monitoring etc.

Keeping in mind the above concerns, this study focuses on problems and prospects of artificial intelligence in corporate governance practices in India.

Keywords: Artificial Intelligence, Business Decisions, Corporate Governance, Digitalization

Making Technology Accessible to Experts in E-learning and MOOCs

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Abstract

Since National Education Policy (NEP 5.0) strives to achieve half of Gross Enrolment in Higher Education by the 2035 with the help of Massive Open Online Courses (MOOCs), I propose to submit the paper on how the supply side in terms of faculty and content can come together with technology in E-learning. There are various gamification frameworks that have surfaced in consumer engagement ecosystem. The juxtaposition among consumer behaviour, management decisions and game theory in the competitive environment provides ample ways that can be experimented with, yielding varying outcomes or multiple routes to achieve a specific objective. We need to find a good balance between what features should be offered free and which ones could be made premium. Thus, the sources of revenue could be subscription driven with premium features, exclusive access, customization, e.g. Super Admin Panel and implementation charges. If I segment the user group as free or advertisement driven, debit worthy or paid, buzz creators and non-business-value-add, then with my proposed field of study, it becomes more contextual to identify and treat the user base accordingly. Similarly, the consumer touch points can be classified as consumption, transaction, social, participation, marketing, attendance and supplier led. There is an opportunity to bring nuances of NEP into effect through the larger access to technical infrastructure such as this in order to achieve the said target.

Keywords: Authors, Content Creators, E-learning, Education Technology, MOOCs, NEP

A Study on the Opportunities and Difficulties of Digitalizing HR Metrics in India

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Abstract

The digitalization of HR metrics is becoming increasingly important in order to boost organizational performance and efficiency and enhance employee experience. The main challenge for 2021 is to deploy the digital infrastructure and the model for HR's digital service delivery in a sustainable way. The study's goal is to investigate several facets of India's digitalization of HR metrics. Additionally, it offers a thorough analysis of India's digitalization of HR metrics. In order to conduct a thorough investigation on the digitalization of HR metrics in India, the researchers looked at various data from a second trustworthy secondary source.

All data on the digitalization of HR metrics in India was gathered by the researcher. The study came to the conclusion that India's rapid adoption of digitalization of HR metrics has changed the HR function forever. In line with the rapid advancement of technology, HR measurements are becoming more digital. Firms have benefited commercially as a result of the digitization of HR metrics.

Keywords: HR Metrics, Digitization, Information, Technology All Refer to Digital Infrastructure

An In-depth Examination of AI-based Digital Transformation Effects on Marketing

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Abstract

The rapid development and uptake of artificial intelligence (AI) in business has prompted a profound digital transformation and the subsequent wave of corporate business disruption. Marketing has become a well-known field among the numerous corporate sectors that is going through significant changes as a result of this development. In order to obtain quicker and more efficient results, contemporary marketing strategies are progressively incorporating cutting edge technologies like AI into their daily operations. With an emphasis on the incorporation of AI in marketing activities, this article intends to study the newly emerging topic of AI-based marketing research.

Integrated digital marketing, content marketing, experiential marketing, marketing operations, and market research are some of the sub-functional themes or activity levers that the study divides marketing under. These topics highlight important areas where AI technology are being used to improve marketing tactics and results.

The study integrates 170 noteworthy use cases from recent literature to comprehend the practical consequences of AI in marketing. These use cases demonstrate how AI is applied to enhance customer experiences and increase outcomes across the chosen marketing subjects and sub-themes. The article also undertakes a systematic review of the literature (SLR) of 57 pertinent works in the area of AI-powered marketing. Based on qualitative and quantitative standards including coverage, impact, and usefulness, the publications are judged.

To determine the most important and useful papers, the SLR results are graded qualitatively and quantitatively. This ranking enables a thorough knowledge of the state of AI-based marketing research at this time. To provide a comprehensive understanding of the implications and applications of AI in marketing, the analysis takes into account a variety of corporate sectors, research contexts, and scenario types.

The paper examines the effects of AI-powered marketing for academic researchers as well as industry professionals. It explores how changing marketing practises and strategies are necessary as a result of the growing deployment of AI in the marketing environment. The essay also suggests a research agenda for the future to look into the continued effects of AI on marketing. This agenda intends to address the changing opportunities and difficulties brought on by the field's quick adoption of AI technologies.

Corporate marketing procedures have been greatly impacted by the digital transformation brought on by the deployment of AI. Marketers may test out fresh strategies and get quicker, more fruitful outcomes by using AI technologies. In addition to looking at use cases and doing a thorough assessment of the literature, this article offers a thorough analysis of AI-based marketing research, along with qualitative and quantitative rankings. The results clarify the implications of AI in marketing and offer a research roadmap, promoting further investigation of the transformational nature of AI in the marketing environmen

Keywords: Consumer Behaviour, Experiential Marketing, Integrated Digital Marketing, Market Research, and Marketing Operations

Sustainability as a Catalyst for Entrepreneurial Intentions: A Systematic Survey of Scholarly Works

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Abstract

Entrepreneurship is widely recognized as a pivotal factor in bolstering a nation's economic competitiveness, fostering growth and ensuring sustainability, particularly in the face of mounting global challenges such as the rise in unemployment rates. Nevertheless, subsequent to deriving advantages from entrepreneurial pursuits over a span of years, an unsettling revelation emerged concerning the detrimental impact of human actions on the ecosystem (Todeschini et al., 2017). This harm stems from elevated carbon emissions and the excessive exploitation of finite natural resources. This pressing matter captured the focus of the United Nations in the year 2015, leading to the inception of the 17 Sustainable Development Goals (SDGs). These globally recognized goals have subsequently spurred 190 nations towards the imperative of conducting operations with a heightened commitment to sustainability.

Within this context, a domain of scholarly expertise extensively explored within the realm of entrepreneurship pertains to entrepreneurial intention. This concept pertains to an individual's inclination to channel their endeavors towards the establishment of a novel enterprise, a pivotal precursor to engaging in entrepreneurial conduct (Thompson, 2009). A prevailing realization among both developing and developed nations is that the absence of entrepreneurial intention and the failure to actively participate in nascent entrepreneurial behavior can substantively elucidate the challenges associated with achieving success in achieving SDG.

In spite of the escalating prominence of sustainable practices and entrepreneurship, a discernible scarcity persists concerning comprehensive syntheses within the academic discourse. Consequently, this undertaking entails a combined bibliometric analysis and systematic literature review (SLR) employing the SPAR-4-SLR protocol within a theoretical, contextual, methodological framework (a hybrid review). The primary objective of this endeavor is to provide an amalgamation of qualitative and quantitative insights, thereby contributing to a nuanced comprehension of the dynamic and perpetually evolving subject matter.

Precisely, this scholarly article undertakes an examination of following research questions

RQ1. What is the current state of research in the area of Sustainability and Entrepreneurial Intentions?

RQ2. Which are the most impactful journals in the field of Sustainability and Entrepreneurial Intentions?

RQ3. Who are the most productive researchers and authors in the field of Sustainability and Entrepreneurial Intentions?

RQ4. What are the themes which affect the intellectual structure in the field of Sustainability and Entrepreneurial Intentions?

RQ5. To contribute to advancing entrepreneurship research and uncovering new findings, we propose identifying current gaps and potential research topics that need to be addressed

To culminate, this comprehensive review process encompasses a discerning selection of 291 scholarly documents from reputable databases, namely Web of Science and Scopus. The curation of these documents hinges on their pertinence to the stated objectives, enabling a robust and focused examination of the subject matter. These findings hold significance in offering thoughtful insights and a wealth of knowledge to guide forthcoming investigations in the realm of entrepreneurship. This pertinence is particularly pronounced in the realm of harmonizing entrepreneurial intent with principles of sustainability.

Keywords: Bibliometric Analysis, Entrepreneurial Intentions, Sustainability, Systematic Literature Review

Examining the Effects of Institutional Structural Influences and Students' Motivation on Students' Engagement in Virtual Classes in Management Institutions

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Abstract

The current research aimed to analyze the various elements affecting the efficacy of students' engagement in online learning activities. A survey encompassing 238 students from Management Institutions engaged in online studies was conducted. The research encompassed factor analysis and reliability assessments utilizing Exploratory Factor Analysis (EFA) through the Statistical Package for the Social Sciences (SPSS). Hypothesis testing was executed through multiple regression techniques. The investigation centred on evaluating the influence of Institutional Structural Support (ISS) and Student Motivation (SM) on students' cognitive and affective engagement in online learning. The results highlighted that student motivation exhibited predictive capabilities concerning online learning engagement, while Institutional Structural Support (ISS) did not demonstrate a significant impact on the level of online learning engagement.

This study carries notable implications for both educators and students, offering insights into the pivotal aspects that shape students' engagement in online learning processes. Consequently, these insights can be instrumental in the formulation of policies that emphasize the organization, design, and implementation of online courses. In the context of management education, this research timely responds to the evolving landscape of online teaching methodologies

Keywords: Institutional Structural Support, Online Learning, Student Engagement, Student Motivation

The Dichotomy of Talent Management in the Digital Age

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Abstract

Undoubtedly, the contemporary business landscape is characterized by an unprecedented array of intricacies, including technological advancements, online labor platforms and many more. These multifaceted changes underscore the imperative for heightened emphasis on the attraction, cultivation, and retention of talent within organizations. Over the past decade, there has been a notable acceleration and substantive exploration in the realm of talent management in the digital era. Nonetheless, a fragmented comprehension of the conceptual efficacy of talent management persists.

On one hand, talent management using digital tools has demonstrably augmented operational efficiency within enterprises, while on the other hand, discernible drawbacks have emerged. The current inquiry aims to enrich the discourse surrounding talent management in the digital age by presenting a concise assessment of its conceptual underpinnings. This encompasses an exploration of the factors propelling digital talent management as well as an in-depth analysis of its ambivalent implications. The endeavour will help to sensitize corporations and leaders to the potential adverse ramifications stemming from employees' adverse perceptions regarding the execution of digital talent management strategies, thereby offsetting the business value generated by such endeavours.

Ultimately, this paper culminates in a comprehensive discourse concerning the indispensability of talent management research in advancing both management theory and practical application

Keywords: Digital Tools, Online Labour Platforms, Talent Management

Leveraging AI Techniques for Enriching Teaching and Learning: Opportunities, Challenges, and a Framework for Integration

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Abstract

The objective of this research is to investigate how AI techniques can be used to support teaching and learning process in various educational contexts and levels. The paper reviews the current state of the art of AI applications in education, such as natural language chatbots, adaptive learning systems, intelligent tutoring systems, learning analytics, etc. The paper also analyzes the opportunities and challenges of using AI techniques in education, as well as the implications for the core competencies and skills needed in the AI era. The paper proposes a framework for integrating AI techniques in education, based on four dimensions: pedagogical, technological, ethical, and organizational. The paper also provides some examples of best practices and recommendations for educators and policy-makers to effectively use AI techniques in education. The paper concludes that AI techniques can offer significant benefits for teaching and learning process, but they also require careful planning, implementation, evaluation, and regulation to ensure that they are ethical, equitable, safe, and beneficial for all learners

Keywords: AI Techniques, Teaching, Learning Process, Natural Language Chatbots, Adaptive Learning Systems, Intelligent Tutoring Systems, Learning Analytics

Need of Intrapreneurial Orientation in Self-Reliant India: A Future Outlook of MSMEs

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Abstract

Orientation: Intrapreneurs have the power to change the perspective of an Indian Company. The recent idea of Atma Nirbhar Bharat brought a lot of responsibilities to intrapreneurs and opened avenues for their growth and development. The small and medium-sized enterprises have shown tremendous improvement in terms of job creation and giving platforms to buddy entrepreneurs.

Research Purpose: This study aims to assess the need of intrapreneurial orientation amongst employees on the growth of MSME.

Motivation for the Study: No study has attempted to determine the influence of an Intrapreneurial orientation in MSME under the Self-Reliant Scheme

Research Design, Approach and Method: The study is a systematic literature review, qualitative in nature, based on data collected and analysed using the existing literature from authentic sources.

Theoretical Framework: Knowledge Spillover Theory of Intrapreneurship (Acs et al. 2009) provides new evidence that knowledge workers' mobility has a positive and strong impact on firms' innovation. Maslow's theory proposed in 1943 is considered to find out the need to support intrapreneurial orientation in the organisation.

Main Findings: The study showed that human needs are different and affected by various internal and external factors however certain characteristics e. g. innovative work behaviour, risk-taking, and creating something of your own positively relate to the growth of MSME's.

Managerial Implications: The findings provide insights for employers and budding entrepreneurs within MSMEs on improving employee entrepreneurial activity and growth rates, by means of focusing on growth-supportive IO interventions.

Contribution/Value-Add: The findings of this research are beneficial to academia, industry and budding entrepreneurs as the framework offers additional insights into Intrapreneurial orientation within MSMEs.

Keywords: Intrapreneurship, Intrapreneurial Orientation, Small and Medium-Sized Enterprises, Self-Reliant, Maslow's Need Theory

Inclusive Banking in Transition: Assessing Financial Inclusion after Bank Mergers

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Abstract

The contemporary landscape of the banking industry is marked by an era of transformative change, characterized by an unprecedented wave of mergers and acquisitions. These strategic consolidations have reshaped the competitive dynamics and operational paradigms of financial institutions, giving rise to a new era of banking ecosystems. Amidst these shifts, the pursuit of financial inclusion stands as a pivotal imperative, ensuring equitable access to financial resources for all segments of society. This research paper seeks to unravel the intricate interplay between the evolving contours of financial inclusion and the transformative forces unleashed by bank mergers. As the financial sector undergoes profound metamorphosis after April 2020, it becomes imperative to scrutinize the impact of these changes on the availability, affordability, and accessibility of banking services, particularly for historically marginalized and underserved populations.

This study delves into the realm of inclusive banking, a critical facet of modern financial systems, and assesses the implications of bank mergers on financial inclusion efforts during a period of three years from 2020-21 to 2022-23. By exploring the effects of mergers on access to banking services for underserved and marginalized populations, this research sheds light on the potential challenges and opportunities arising during the transition phase.

The findings of this research contribute to a nuanced understanding of the complexities surrounding financial inclusion in the wake of banking mergers. Insights gained from this study are expected to inform policymakers, financial institutions, and stakeholders about the evolving landscape of inclusive banking in the aftermath of mergers. By identifying best practices and potential pitfalls, this study aims to guide strategies that foster sustainable and equitable financial access, ensuring that the gains from merger-driven synergies are balanced with the imperative of maintaining and enhancing financial inclusion. Ultimately, this research strives to facilitate a more comprehensive and inclusive approach to banking sector transformation in the modern era.

Keywords: Financial Inclusion, Merger, Acquisitions, Sustainable Banking, Transition

Exploring the Digital Spaces of Women Artisans in Kashida Crafts: Case Stories from Thar Desert of Western Rajasthan

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Abstract

Kashida crafts have been practiced for centuries and have a rich cultural heritage that has been passed down from generation to generation. However, with the advent of modern technology, changing trends in fashion and the thriving markets of machines-made craft products, the handmade crafts like Kashida (hand-embroidery) are progressively losing its relevance in the recent times.

In this evolving landscape, it becomes imperative to understand if women artisans are adopting the digital systems and processes to promote the craft in the digital era and enhancing their outreach to the broader markets through digital platforms. The paper aims at exploring the perspectives, narratives, bottlenecks, challenges, and barriers of women artisans of desert in adopting the digital ecosystem for their craft.

The paper follows a qualitative approach and undertakes a cross-case analysis of ten women artisans to draw the inferences on critical factors, challenges, bottlenecks and the possibilities in strengthening the digital spaces for women artisans engaged in activities around Kashida. The sample will be drawn from selected desert villages of Western Rajasthan and, in-depth interviews and observations would be employed for data collection.

Keywords: Crafts, Case Stories, Digital, Kashida, Spaces, Women Artisans

An Enigmatic World of Dementia: Role of NEP in Treating Patients with Word-retrieval and Communication Deficit

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Abstract

The present paper focuses on the language affected in the dementia, what are the changes that occur in the patients suffering from Dementia and which aspect of language gets affected and observed in the patients suffering from dementia. With the New Education Policy, the fields are getting diversified. With the inclusion of new areas and with the change in the teaching pedagogy, the researchers are getting sufficient areas to explore and work on. The technological advancements, no doubt, will prove to be boon in testing then patients and developing varioius linguistic tests to treat the patients suffering from dementia and Alzheimer's. Apart from these, the paper even highlights on the fact that if the patient is a bilingual in nature, what is the extent of the language loss. Does the disease affect both the languages and any one of the language. Through technical advancement, we can obviously get desired result in desired manner. The present study is a longitudinal study on a patient suffering from Dementia. The study investigates the language affected area of the subject, will try to find out the extent of the language loss and the role of NEP in developing advanced tests to work on the patients.

Keywords: Dementia, Language Affected, Language Loss, Bilingualism, Word Retrieval and Word Finding Deficit, Anomia

Unlocking Profitable Opportunities through Biomass: Derived Bioenergy

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Abstract

Unlocking profitable opportunities through biomass-derived bioenergy is a transformative pathway that holds immense promise for our energy-hungry world. As traditional fossil fuels continue to exert their toll on the environment and deplete rapidly, the focus has shifted towards sustainable alternatives. Biomass-derived bioenergy emerges as a beacon of hope, harnessing the natural power of organic matter to generate electricity, heat, and even biofuels.

The potential is staggering, not only in terms of reducing greenhouse gas emissions but also in creating a new avenue for economic growth. By utilizing agricultural and forestry residues, as well as dedicated energy crops, bioenergy projects can provide rural communities with jobs and stimulate local economies. Moreover, the biorefineries required for biomass conversion have the potential to spur innovation, offering opportunities for technological advancements and the development of novel, value-added products from byproducts. However, realizing these benefits demands a holistic approach that considers environmental sustainability, land use implications, and responsible sourcing. While challenges such as logistical hurdles and ensuring food security must be addressed, the journey towards profitable biomass-derived bioenergy signifies a paradigm shift in energy production – one that intertwines prosperity with ecological consciousness, paving the way for a greener and economically vibrant future.

This paper endeavours to examine the profitability of biomass-derived bioenergy as a lucrative business prospect. Employing a blended methodology that merges quantitative analysis of market trends with qualitative evaluation of stakeholder viewpoints, pivotal insights are unveiled. The study underscores escalating market demand for bioenergy solutions and underscores technological strides in biomass conversion. Simultaneously, it pinpoints challenges relating to feedstock supply, regulatory frameworks, and financial feasibility.

This paper enriches the discourse on bioenergy by presenting an exhaustive panorama of the commercial potential embedded in this domain. The findings provide valuable guidance for policymakers, entrepreneurs, and investors with a vested interest in the renewable energy arena.

Keywords: Bioenergy, Biomass, Business Viability, Sustainability, Market Trends

Impact of Digital Transformation on Microfinance Services for Women Empowerment

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Abstract

The rapid advancement of digital technologies has reshaped various sectors, including microfinance. With profound implications for women's empowerment this research delves into the intricate dynamics of digital transformation's impact on microfinance services for women's empowerment. In Microfinance, a key instrument in promoting financial inclusion and women's economic agency, has witnessed a paradigm shift as digital technologies penetrate even the most remote corners of the country. Against this backdrop, this study aims to unravel the multifaceted connections between digital transformation and women's empowerment through microfinance. This research which will be based on the interactions with microfinance clients, practitioners, and policy makers, unravelling their perspectives on the impact of digitalization on women's empowerment. The research endeavour is driven by few objectives: - first, to scrutinize the impact of digital transformation on microfinance services for women's empowerment; second, to provide policy makers and practitioners with actionable recommendations to optimize digital transformation's positive influence on microfinance and women's empowerment. The study's findings will be situated within the theoretical frameworks of financial inclusion, empowerment, and gender, providing a comprehensive understanding of the digital transformation, microfinance, and women's socio-economic advancement. As digital transformation continues to reshape financial ecosystems, this research holds potential implications for stakeholders in the realms of microfinance, policy formulation, and development. The insights gained from this study may have an impact on decision-making, fostering gender-sensitive interventions and policies that empower women through enhanced access to digital microfinance services. In sum, this study strives to contribute to the growing body of knowledge on the nexus between digital transformation, microfinance, and women's empowerment. With the help of thoughtful recommendations, it aims to illuminate pathways that lead to more inclusive and equitable socio-economic development in Muzaffarpur, Bihar and beyond.

Keywords: Digital Transformation, Financial Inclusion, Gender Equality Microfinance, Socio-Economic Development, Women Empowerment

Post-Implementation-Success-Factors (PISF) of ERP in HEIs – Review

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Abstract

ERP, which is an application program widely used for maintaining records of business and ease of functioning of the business. This same practice has been employed by the academic institutions for maintaining their records and sharing of data with the stakeholders. The practice of adopting the application software has now been part of e-governance of academic institutions and its adaptation is growing at a faster rate.

ERP, is a software which intends to combine all organizational related procedures and operates at a combined IT platform for easy management which help the business to function in efficient and effective way [3]. ERP is an old term in manufacturing and production industry dates back to early of 1960s when the ERP was in the form of Inventory Control system where it acted as an accounting software, later in 1970s this inventory control system was modified into MRP - Material Requirements Planning which was a package that provided support to the planning and control unit of the business production houses. This system was replaced by more advanced MRP II system in 1980s. This new advanced system was aiming towards integration of technology with the manufacturing to increase the manufacturing of products [12]. In the new world keeping-up with technology, the cloud ERP systems were introduced in early 21st century with advance technology These technologies can be accessed from all types of devices such as mobile-phones/tablets or computer which has internet facility. These applications come with two major advantages: 1. The one with cloud integration ERP shows all departments. 2. The centralize DBMS help all business communications such as the record, monitoring, and processing [14,15,16].

The current paper is a review conducted by the authors to determine the satisfactory index of the end-users of the HEIs, which have adopted ERP in their institutions. It has been observed that the end-users have been facing problems while using the ERP when they have not received any formal computer education. Also, the lack of man-power in the implementation and monitoring teams makes the process of adaptation a bit difficult. The institutions where-in the man-power is sufficient and apt training is provided to the end-users the satisfactory index is found to be more.

Keywords: ERP, Enterprise Resource Planning, End-User, HEI, Higher Education Institution, E-Governance

Impact of NEP 2020's Digital Transformation on Learning Outcomes in Management Education

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Abstract

Management education today is entering a pivotal phase with technology reshaping old model of passive information acquisition to active knowledge construction. The National Education Policy (NEP) 2020 represents a seminal shift in India's education landscape, aiming to revamp and modernize various aspects of the educational system. In particular, NEP 2020's emphasis on digital transformation has profound implications for the field of management education.

This research paper investigates the significant impact of NEP 2020's digital transformation initiatives on learning outcomes within the realm of management education. The paper intends to analyse NEP-2020 as a step towards synchronising viability and effectiveness in Indian Higher Education by outlining the digital activities of the Government for fostering Technology Enabled Learning (TEL) in management Institutes. By examining the integration of digital tools, resources, and platforms, this study analyses how the policy's technological advancements have influenced student engagement, skill development, and overall learning effectiveness.

This research paper delves into the transformative landscape of management education by examining the convergence of the National Education Policy (NEP) 2020, the digital transformation wave, and innovative pedagogical approaches. Through a comprehensive exploration of these interconnected elements, the paper unveils the potential for reshaping management education to meet the demands of the modern era. While acknowledging the benefits, the research paper critically assesses the challenges and hurdles associated with implementing NEP 2020's digital transformation in management education. By examining the key tenets of NEP 2020 and their alignment with the digital revolution, this study examines the multifaceted impact of these changes on the teaching and learning methodologies in management education.

The key findings of the research paper underline the transformative impact of NEP 2020's digital transformation on learning outcomes in management education. The study emphasizes the need for a collaborative effort among stakeholders to ensure a seamless integration of digital tools, ultimately contributing to the holistic development of future management professionals.

Keywords: Digital Transformation, Learning Outcomes, Management Education, NEP 2020, Technology Enabled Learning (TEL)

Problems and Prospects of Artificial Intelligence in Corporate Governance Practices in India: An Appraisal

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Abstract

It is expected that the scenario of corporate governance practices in corporate world may change due to the impact of digitalization and dominance of technology in business decision making process. It is observed that the use of Artificial Intelligence (AI) in corporate world is becoming crucial from strategic point of view. Of course, there are several challenges and opportunities regarding the use of AI in corporate governance practices. Several challenges are observed like data privacy, cybersecurity, accountability and board expertise in technology. In spite of these challenges, several opportunities are observed like transparency, risk assessment, efficient decision making, compliance monitoring etc.

Keeping in mind the above concerns, this study focuses on problems and prospects of artificial intelligence in corporate governance practices in India.

Keywords: Artificial Intelligence, Business Decisions, Corporate Governance, Digitalization

Factors Influencing Digital Payment Adoption: A Comprehensive TAM Analysis

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Abstract

The Information Technology Act of 2000 ushered in the legitimization of electronic records and digital signatures, catalysing a surge in digitalization across governmental processes. This research delves into the escalating wave of digital payments, highlighting their diverse modes and associated advantages. Noteworthy initiatives such as NPCL and RBI's Demonetization strategies, coupled with dedicated endeavours by Prime Minister Narendra Modi, have propelled this paradigm shift. Through the lens of the Technology Acceptance Model (TAM), this study probes factors encompassing speed, utility, trust, cost, security, and convenience, appraising their sway on adoption patterns within varying demographics. While insights garnered from prior scholarly works illuminate the pivotal role of these determinants, it is important to acknowledge limitations. The study's scope focuses on the Indian context, potentially limiting its generalizability to broader cultural contexts. Additionally, while the TAM framework provides a comprehensive analysis, other nuanced factors influencing digital payment adoption may require further exploration. The COVID-19 pandemic magnified the prominence of digital payments, mirroring evolving consumer preferences. This inquiry presents a holistic scrutiny of digital payment adoption, casting light on the contemporary landscape moulded by intricate interplays of technological innovation and socio-economic dynamics.

Keywords: Information Technology Act, Digital Payments, Technology Acceptance Model, Adoption, COVID-19, Consumer Preferences.

Employee Engagement in the Digital Age

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Abstract

In an increasingly digital world, employee experience is the key for the organizations to retain talent. Employee engagement is the emotional and professional connection where employees feel toward their organization, colleagues and work. High engagement leads to increased job satisfaction, performance, employee retention and is a reflection of a positive overall employee experience. Digitization provides employees with easy access to information, resources, and tools they need to complete their work, resulting in faster and more efficient work processes. Research has shown that in the US alone, only 13 per cent of employees are actively engaged, resulting in losses of up to \$500 billion. Collaboration tools like video conferencing, chat, and project management software can help employees communicate better, share ideas, and provide feedback. This can lead to a more collaborative work environment, leading to better problem-solving, improved decision-making, and ultimately, better business outcomes. There is a need for real-time systems that can enable continuous feedback from employees leading to managers identifying issues proactively, before they become full. Using technology in the workplace not only impacts employee productivity, it can also give employees a medium to share their opinions, reduces unnecessary leaves, and improves teamwork, manager-employee communication, and employee satisfaction. Dynamic Signal found that 55% of employees said they would feel more informed and engaged if they could communicate using a mobile app. This means communication doesn't stop at a desk monitor, but rather goes straight to the employee themselves, no matter where they are, now that's more engaging. Additionally, cloud-based solutions enable employees to work remotely, increasing flexibility and productivity with minimum downtime. Digitalization can also help increase productivity within an organization. There are many digital tools that can help you automate different tasks and internal processes. For example, online project management tools can help team members stay organized and track progress on projects.

Keywords: Communication, Flexibility, Productivity, Problem-Solving, Retention, Teamwork

Impact of Digitization on Banks Performance: A Study of ICICI Bank

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Abstract

In the context of Banking, digitization also called digitalization refers to the transformation of traditional banking processes, services and interactions using digital technologies. It involves leveraging digital tools and platforms to enhance customer experiences, streamline operations, and create new opportunities for both customers and financial institutions. Digitalization, when implemented strategically and effectively, can directly and indirectly impact a Bank's performance (cost efficiency, scale of economy, profitability). Although many banks underwent the process of digitalisation but the ICICI bank was the first bank to introduce internet banking in the year 1996.

The performance of banks is a multifaceted concept that encompasses various aspects of their financial health, operational efficiency, customer satisfaction, and strategic success. This paper considers mainly three types of questions i.e., how digitalisation contributed towards cost optimisation, employee efficiency and what is the role of digitalisation in increasing the scale of economy and what is the share of contribution of digitalisation (digital transactions), UPI transactions were considered.

The outcome of this study shows the positive impact of digitalisation on bank's performance. But as a coin has got two sides similarly this study observed that with positiveness there is some risk associated with digitalisation which requires banks to improve and make digitalisation safer and scam free. The present scholar also suggests that regular monitoring, analysis, and continuous improvement efforts are essential for sustaining the strong positive impact of digitalisation on a bank's performance over time. For answering the question like employee efficiency and cost optimisation, interviewing techniques were used and for finding the share of digital contribution towards profit, secondary sources like ICICI banks website, RBI bulletin, annual report, etc. were used. For this purpose, UPI (Unified Payment Interface) transactions were highlighted.

Keywords: Digitization, Banking, Bank's Performance, Internet, ICICI Bank, UPI

Microfinance and Technology: A Reciprocal Perspective through Day-NRLM Beneficiaries

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Abstract

From competition to collaboration, financial technology (commonly referred to as FinTech) has come a long way in revolutionizing the finance industry worldwide. While the scope of FinTech in increasing the efficiency of microfinance has been an important discourse among policymakers and academicians, this quasi-experimental research study based on a field survey of 1112 SHG beneficiaries, operating under DAY-NRLM, contributes a reciprocal perspective by evaluating potential of microfinance as a platform to promote digital empowerment among marginalised women. The study uses a comprehensive framework to evaluate the direct role of 'microfinance participation span', mediating role of 'loan-usage pattern', and moderating role of 'interest subsidy', in a promoting the digital empowerment of women beneficiaries. The findings confirm the significant affirmative role of all facets of microfinance in enhancing the digital competencies of its female beneficiaries, implying the scope of actively pursuing digital empowerment of women in the policy format of microfinance to enable them to keep pace with the changing business needs.

Keywords: Microfinance, FinTech, Welfare, Women-Empowerment

Advancement of the Mutual Fund Industry in India

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Abstract

The mutual fund industry in India has undergone a remarkable transformation characterized by dynamic growth, technological innovation, and evolving investor preferences. This abstract encapsulates a research paper that explores the multifaceted advancement of the Indian mutual fund industry. By examining historical developments, regulatory reforms, technological integration, investor behaviour shifts, and emerging market trends, the paper delves into the factors that have contributed to the industry's progress. Through a comprehensive analysis of these factors, the paper aims to provide insights into the current state of the industry and its potential trajectory in the future. This research sheds light on the industry's adaptability, resilience, and ability to meet the changing needs of investors in India's dynamic financial landscape.

Keywords: AMC, ETFs, Mutual Funds, SEBI, SIPs, Volatility

Role of NEP in Managing Change in a Digitally Transforming Workplace

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Abstract

The New Education Policy (NEP) 2020 opened Pandora's box for India's foray into being one of the top five economies of the world. Rooted in Indian philosophy and ethos, it has gained appreciation and recognition for transforming India into internationalising Indian education, for which there is a significant demand worldwide. With AI interventions and progressively growing virtual organizations, it is even more important for a nation to produce workforce that are digitally driven. The present paper, therefore, aims to provide a detailed discussion into the role played by NEP 2020 in India's preparedness, achievements and challenges for transforming its citizens into world-class digital employees through skill development. Further, we also try to undertake a NEP 2020 policy review and its implications for its contribution in India's G20 leadership.

Keywords: New Education Policy (NEP), Skill India, Skill Development, Sustainable Skill Development, Skill Development Ecosystem, Digital Workforce

Unveiling the Implications of India's 2020 New Education Policy on Non-Profit Marketing, Marketing Ethics, and CSR: A Comprehensive Analysis

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Abstract

In 2020, India promulgated the New Education Policy (NEP) with the principal objective of effectuating a comprehensive overhaul of the educational framework to harmonize with the exigencies of the 21st century. While the NEP's primary thrust resides in the domain of pedagogical reforms, its ancillary repercussions extend towards spheres encompassing non-profit marketing, marketing ethics, and corporate social responsibility (CSR), owing to its formative influence upon the cognitive and proficiencies matrix of both scholars and practitioners. The NEP's prospective sway upon the realm of Non-Profit Marketing is discernible, potentially imbuing students with an encompassing cognizance of its multifarious constituents, encompassing facets of societal cognizance, adaptness in communication, and efficacious community interaction.

Furthermore, the NEP espouses a paradigm of marketing comportment underscored by ethical considerations and conscientious circumspection, thereby contending with the ethical dimensions of marketing practices in acknowledgement of their repercussions upon the societal milieu. Simultaneously, the NEP assumes the mantle of an advocate for holistic educational development wherein the tenet of social responsibility is accorded a salient standing. The present research meticulously scrutinizes the contours of the NEP, delineating the challenges and prospects germane to its ambit, while contextualizing its import for non-profit marketing, marketing ethics, and CSR.

Keywords: New Education Policy (NEP), Educational Framework, Non-Profit Marketing, Marketing Ethics, Corporate Social Responsibility (CSR)

The Role of National Education Policy in shaping Marketing and Branding Strategies of Educational Institutions

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Abstract

Education is pivotal in shaping societies, economies, and individual aspirations in the contemporary global landscape. The formulation and implementation of a National Education Policy (NEP) carries profound implications for a nation's development. This paper explores the multifaceted role of NEP in shaping strategic directions, branding initiatives, and marketing management strategies within the education sector. A National Education Policy is a guiding framework that outlines a nation's educational vision. Beyond its direct impact on pedagogy and curriculum, NEP influences strategic decisions, branding efforts, and marketing approaches adopted by educational institutions

NEP's core principles provide a foundation for educational institutions to align their strategies with national goals. NEP outlines priorities such as inclusivity, innovation, and skill development. Educational institutions can leverage these principles to design programs and initiatives that address societal needs, thus positioning themselves as contributors to the nation's progress. NEP can catalyze the reshaping of institutional branding. Institutions can communicate their commitment to quality education, research, and social impact as they realign their goals with the policy's objectives. Institutions can underscore their adherence to inclusivity, equity, and holistic learning, enhancing their brand perception among students, parents, and other stakeholders. The marketing landscape for educational institutions is influenced by NEP's emphasis on innovation and quality. Institutions can develop marketing campaigns highlighting their pioneering curriculum, pedagogy, and infrastructure approaches. Moreover, NEP's focus on multidisciplinary learning and experiential education can drive targeted marketing strategies that showcase institutions' unique learning experiences. NEP's resonance with global trends, such as the shift toward skills-based education and technology integration, positions educational institutions worldwide. This alignment opens avenues for international collaborations and student exchanges, attracting a diverse student body. While NEP offers opportunities, its successful implementation requires addressing challenges such as resource allocation, faculty development, and adapting to new methodologies. Effective communication of NEP-related changes to stakeholders is essential to gain buy-in and support.

The influence of a National Education Policy extends beyond the curriculum and pedagogical practices. It shapes educational institutions' strategic trajectories, branding narratives, and marketing strategies. By aligning with NEP's principles, institutions can position themselves as drivers of societal development, contributing to the policy's larger vision. NEP provides a roadmap for educational institutions to innovate, adapt, and forge strong identities that resonate with stakeholders. As the education sector transforms, integrating NEP into strategic branding and marketing initiatives becomes pivotal for institutions to thrive in an evolving educational landscape.

Keywords: NEP, Marketing Strategies, Branding Strategies, Educational Institutions

A Subtle Comparison Between Online Instruction and Offline Teaching Instruction

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Abstract

Traditional classroom instruction has been thoroughly reshaped by digital platforms such as Google Meet, Zoom, Microsoft Teams, and others during the time of COVID-19 pandemic. The primary objective of this research is to empirically check the research question “Is online learning ushering superior academic performance than offline (face-to-face) instruction?”. Statistical tools and methods such as descriptive analysis, independent t-test, and Analysis of Variance (ANOVA) are used to answer our research question. The research findings show that a marginal positive impact is pronounced in offline learning and there is no gender-based performance differences in online learning. The insights of this research are fertile for institutional heads to use for policy and strategic decision making, to accelerate an interactive learning environment.

Keywords: Online Instruction, Offline Instruction, Gender, Student Academic Result

Unveiling the Transformative Higher Education Landscape: The Implementation and Prospects of the New Education Policy

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Abstract

The development of all human abilities whether it is intellectual, aesthetic, social, physical, emotional, or moral, would be attempted to integrate through a holistic and multifaceted education. Long term, all undergraduate programs, including those in professional, technical, and vocational sectors, will take this complete educational approach. Even engineering schools, like the IITs, will begin to move toward a more holistic, multidisciplinary education that incorporates more of the humanities and arts. Students in the humanities and arts will work to learn more science, and all students will work to integrate more career-related themes and soft skills. This paper will discuss every opportunity that the New Education Policy 2020 offers. The policy’s key points are also included in this document. Creative subject pairings and multiple points of entry and exit will be possible with the use of flexible, imaginative curriculum frameworks. The objective is to include all of the positive elements of the policy that will be very helpful for practices in education for the next generation. The paper also discusses the need for educators in the teaching profession to look beyond the traditional techniques of instruction and to become acquainted with those of the next generation.

Keywords: Multifaceted Education, New Education Policy 2020, Curriculum Framework

Role of National Educational Policy in Developing Sustainable Marketing

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Abstract

The basic principle of sustainability in marketing is ensuring the balance of economic growth of the business, environment care and societal welfare to cater the desires of current generation without compromising the need of future generation.

The main objective of every marketer is to make the profit strategically they are into the business and making profit with advantageous expenditure but they are least concerned about environment or societal well being, consequence is depletion of natural resources, global warming effect. This poses many risks to human beings and all other forms of life on Earth. Every person can get the knowledge, skills, attitudes, and values essential to sculpt a sustainable future through education for sustainable development. A nation's capacity to create and meet sustainability goals depends on its level of education.

It is appropriate throw through a light on the report of World Metrological organization (WMO), wherein it is reported that, if the Sustainable Development Goals (SDGs) are to be achieved by the 2030 target, the risks posed by human-induced climate change must be understood and addressed (22 September 2021).

India being in present presidency position at G20, it's the main priorities are on Green Development, Climate Finance & LiFE, where India's focus on climate change, with a particular emphasis on climate finance and technology, as well as ensuring just energy transitions for developing countries and Introduction of the LiFE movement, which promotes environmentally-conscious practices and is based on India's sustainable traditions.

In the same line, the National Education Policy (NEP) of India concentrates on the holistic development of the student at all level, through curriculum and pedagogical initiatives the contemporary subjects can be thought which included the organic living and environmental education, design thinking and innovation thinking etc. Also it involves participatory teaching and online, offline, self learning methods which promotes and encourages the education sector to take necessary action for sustainable development like conservation of energy, plantations, use of natural energy and use of green products.

This study examines the insinuation of National Education Policy and sustainable marketing, wherein the three noteworthy factors viz. profit maximization, green marketing and contribution to societal goodwill are emphasized for sustainability and development for any business.

Keywords: Green Marketing, National Education Policy, Organic Living, Sustainable Marketing, Societal Goodwill

Prediction of Road Traffic using ARIMA Model

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Abstract

Traffic congestion is the most critical road condition that is faced by everyone in day-to-day life. The effect of traffic congestion is mostly seen at the intersection points. There are several reasons of occurring traffic congestion such as increasing rate of automobile usage, loading, unloading of passengers by the public vehicle, not obeying traffic rules and regulations, overload of traffic on a narrow road, roadside parking of vehicles, fixed time interval of green and red traffic light signal, etc. The traditional approaches to overcoming this problem are building a bridge over an intersection point, lights indicating the traffic signals, and also appointing a traffic police to regulate the traffic. But these approaches are less efficient and time-consuming. So we aimed to develop a faster solution that can predict the traffic efficiently.

Intelligent transportation system (ITS) collects data from a large number of traffic sensors to provide information for the support and improvement of signal timing operations. But this type of system requires some analysis tools with an increasing capability of storage devices. The ARIMA model is best suitable and efficient model for forecasting the time series data. The time series data are collected over consistent intervals of time e.g. stock market data, and recorded temperature. The proposed system is designed by implementing the ARIMA model which may reduce the congestion effect and predict the condition of the traffic. ARIMA model is designed for stationary time series data, where the mean, variance, and correlation factors remain constant over time. In the very first step, the time series data is fitted into the model. To evaluate the performance of the ARIMA model, the time series data is split into separate training and testing datasets. Once it is evaluated ARIMA model's performance, it can generate forecasting results for future periods. This model provides higher accuracy as compared to the other one.

Keywords: ARIMA (Auto Regressive Integrated Moving Average), ITS (Intelligent Transportation System), Traffic Sensors

Impact of Influencer Marketing on Organic Food Buying Intentions: A Cross Cultural Analysis

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Abstract

The marketing discipline of influencer marketing is still developing. Many academicians and business professionals are interested in studying influencers because of the crucial impact they play in shaping consumer decisions making. Using bibliometric analysis, this research will primarily focus on the theoretical works on influencer marketing published between 1989 and 2023. To conduct this research, we make use of the Bibliometric R-tool, the BiblioShiny, and the VOS viewer. The authors of this study provide context for the development of influencer marketing research to examine the study's existing research in this domain. Finally, future research agenda is proposed to provide additional insight into influencer marketing based on the findings of this investigation.

Keywords: Influencer, Influencer Marketing, Consumer Behaviour, Organic Food, Purchase Intentions, Social Media Influencer

Role of National Education Policy 2020 in Disruptive Innovation: A Review of Literature

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Abstract

National Education Policy, 2020 has been introduced in India with an aim to make India a global knowledge superpower. National Education Policy, 2020 focuses on transforming the Indian education system by facilitating the equitable opportunities to quality education, fostering innovation and promoting holistic development. In National Education Policy, 2020 there is a provision to establish National Education Technology Forum (NETF) to promote technology in educational institutes. The main objective of present article is to analyse the existing literature available on the role of National Education Policy, 2020 in disruptive innovation. The literature available on the subject provides a satisfactory picture on National Education Policy, 2020 and disruptive technology.

Keywords: National Education Policy 2020, Disruptive Innovation, Technology, NETF, Quality Education

Impact of UI-UX, Marketing & Emotional Stimuli on the Impulsive Purchase by Online Consumers

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Abstract

Online impulsive purchases occur when customers make spontaneous purchasing decisions that are driven by emotions, sights, or limited-time offers. The ease of e-commerce, along with tempting product displays and one-click checkout, encourages this behaviour. The pre-existing researches confirmed the significant role of factors such as motivation: internal and external motivation, marketing stimuli: advertisements, discounts, scarcity novelty. But over a few years the buying pattern of Indians have seen a change, with a rise in disposable income there has been a change in the buying habits and decision influencing pattern. This research paper studies the importance of new factors such as user interface and user experience of shopping apps, browsing time, easier payment methods such as UPI, pay later feature having a significant role in influencing the impulsive purchase.

From the data collected it was analysed that the new factors have significant role in influencing an impulsive purchase decision of potential customer, referring to the analysis conducted the four prominent factors that emerged are UPI, Motivation, UI-UX, and EMI based payments.

Further the research paper presents an insight about the correlation between the purchasing power i.e., disposable income and the frequency online impulsive purchase, which when analysed concludes significant. Hence in totality new changes that have occurred in the way purchase decisions can be influenced are studied and analysed.

Keywords: Online Impulsive Purchases, E-Commerce, UPI, UI-UX

Managing Customer Experience and Engagement in the Global World

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Abstract

The biggest challenge facing businesses in the digital era is to engage with the customers consistently, meaningfully, and make each interaction an experience that adds to engagement quotient. UX (User experience), CX (Customer experience) and CXQ (Customer experience quotient) are many metrics that are in vogue in the last two decades – all looking at the aspect of enhancing customer experience and engagement. The user-object interaction (human and product) has now graduated to a level where product experience is just a small part of the entire gamut of CUSTOMER EXPERIENCE. New generation leaders consider CX as LEADERSHIP FUNCTION and take it upon themselves to show the way to the entire organization. Since the subject is fast emerging as an area of focus for Enterprise, there is a need for dialogue, deliberation and detailed literature to be developed by both Industry and academia alike.

Considering the above, a paper is being presented under the theme and sub-topic of Managing customer experience and engagement in global world. Using the vehicle of this paper, an in-depth analysis of some of the organizations' best practices on this topic of customer Experience will be discussed.

Globalization and the reduced distance between markets have made customers fully aware of best customer engagement standards that the torchbearers of CX have established. And this puts enormous pressures on local outfits to match or achieve one-upmanship over the competitors on customer satisfaction practices.

NEP and changes in Management Education: With NEP a step in the direction of making all the disciplines within education, futuristic and application based is aimed by the Govt of India - and Management Education should be top of the list when it comes to aligning with best global practices. And therefore, the topic of customer engagement, which in a way, is going to separate and decide the winners and the also-rans in the business world should be a priority subject for deliberations and studies. An attempt is being made to study using secondary data and 'public domain information' about successful customer engagement practices of Hard rock cafes of USA on one hand and Haldiram's of India. Examples and case stories of brands like Virgin Atlantic and RYAN AIR from Airlines, to cases of Vodafone and JIO in telecom industry will be covered to give a clear understanding about the current expectations of the customers on service levels and the possible future trends that could emerge in new gen industries like home delivery services etc.

The paper is an attempt to analyse and discuss several facets of customer engagement and leave with thoughts and views as to how organizations have in the past have won this battle of acquiring customers' mandate of being a customer oriented/friendly firm. It also looks at how CUSTOMER CENTRICITY if incorporated in the STRATEGY can help the companies dish out several best practices in customer engagement. Also an attempt to call out a few cases of firms that lost out since they haven't looked at the all important aspect of CUSTOMER ENGAGEMENT will be discussed. This paper could serve as one of the many basic documents for deliberations and discussions for both academia and industry strategists alike.

Keywords: Customer Engagement, Customer Experience, CX, UX, Best Practices, Strategy, Innovation

Micro Finance-Emerging Horizons

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Abstract

Recent proceedings in India have brought a fresh focal point upon the problem of regulation in the field of micro finance. Microfinance is the provision of financial services to low-income clients, including consumers and the self-employed, who by tradition lack access to banking and related services. More broadly, it is a movement whose object is a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfer. Those who promote microfinance most of time believe that such paroxysm will help poor people out of poverty. Microcredit emphasis the provision of credit services to low income clients, usually in the form of small loans for micro enterprise and income generating activities. Use of the term small credit is often associated with an incapable amount of the value of savings for the poor

Keywords: Microfinance, Income, Microcredit, Banking, Financial

Driving Digital Transformation in Management Education: Unleashing Entrepreneurial Potential

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Abstract

The objective of this study is to analyze the evolving landscape of management education in the era of digital advancements, focusing specifically on entrepreneurship, value creation, and competitive advantage. The convergence of the National Education Policy (NEP) and digitization has presented various opportunities and challenges that shape the future of management education. This investigation examines the impact of NEP in promoting disruptive innovation and explores the transformative potential of digital transformation, artificial intelligence (AI), technology-enabled teaching methods, and emerging technologies in the field of management education. Additionally, it investigates the integration of management education with cybersecurity and data privacy, virtual and augmented reality, social media and digital marketing, e-learning platforms, MOOCs, as well as digital entrepreneurship and innovation. By consolidating these sub-themes, this research aims to provide a holistic comprehension of the dynamic nature of management education and offer valuable insights to educators, policymakers, and entrepreneurs, enabling them to effectively utilize the opportunities presented by digital transformation.

Keywords: Entrepreneurship, Value Creation, Competitive Advantage, NEP, Digitization, Disruptive Innovation, Digital Transformation, AI, Technology-Enabled Pedagogy, Cybersecurity, Data Privacy, Virtual Reality, Augmented Reality, Social Media, Digital Marketing

The Role of National Education Policy in the Startup Ecosystem and Marketing at MSMEs

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Abstract

In the rapidly evolving landscape of entrepreneurship and micro, small, and medium enterprises (MSMEs), the National Education Policy (NEP) emerges as a dynamic catalyst shaping both the startup ecosystem and marketing strategies. This paper explores how NEP influences the startup landscape and marketing practices within the MSME sector, forging a synergistic relationship between education, innovation, and business growth. The convergence of education and entrepreneurship is increasingly recognized as pivotal for fostering innovation, economic development, and sustainable growth. With its emphasis on holistic education and skill development, NEP holds the potential to enhance the workforce's quality and invigorate the startup ecosystem and MSME marketing strategies. NEP's paradigm shift towards experiential learning, critical thinking, and multidisciplinary education resonates deeply with the needs of the startup ecosystem. By nurturing an entrepreneurial mindset early in the education journey, NEP can cultivate a pool of innovative thinkers and problem solvers, crucial for creativity and execution in startups. The emphasis on vocational education and internships facilitates real-world exposure, equipping students with practical skills sought after in the entrepreneurial landscape. In MSMEs, NEP acts as a pivotal driver for innovative marketing strategies. The policy's emphasis on skill development and industry relevance enables MSMEs to tap into a skilled workforce adept at digital technologies, data analytics, and contemporary marketing tools. This infusion of fresh skills transforms marketing practices, facilitating personalized, data-driven campaigns that resonate with diverse consumer segments. NEP's focus on entrepreneurial education nurtures job seekers and empowers job creators. Integrating entrepreneurship into the curriculum fosters a culture of innovation, risk-taking, and problem-solving. The resulting surge in startups leads to increased job opportunities and the creation of a dynamic entrepreneurial ecosystem. NEP's encouragement of interdisciplinary learning sparks innovation within MSMEs' marketing strategies. A workforce exposed to diverse fields of study contributes fresh perspectives to crafting marketing narratives that appeal to changing consumer preferences. Integrating technology-oriented education fuels digital transformation in MSME marketing, optimizing customer engagement and reach. NEP's emphasis on lifelong learning aligns seamlessly with the agile marketing strategies essential for MSMEs. Continuous upskilling equips marketing teams to adapt swiftly to evolving trends, enabling real-time adjustments to campaigns and design for maximum impact. While NEP holds transformative potential, challenges must be addressed in aligning curriculum with industry demands and ensuring uniform implementation across diverse educational institutions. Similarly, due to resource constraints, MSMEs may need to help harness NEP's skilled workforce.

The interplay between the National Education Policy, the startup ecosystem, and marketing strategies at MSMEs underscores the pivotal role of education in fostering innovation, entrepreneurial endeavors, and sustainable business growth. NEP's emphasis on experiential learning, vocational education, and skill development resonates with the startup ecosystem's imperatives while equipping MSMEs with agile marketing strategies grounded in contemporary skillsets. The confluence of NEP and entrepreneurship has the potential to drive economic progress, transform education, and catalyze innovation in the pursuit of a vibrant startup landscape and empowered MSME marketing endeavors.

Keywords: Marketing Strategies, Workforce Quality, MSME, Digital Transformation

Implication of Digitalisation on Customer Acquisition and Retention : Indian Startup Perspective

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Abstract

Purpose: The consumers and businesses continue to adapt to new ways of shopping, digital presence and virtual connectivity. It is a competitive advantage that translates to more sales and consumer trust. The Internet is fast and changes are occurring even faster, hence the faster one adapts to the changes the more competitive they stay. Digitalization opened many doors for the emerging startups in India to understand the customer and their needs and establish favourable conditions to fulfil them. The objective of this research paper is to explore that the use of social media marketing has no significant effect on customer acquisition for startups and that there is no significant relationship between the digitalization strategies and customer retention rates in startups.

Methodology: The outline of the methodology for this study can be categorised under the mixed method. The approach has been drawn from the review of literature on startups and the extent of digitalization in the Indian context was analysed to understand the framework of the study. Survey was conducted through a structured questionnaire. In all 130 respondents, secondary data was collected to find out the access to the selected topic.

Findings & Results: The present and future generation is well versed with the virtual world and more and more awareness on cyber security and digital space is available. Many efforts have been taken by the developing countries to adopt digitalization and make the virtual space more secure as well as user friendly.

Limitation/ Future Research: Digital world is frequently adapting to new innovations and new technology. The predictions can invariably vary from time to time and sector to sector.

Conclusion: Significant growth in startups has been visible due to the digitalization and online presence. Government of India's initiative for a digital India has been instrumental and has been an add-on support system for these upcoming startups in the digital space

Keywords: Customer Management, Customer Acquisition, Customer Retention, Digitalization, Online, Startups

New Education Policy role in Worldwide Financial Trend

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Abstract

The New Education Policy (NEP) is a comprehensive framework introduced by governments to transform and revamp educational systems. This abstract explores the potential role of the NEP in shaping global financial trends. Education is a fundamental driver of economic growth and development, and the NEP's impact on education has significant implications for the global financial landscape. The NEP focuses on various aspects, including access, equity, quality, and skill development. By prioritizing access to education for all individuals, regardless of their socio-economic backgrounds, the NEP aims to empower a larger segment of the population with knowledge and skills. This increased access to education can lead to the emergence of a more skilled and productive workforce globally. The NEP places emphasis on quality education, promoting holistic and multidisciplinary learning experiences. Such an approach nurtures creativity, critical thinking, and problem-solving abilities among students. These skills are crucial for adapting to an ever-evolving global economy driven by technological advancements, innovation, and automation. The NEP's emphasis on quality education has the potential to produce a workforce that is better equipped to meet the demands of the modern financial industry. The NEP also recognizes the importance of skill development, promoting vocational education, and integrating industry-relevant training into the curriculum. By aligning education with the needs of the job market, the NEP fosters a skilled workforce that can contribute to economic growth and competitiveness. The development of specialized skills enhances employability and reduces skill gaps, positively impacting the financial trends of nations.

Keywords: New Education Policy (NEP), Economic Growth, Skill Development

Correlation between Financial Literacy and Investment Decisions: A Review

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Abstract

Financial Literacy means carrying such type of proficiency that enables one to know & understand the uses of Money. Financial literacy helps in facing adverse as well as positive situation. It will help in taking various types of financial decisions. Now a days it becomes difficult to survive in a dynamic environment where numerous financial products are prevailing in market. It is very essential for an individual to have an under knowledge & information. With the changing situations it becomes necessary for every individual to be self reliant for their future. Increasing competition makes it essential for all the individuals to be well equipped to meet with the sophisticated environment. As compared to the previous generations now a days more variety is available and people become more aware about their future planning

Keywords: Financial Literacy, Investment Decisions, Financial Products, Money Management

An In-depth Examination of AI-based Digital Transformation Effects on Marketing

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Abstract

The rapid development and uptake of artificial intelligence (AI) in business has prompted a profound digital transformation and the subsequent wave of corporate business disruption. Marketing has become a well-known field among the numerous corporate sectors that is going through significant changes as a result of this development. In order to obtain quicker and more efficient results, contemporary marketing strategies are progressively incorporating cutting edge technologies like AI into their daily operations. With an emphasis on the incorporation of AI in marketing activities, this article intends to study the newly emerging topic of AI-based marketing research.

Integrated digital marketing, content marketing, experiential marketing, marketing operations, and market research are some of the sub-functional themes or activity levers that the study divides marketing under. These topics highlight important areas where AI technology are being used to improve marketing tactics and results.

The study integrates 170 noteworthy used cases from recent literature to comprehend the practical consequences of AI in marketing. These use cases demonstrate how AI is applied to enhance customer experiences and increase outcomes across the chosen marketing subjects and sub-themes. The article also undertakes a systematic review of the literature (SLR) of 57 pertinent works in the area of AI-powered marketing. Based on qualitative and quantitative standards including coverage, impact, and usefulness, the publications are judged.

To determine the most important and useful papers, the SLR results are graded qualitatively and quantitatively. This ranking enables a thorough knowledge of the state of AI-based marketing research at this time. To provide a comprehensive understanding of the implications and applications of AI in marketing, the analysis takes into account a variety of corporate sectors, research contexts, and scenario types.

The paper examines the effects of AI-powered marketing for academic researchers as well as industry professionals. It explores how changing marketing practises and strategies are necessary as a result of the growing deployment of AI in the marketing environment. The essay also suggests a research agenda for the future to look into the continued effects of AI on marketing. This agenda intends to address the changing opportunities and difficulties brought on by the field's quick adoption of AI technologies.

Corporate marketing procedures have been greatly impacted by the digital transformation brought on by the deployment of AI. Marketers may test out fresh strategies and get quicker, more fruitful outcomes by using AI technologies. In addition to looking at use cases and doing a thorough assessment of the literature, this article offers a thorough analysis of AI-based marketing research, along with qualitative and quantitative rankings. The results clarify the implications of AI in marketing and offer a research roadmap, promoting further investigation of the transformational nature of AI in the marketing environment.

Keywords: Consumer Behaviour, Experiential Marketing, Integrated Digital Marketing, Market Research, Marketing Operations

Artificial Intelligence in Education: Holistic Perspective on Ethical Issues

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Abstract

Over the past few years, numerous countries have formulated national artificial intelligence (AI) strategies, focusing on various policy sectors, including education. These strategies outline plans and expectations regarding the impact of AI on education and address the social and ethical implications associated with AI. Integrating Artificial Intelligence in Education (AIED) can significantly change the educational landscape and affect stakeholders' roles. AIED applications have been progressively used in recent years to increase student learning performance and experiences and to further our understanding of how students learn. Adopting AIED, however, also raises ethical questions and hazards, particularly about learner autonomy and the use of personal data. Although ethical and reliable AIED standards have just been released, there is still continuous discussion over the guiding ideals of ethical AIED. By examining international organizations' rules and standards through a systematic literature review, this research seeks to determine if there is an international agreement on ethical AIED. Further, the paper discusses the All India Council for Technical Education (AICTE) and the University Grants Commission (UGC) of India's policy frameworks along with the National Education Policy (NEP) 2020's effects. Thematic analysis is done by reviewing and compiling pertinent AIED rules and guidelines to conceptualize and formulate ethical standards. The recommended code of ethics serves as a framework to train and guide educational stakeholders in developing and implementing effective AIED.

Keywords: Artificial Intelligence, Higher Education, Ethics, Policies, Privacy

Talent Management – Reengineering for Sustainability

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Abstract

Talent, which is described in terms of high-potential and high-performing employees, is invaluable for any organisation. However, the problem of finding talented employees to fill in key positions when gaps arise, persists. Talent management, a holistic, integrated, goal- and result-oriented approach, is therefore increasingly seen as a key component of corporate success.

Research in the area of talent management suggests that finding employees with the right skills depends as much on recruiting and training as on applicant testing (Pereira, 2022). Therefore, finding exclusive talent should be regarded as being just as vital as developing a larger pool of potential internal talent. On a worldwide level, talent management and talent development are particularly significant and tightly related (Pereira, Collings, Wood, & Mellahi, 2022).

Many organisations today are already using unconventional talent management strategies to attract the desired workforce with specific and appropriate skills (Asplund, 2020, Golubovskaya et al., 2019; Murillo & King, 2019). Organisations seek to find a balance between achieving organisational goals and employees' expectations, in order to retain high potential talent (Farndale et al., 2014). The current paper seeks to contribute to the growing research on talent management, through in-depth and exhaustive literature review. The aim is to study talent management as it exists today and is understood globally and bring to light some contemporary practices in this field. These practices may be leveraged on by the management professionals worldwide, to reengineer their talent management practices for sustainability and in a socially responsible way.

Keywords: Talent, Talent Management, Talent Development, Reengineering HR, Sustainability

Security of Sensitive Data of Medical Patient Using Blockchain Technology

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Abstract

The widespread adoption of electronic health records (EHRs) and digital healthcare systems has raised concerns about the sensitivity and security of medical patient data. Traditional centralized data storage and management systems have proven vulnerable to security breaches and unauthorized access, compromising patient privacy. To address these challenges, blockchain technology has emerged as a potential solution for enhancing the sensitivity and security of medical patient data. This paper explores the application of blockchain in healthcare, highlighting its advantages, challenges, and potential future developments.

The sensitivity of medical patient data demands robust security measures to protect patient privacy and ensure data integrity. It is significant to give understand patient data sensitivity and security in healthcare, highlighting the need for innovative solutions such as blockchain technology.

Blockchain Technology in Healthcare emphasize its decentralized nature and cryptographic principles. It identifies the key characteristics that make blockchain suitable for healthcare applications, including transparency, immutability, and data integrity. Furthermore, it examines the potential benefits of implementing blockchain in medical data management. Enhancing Sensitivity of Medical Patient Data focuses on the sensitivity of medical patient data and how blockchain technology can contribute to its protection. It explores the concept of consent management and access control using smart contracts, enabling patients to have greater control over their data and granting access to authorized parties only. It also portrays the potential use of zero-knowledge proofs and homomorphic encryption to enhance data privacy in blockchain-based healthcare systems.

Security of Medical Patient Data on the Blockchain delves into the security aspects of storing medical patient data on the blockchain. It examines the use of cryptographic hashing algorithms, digital signatures, and consensus mechanisms to ensure data integrity and prevent unauthorized tampering. It also addresses potential vulnerabilities and attacks in blockchain systems, discussing mitigation strategies such as private and permissioned blockchains, multi-factor authentication, and auditing mechanisms.

The paper concludes by discussing the future potential of blockchain technology in healthcare, highlighting ongoing research and development efforts. It emphasizes the need for collaboration between stakeholders, including healthcare providers, policymakers, and technology experts, to address the remaining challenges and harness the full benefits of blockchain for sensitive medical patient data.

Keywords: Blockchain, Medical Patient, Electronic Health Records, Patient Privacy, Cryptographic Principles

Attitude of Youth Towards Agrepreneurship in Rural Himachal

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Abstract

Agrepreneurship is the new concept that is the combination of two terms “agriculture” and “entrepreneurship.” It describes the act of establishing and operating creative agricultural companies and projects. Agrepreneurs frequently employ technology and original thinking to solve problems in the agricultural sector and advance organic farming methods. By the integrating these practices into their agricultural ventures, the main focus is increasing the productivity, less reduce the environmental impact and improve the quality of their produce.

There is a key aspect of the youth’s entrepreneurial mindset. Youth view of agriculture not just as a mean of sustenance, but also they see as a new opportunity. They are eager to investigate operations that add value to agricultural products, such as processing, marketing, and packaging. By this process they can command higher prices and generate additional income. This is the entrepreneurial spirit is driving the youth to think beyond traditional farming and seek innovative ways to maximize their earnings.

In rural Himachal the youth are increasingly aware of the importance of sustainability in agriculture. By the agripreneurial process they recognize the need to conserve natural resource, protect the environment, and promote the organic farming practices. The youth in the Himachal Pradesh exhibit a positive and forward thinking attitude towards agripreneurship. Their willingness to embrace change, enterpreneurial mindset and focus on sustainability, and the availability of government support are the main attraction and increasing interest of the youth in Himachal Pradesh. With this new approach, the youth poised to contribute significantly to the growth and development of the agricultural sector in rural Himachal Pradesh.

Keywords: Agrepreneurship, Entrepreneurship, Organic Farming, Youth, Himachal Pradesh

New Education Policy for Sustainable Development in India

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Abstract

Most important and needed task to do in today's world is to ensure the sustainability of the resources the planet has and at the same time to ensure the well-being of humans living on this planet. There is clear need which can be seen is to make the education more effective and efficient in schools. And for this, every stakeholder of the school community has to be sensitized towards sustainability and should understand how their role is vital in today's time. One need to understand that education is the key to sustainable development and just talking about the 'Sustainable Development' concept in schools and institutions will not take us anywhere. We all have to get up and start working on this, not alone but together. There is a need to re-look and re-visit each and every aspect of the education being taught in schools. Schools curriculum have been designed over the years from the perspective of sustainable education but it has to be implemented in an effective manner. This article will focus on the UN Sustainable Development Goals (SDGs), particularly, the SDG 4, Ensuring Inclusive and Equitable Quality Education. The author had reviewed the existing literatures on aspects revolving around Sustainable Development and Education, shared his own experiences in the paper along with existing theories/models and had tried to mention the challenges faced by schools and good practices that schools, universities and educational institutions can adopt for Education

for Sustainable Development. In order to achieve environmental sustainability, education is an imperative tool. Without education, sustainable development cannot be achieved at any level. The practices within the growing economic trends and the consumption pattern of humans clearly shows the lack of vision in having a sustainable future. And in order to address this challenge, a positive shift in the awareness, knowledge, attitude and behaviour of public is needed and it can be done using education as a tool. Sustainable Development Goals were announced by the United Nations in 2015, in which countries from all over the world participated and signed the global goals. Since then, it has been a question for everyone mind related to these highly set ambitious global goals. Public have been questioning, doubting and arguing about whether these goals are achievable and realistic in nature. A lot was achieved during the Millennium Development Goals, which was announced in the year 2000 till 2015. But, there were many gaps which led to the failure of MDGs. And then the SDGs were announced, which gave 17 goals and 169 targets to the world and called it as Agenda 2030 with a motto, 'No one should be left behind'.

Keywords: Sustainability, Education Policy, Sustainable Development, Sustainable Development Goals, Millennium Development Goals

Role of Financial Knowledge in Sustainable Development: A Bibliometric Analysis

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Abstract

This review, along with bibliometric analysis, aims to take a meticulous approach in presenting quantitative and qualitative knowledge on the constantly evolving topic of financial knowledge, green finance for sustainability. The study includes an examination of 284 articles that were published from 2014 to 2023 in high-ranking, peer-reviewed journals. To identify influential work, and pinpoint gaps, adequate techniques have been used. Using bibliometric analysis, the most significant journals, authors, nations, articles, and themes have been discovered. Levels of financial knowledge, the impact that financial literacy has on financial conduct and planning, and the effects of financial education on the environment and sustainable development are the three main subjects listed. Emerging issues include gender gap, tax & insurance literacy, financial competence, financial inclusion, and digital financial education. This study will assist academics, policymakers, and regulators in understanding the fundamentals of sound financial decision-making and in identifying the pertinent areas that require further research, particularly in the context of sustainable development and green finance.

Keywords: Bibliometric Analysis, Financial Knowledge, Green Finance, Investment, Sustainable Development.

Can Artificial Intelligence Accelerate Financial Inclusion in North East States of India?

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Abstract

Financial inclusion is crucial for alleviating poverty and to boost economy. Digitalization and financial inclusion benefitted the financial provider as well as the users, government and the economy by increasing accessibility among the poor and rural areas. Banking and non-banking financial institutions are trying to bridge the existing gap between availability, accessibility and usage which are obstructing several opportunities and economic development. The present study intends to study insight of artificial intelligence in accelerating financial inclusion. Further depicts how artificial intelligence can be deployed to achieve financial inclusion in areas where penetration of bank branches is tedious work. Primary data are collected through structured questionnaire from

North eastern states of India for the study. Analyzing the data using statistical tools it is found that from increased usage of mobile and advancement of communication technology, artificial intelligence has made possible for inclusive growth.

Keywords: Artificial Intelligence, Digitalization, Economy, Financial inclusion, ICT, Poverty Alleviation.

Digital Transformation in the Banking Sector: Assessing the Impact, Challenges, and Perceptions in Rural Rajasthan

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Abstract

Purpose: The aim of this research study is to evaluate the impact of digitization in Indian banking sector, particularly Rajasthan which covers more than 75% of rural population. In addition to looking at their opinions and views on the use of internet banking, it also seeks to study the problems facing Rajasthan's rural consumers in accessing and making use of digital banking services.

Methodology: The synthesis and analysis of existing literature on a given topic shall be carried out in this research paper using the review-based methodology. Relevant educational databases, research journals and reputed internet resources shall be used for the comprehensive search.

Findings: In rural areas of Rajasthan, the research findings provide insights as to what has been a significant impact of digitization in banking. It sheds light on the challenges faced by rural customers in accessing and utilizing digital banking services, including issues related to digital literacy, internet connectivity, trust, and security concerns. The study also uncovers the perceptions and attitudes of rural customers towards digital banking, including their willingness to adopt digital banking technologies.

Implications: The research findings provide implications for various collaborators, including banking institutions, and rural communities. The insights gained from this study would help banking institutions in designing and implementing effective strategies to enhance the accessibility and utilization of digital banking services in rural areas. Bankers can utilize the findings to develop various policies and initiatives which can help in promoting financial inclusion and bridging the digital divide in rural communities.

Research Limitations: The present study is limited to the areas of Rajasthan to the extent of secondary research is limited to the literature supporting the paper. Also, with the digital banking concept, there are chances of missing several newest aspects of the technology.

Research Gap: From the past studies it was analyzed that there were only few studies in the area of impact and challenges of digital transformation specially for the rural areas of Rajasthan region.

Keywords: Banking Sector, Digital Banking Services, Digital Transformation, Rural Areas, Financial Inclusion

A Paradigm Shift: Examining the integration of Total Quality Management (TQM) with the National Education Policy (NEP) for Quality Education

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Abstract

Background and Objectives: The National Education Policy (NEP) 2020 is a comprehensive framework that outlines the vision and direction for education in India. While the NEP 2020 does not explicitly mention Total Quality Management (TQM), there are elements within the policy that can align with and support the principles of TQM. This review paper examines the role of the National Education Policy (NEP) in building quality education through Total Quality Management (TQM) principles within the education system.

Methodology: This paper has been drawn from comprehensive research from various online and offline sources of journals, conference proceedings, government portals and websites using keywords including Total Quality Management (TQM), National Education Policy (NEP) 2020, Quality Education

Results: Drawing from a comprehensive review of literature, the paper presents the key findings related to the NEP's contribution to quality management practices in education. It discusses the emphasis on quality education, outcome-based education, teacher training and professional development, institutional autonomy and accountability, continuous evaluation and feedback mechanisms, stakeholder engagement, and the promotion of a culture of continuous improvement. Thus, it highlights the NEP's potential to foster quality management principles and align with TQM approaches within educational institutions.

Conclusion and Study Implication: The present paper underscores the importance of embracing these principles, implementing quality management frameworks, and investing in capacity-building initiatives to effectively implement TQM and ensure the delivery of quality education. This review paper offers insights for policymakers, educators, and researchers interested in the role of the NEP in advancing quality management and TQM in the education sector.

Keywords: Total Quality Management, National Education Policy, Quality Education, Teacher Training, Continuous Evaluation, Capacity Building

Integration of Global Practices in Management Education: A Framework for the Digital Era under the NEP 2020

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Abstract

The Ministry of Education, Government of India, released the third National Education Policy (NEP) 2020 in alignment to United Nations Sustainable Development Goals-SDG 4 -“ensure inclusive and equitable quality education and promote lifelong learning opportunities to all”, based on five principles of Access, Equity, Quality, Accountability and Affordability on 30th July 2020. The policy aims to transform higher education by promoting flexibility, interdisciplinary learning, research, technology integration, internationalization, and skill development. This bottom-up approach focuses at low content and high thought progression, critical examination with problem-solving skills leading to employable capacities & values.

This research paper explores the integration of global practices in management education within the framework of the National Education Policy (NEP) 2020 in the digital era. The NEP 2020 emphasizes the need for educational reforms to align with global standards and prepare students for the international business landscape. The increasing digitization of education provides opportunities for global collaboration and knowledge sharing. This paper proposes a framework for effectively integrating global practices in management education, taking into account the principles and objectives outlined in the NEP 2020.

Keywords: National Education Policy, Sustainable Development Goals, Digitization, Internationalization, Management Education

Private and Social Welfare Implications of Buyer Power and Vertical Mergers in Supply Chain Competition

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Abstract

This paper studies how the buyer power of downstream firms can affect the market outcomes in both upstream manufacture and downstream retail markets. In a two-tier oligopoly, where upstream firms are locked in pair-wise exclusive relationship with their downstream retailers, we study choice of firms between vertical merger and Downstream First Mover Pricing regimes. On working with three cases of no vertical merger, single chain vertical merger and double chain vertical merger we find that upstream firm and downstream firm prefers vertical integration over Downstream First Mover Pricing only when products are more differentiated. For both single and double chain merger, elimination of double marginalization is pro-competitive.

Keywords: Downstream First Mover Pricing, Bertrand Duopoly, Buyer Power, Vertical Contracts, Vertical Integration

Institutional Investors Activism in Improving Corporate Governance Practices in India

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Abstract

The Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDA) and Pension Fund Regulatory and Development Authority (PFRDA) has issued the Stewardship code for the Institutional Investors operating in the respective industry. These code are viewed as a step towards improving corporate governance practices in the investee companies. The paper attempts to analyze the six principles embodied in the Stewardship Code as tool of improving corporate governance practices in India. The sample covers the three major front runner companies in the insurance, mutual fund and pension fund sector in India as representative. The result showed abstain and opposition voting is negligible but the participation in the strategic agendas of the investee companies is ensured. The pointed to be noted that SBIMF opposed the agenda of director appointment and compensation payable to them in majority of the cases. The SBI pension fund as per Stewardship Code devised the policy on all the six principles and duly available on the website.

Keywords: Corporate Governance, Institutional Investor, Stewardship Code, SEBI, PFRDA, IRDA

The Co-Relation of Social Media and Employer Branding: An Assessment of Literature

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Abstract

Employer branding is considered as the image of a company with some uniqueness to stand different from others in competitive world, whereas social media is a digital platform where users can connect to a large group at once and exchange information in virtual mode. To promote branding, the organizations now a days use social media tools such as Facebook, Twitter, Instagram, YouTube as global platform to capture the attention of mass audience. These platforms not only help to connect with audience, but also help in talent acquisition by creating a positive image of the company. The branding method has changed a lot from paper based branding to digital promotion. Thus, the paper is an assessment of different literatures done in field of employer branding and including the dimensions like origin of the term, evolution of branding from traditional to digital approach, employer branding role in creating job opportunities, role of social media in building employer brand, social media then and now, pros and cons of using social media in employer branding. The paper also intends to identify several other aspects that co- relate social media with employer branding and provide better suggestions to help organizations in achieving goals in the cutthroat competition

Keywords: Digital Age, Employer Branding, Social Media, Talent Acquisition

Leveraging the Tourism Industry's Experience in Remote Workforce Management in the Digitization Era

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Abstract

The tourism industry has been at the forefront of embracing digital transformation and remote workforce management, providing valuable lessons applicable to other sectors in the digital era. Early adoption of technology has driven the tourism industry's success in remote workforce management, enabling seamless collaboration and communication among remote teams. This experience can be leveraged by other industries to facilitate virtual training, on boarding, and team-building activities for an engaged and cohesive remote workforce. The tourism industry's resilience in facing dynamic challenges, like seasonal fluctuations and the COVID-19 pandemic, highlights the importance of adaptability. Digitization has enabled data-driven decision-making in tourism, empowering businesses to gather and analyse data for actionable insights. Similarly, the tourism industry's focus on security and privacy is instructive in safeguarding sensitive data and maintaining business integrity in the face of cybersecurity threats. Customer-centricity has been crucial to the tourism industry's success, with an emphasis on customer satisfaction and personalization. Adopting a similar approach in managing remote teams can be achieved by prioritizing employees' well-being, work-life balance, and professional development, leading to superior customer experiences. Moreover, the industry's creativity in offering virtual experiences inspires other sectors to explore similar opportunities, aligning with their products or services and reaching broader audiences in the digital era. In light of the New Education Policy's focus on online learning and digitization, this paper highlights the key insights from the tourism industry's experience, emphasizing the significance of optimizing remote workforce management, attracting top talent, fostering innovation, improving employee satisfaction, and enhancing customer experiences. By embracing these lessons, businesses can thrive in the digital era and stay ahead in an increasingly competitive global landscape.

Keywords: Digitization, Management, New Education Policy, Remote Workforce, Tourism Industry

Role of NEP in developing Sustainable Marketing

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Abstract

The National Education policy introduced in 2020 to alter the traditional Indian education industry. The aim was to improvisation of educational standards both at school level and at higher education level. This transition phase of the market will evolve from learning based approach to skill-based model in the industry. (Role of NEP in developing Sustainable Marketing, 22). In this paper, we review how NEP will help develop sustainable marketing considerations among students and faculties have become driving force for markets and business practices that meet sustainability goals.

In the wake of growing global concerns about sustainable development, the National Education Policy (NEP) 2020 in India has emerged as a catalyst for transforming the nation's education landscape. This research paper investigates the profound impact of NEP 2020 on sustainable marketing practices in India, focusing on the paradigm shift it engenders in the mindset of marketers, the consequent changes in consumer behaviour, and the surge in corporate social responsibility initiatives.

The literature review highlights the core tenets of sustainable marketing and underscores the significance of NEP 2020 as a potent enabler of sustainable practices across various sectors. As NEP 2020 strives to instil environmental consciousness and social responsibility in learners, it paves the way for a new generation of marketers well-versed in sustainability principles.

To explore into the subject comprehensively, a mixed-methods research design was adopted, involving both qualitative and quantitative approaches. Surveys and interviews with marketing professionals and educators were conducted to gauge their perceptions of sustainable marketing under the new educational policy. The study also drew insights from existing research on sustainable marketing in the Indian context and aligned it with the key provisions of NEP 2020.

The findings reveal a noticeable change in the mindset of marketers, with a greater emphasis on sustainability and responsible business practices. As NEP 2020 integrates sustainable marketing principles into the marketing curriculum, it equips future marketers with the requisite knowledge and skills to address environmental challenges and societal concerns.

Moreover, the research demonstrates a significant impact on consumer behaviour in response to the educational reforms. Educated consumers exhibit higher levels of awareness and preference for sustainable products and services, leading to a burgeoning demand for environmentally-friendly and socially-responsible offerings.

Keywords: National Education Policy, Sustainable Marketing, Mindset of Marketers, Consumer Behaviour

Unveiling the Pathways: Bibliometric Insights into Current Trends and Future Prospects of Rural Tourism and Sustainable Development

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Abstract

This systematic review employs bibliometric analysis to comprehensively investigate the intricate relationship between rural tourism and sustainable development, drawing from a diverse dataset of 234 articles. It intricately examines the multifaceted impacts of rural tourism, shedding light on its multifarious contributions to economic advancement, socio-cultural preservation, and environmental integrity. While accentuating the positive prospects of rural tourism, the review simultaneously delves into the challenges associated with responsible management, including the potential pitfalls of over-tourism and the equitable distribution of benefits among local communities. Through a meticulous co-citation analysis, the review identifies clusters of influential research, illuminating pivotal themes that underpin the discourse. These themes encompass sustainable practices that underlie rural tourism's growth, the intrinsic value of community engagement, and the formulation of policies that ensure harmonious development. By bringing these themes to the fore, the review reinforces the significance of a balanced approach to rural tourism, one that safeguards ecological vitality and socio-cultural authenticity. As the study underscores the imperative of continual research, it also signals the direction for future investigations. It underscores the necessity for effective strategies that align rural tourism's potential with sustainable objectives, reinforcing its positive and lasting impact. In sum, this review encapsulates the nuanced interplay between rural tourism and sustainable development, advocating for a holistic approach that steers the trajectory of rural tourism toward a resilient and thriving future.

Keywords: Rural Tourism, Sustainable Development, Bibliometric Analysis, Co-citation Analysis, Policy Formulation

A Study on Determinants of NPAs of Indian Banks

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Abstract

The paper aims to study the effect of selected financial ratios drawn from literature that represent determinants of non-performing loans (NPAs) under operational capability, business development capacity, liquidity, capital adequacy, profitability, and solvency of banks on NPAs for a panel of 76 commercial banks in India, using annual data for the period 2010–2021. To examine the association, this study, primarily, conducted the OLS model, fixed effect estimates, and random effect estimates and, eventually, applied GMM technique. The empirical findings confirmed the previous findings, indicating past NNPA contributes to an additional level of NNPA in the current period. Further, there is a significant negative relationship between ROA and the NNPA ratio whereas there is a significant positive relationship between capital adequacy ratio and the dependent variable. To reduce the aggregate NPAs in India, the country's government should identify the financial sector's vulnerabilities and, thereby, emphasize boosting the economic growth, ensuring a moderate level of money supply along with inflation rate. The findings are useful for formulating macro-prudential along with fiscal policies to avoid the subsequent NPAs shock in India, specially in context of National Education Policy.

Keywords: Non-Performing Loans, Commercial Banks, OLS Model, Fixed Effect Estimates, Random Effect Estimates, Applied GMM Technique

The Role of Artificial Intelligence in Management Education

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Abstract

Everyone believes that education is important and that having a good education is essential to living a successful life. There are constantly many changes taking place in the world, from the style of instruction to the kind of curriculum, in an effort to enhance the educational system for students. The world is changing thanks to artificial intelligence, a burgeoning technology that is applied in practically every industry. Artificial intelligence has the potential to significantly alter the educational landscape.

New methods of teaching and learning are being developed for various contexts by artificial intelligence in education. Different institutions and universities around the world are now utilising AI. Teachers, students, parents, and of course educational institutions themselves now view education from a wholly new angle thanks to AI in education. The role of artificial intelligence (AI) in management education does not mean that human-like robots will take the position of human teachers; rather, it means that the education system will become much more efficient and supportive of teachers and students. Numerous AI tools will be available in the educational system in the future, influencing how students will learn. In this essay, we'll talk about artificial intelligence's effects and applications in education.

Keywords: Education, Artificial Intelligence, Teaching and Learning

Mapping the Scholarly Landscape of Financial Inclusion after G20: The GPFi 2010 Action Plan: A Bibliometric Analysis

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Abstract

This bibliometric analysis explores the scholarly landscape of financial inclusion after implementing G20: the Global Partnership for Financial Inclusion (GPFi) 2010. The study seeks to identify trends, patterns, and research themes in academic literature related to financial inclusion from 1995 to the present. A comprehensive search of the Scopus database yielded 1000 publications subjected to bibliometric techniques, including co-citation analysis, co-authorship analysis, and keyword analysis.

The findings reveal a notable increase in research output on financial inclusion following the GPFi 2010 Action Plan, indicating a growing interest in the subject among scholars and researchers. Co-citation analysis identifies influential works and divulges the intellectual structure of the field, highlighting key authors, journals, and institutions contributing to the literature. Co-authorship analysis uncovers collaborative networks, providing insights into the level of interdisciplinary cooperation in financial inclusion research.

Furthermore, keyword analysis sheds light on the main themes and topics within the financial inclusion domain. It identifies emerging areas of interest, such as digital financial services, mobile banking, microfinance, financial literacy, and policy frameworks. The analysis demonstrates that the subject area Economics, Econometrics and Finance has published the maximum number of publications, followed by Social Science and Business Management. This analysis also highlights India as one of the top countries with the maximum number of publications, followed by the US, UK, Malaysia, and China.

By synthesising and visualising the scholarly landscape on financial inclusion after G20: the GPFi 2010 Action Plan, this bibliometric analysis provides a comprehensive overview of research trends, knowledge gaps, and areas of future exploration. The study offers valuable insights for policymakers, consultants, and researchers, guiding evidence-based strategies and interventions to advance financial inclusion globally and foster sustainable economic growth in line with the goals of the GPFi.

Keywords: Bibliometric Analysis, Digital Financial Services, Financial Inclusion, Financial Literacy, G20, GPFi, Microfinance.

Transforming Education for Industry 5.0 through Operations Management

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Abstract

The utilization of technology in the process of teaching and learning has become an imperative rather than a choice. Technology has somehow empowered the academicians by integrating advanced patterns of technology enabled tools and learning analytics software. Education 5.0 is a novel approach to course development that necessitates the consistent engagement of educators to ensure effective implementation. The development of education 5.0, particularly in the area of Operations Management (OM) curricula at universities, has been strongly affected by industry 5.0, which is defined by the integration of cutting-edge technologies and human-centric approaches. Industry 5.0 has had a significant impact on education 5.0 since it calls for a paradigm shift in how students are trained for the fast-paced corporate environment. Universities have introduced cutting-edge technologies and real-world applications into their curricula in response to the growing demand for highly qualified operations managers who can navigate the complexity of contemporary industry. This method places a strong emphasis on cooperative problem-solving, flexibility, and hands-on learning experiences, giving students real-world understanding of the ideas and issues of Industry 5.0. Additionally, education 5.0 encourages students by recognizing the value of soft skills like creativity, emotional intelligence, and critical thinking. The present study aims to evaluate the viewpoints of experts on the primary obstacles for transforming the operations management course as per the requirements of Industry 5.0. The study proposes the concept of Operations 5.0 and utilises thematic analysis to identify the key thrust areas that enable the transition from present OM to Operations 5.0. These thrust areas must become an essential component of course delivery under the Operations Management Department at any management institute, to keep pace with Industry 5.0. This will be followed by best worst method, a multi criteria decision making tool, to prioritize the themes and also suggest suitable positioning of these themes within the Operations 5.0 course curriculum.

Keywords: Thematic Analysis, Best Worst Method, Industry 5.0, Education, Operations Management, Operations 5.0

The Role of National Education Policy (NEP) 2020 in Fostering Financial Technology (Fintech): A Study of Select Colleges of the University of Delhi

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Abstract

The Government of India introduced National Education Policy (NEP) 2020 with the aim to transform the education system, emphasizing more on digital literacy, research and innovation. The importance of NEP 2020 lies in its potential to revamp and elevate the quality of education in India, empowering learners with 21st-century skills and knowledge to thrive in a dynamic and interconnected world. NEP 2020 indirectly impacts the financial technology (FinTech) industry through its focus on technology, skill development, entrepreneurship, and financial literacy. This paper is an attempt to analyse the role of NEP in promoting the growth of the FinTech sector in India. The study will examine the potential impact of NEP's key features, such as technology integration, interdisciplinary studies and research emphasis on the growth of FinTech startups, human capital development and the overall ecosystem. The research will involve an examination of policies and a survey of students in the FinTech sector to gain insights into NEP's contributions in building FinTech in India.

Keywords: Digital Literacy, Financial Literacy, FinTech, Interdisciplinary Studies, NEP 2020

The Psychology Behind Insurance Demand in India: A Quantitative Study

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Abstract

According to reports, ideas that can be quantified, like finance and investment, have been severely impacted by non-quantitative biases. This study highlights the wide range of biases that affect people's decision-making processes by examining the importance of behavioural biases in conventional financial models that are founded on the premise of rationality. In the current era, behavioural finance has emerged as a key phenomena that can be relied upon to capture the various factors that affect how people make decisions. The four biases that have been mentioned most frequently in the literature review done for this study are Mental Accounting, herd behaviour, heuristics, and representational bias. According to the study's research, heuristics have the biggest influence on insurance buyers, followed by mental accounting, representational bias, and herd behaviour.

Keywords: Behaviour Bias, Mental Accounting, Heuristics, Insurance

Changing Role of Teachers in the “Phygital” Learning Environment

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Abstract

Transformation of Education 4.0 to Education 5.0 demands the involvement of technology in the educational landscape. Human life has become more and more technology oriented since last few years, which got a boost due to the outbreak of Covid 19. The pandemic taught civilization to adapt technology in all aspects of our life. And education is one of the areas where adaptation became more challenging though inevitable. Government of India has announced National Education Policy 2020 which was a welcoming step into the world of education. This policy focuses on the quality of education in different focus areas and Digital transformation is one of them. The key anchor of this changing world is the Teachers who have adapted and developed themselves at the same time to cope up in this “Phygital” Learning environment: the blend of physical and digital components of education.

This paper focuses on the way teachers in higher education transformed to adopt in the phygital learning environment. This paper will also identify different tools & techniques used by the teachers to impart quality education to the students. Appropriate statistical tools will be used to identify the factors influencing quality education in Education 5.0. This study will help to strategize on different areas to impart quality education through digital transformation.

Keywords: NEP-2020, Phygital, Digital Transformation, Higher Education Institutions

Talent Management in the Digital ERA

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Abstract

The present era is facing many challenges due to digitization of economy. There are ample benefits with some drawbacks for managing best talent in your organization. The study analyzes various challenges faced by the employers. The biggest challenge in present time is to retain talent and also managing that talent. Secondary data has been used to study about such challenges and also the opportunities which are available to companies. Concluding the study we found that managing the talent is very essential in a digital economy. Fastest changes in technology, changes in demography of employees and workers interest all are the factors to be kept in mind to understand the employees need and desire. The companies need to follow effective human resource management in the organization to manage talent in the digital era.

Keywords: Digital Era, Talent Management, HRM

Best Practices of Investors in Financial Planning and Decision-Making Analysis on Investment Avenues: Andhra Pradesh

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Abstract

An investor opinion is a top-notch priority for planning and decision making on investment avenues. An investor always confused about to take better investment decisions. A better and careful planning always helps him to select number of investment avenues from the availability. The study mainly focuses on the better investment practices for better investment decisions and what kind of plans chosen by the investor. A selected number of investors i.e., 200 is taken from the population of Andhra Pradesh by applying simple random sampling and the sources of data used for the study is primary data. The study is purely descriptive in nature. It explains the demographical profile of investors and individual opinion of investors in implementing their financial practices on planning and decision making on investment avenues.

Keywords: Investor, Investment Practices, Decision-Making

Quality Management Drives Academic Leadership

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Abstract

Education is evolving all across the world. Educational administrators, human resources department heads, and higher education program organizers must all adapt to the changing needs of society. As a result, the role of quality management and academic leadership in institutional administration has grown considerably in recent years. This research looks at the role of academic administration in fostering and maintaining high standards in higher education. Quality promotion and management are not about years of service, but rather about demonstrating effective leadership that will help higher education institutions navigate the stormy difficulties they confront today. To do so, the academic leader must assist institutions in pursuing their vision and mission for them to effectively manage quality.

Keywords: Quality Management, Academic Leadership, Education Institutions

The Impact of Digital Marketing Adoption on the Business Performance of Manufacturing SMEs in Delhi-NCR

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Abstract

Small and medium enterprises (SMEs) comprising a small proportion of employees contribute about 40% to 60% of the nation's gross domestic product. Due to the economic value, countries including India have been supporting the growth of SMEs. In order to improve their reach to a large population, the drive to integrate digital marketing technology in small businesses has been emerging. However, the extent of digital marketing use and its potential impact on business performance are limited. Objectives: The objectives of the present study are to understand the: (i) extent of using digital marketing tools by SMEs; (ii) most preferred digital marketing strategies implemented by employers of SMEs and the reasons behind their choice; (iii) benefits and challenges faced by SMEs while adopting digital marketing; (iv) disadvantages of adopting digital marketing tools and (v) impact of using digital marketing tools in the growth of SMEs in the Delhi NCR region. Methodology: In this explanatory, descriptive and quantitative study with a deductive approach, 368 employees working in SMEs around the Delhi-NCR region were selected using random sampling technique. Structured questionnaires involved data collection on respondents' demographic characteristics, business details, benefits and challenges of using digital marketing tools and impact of digital marketing on multiple aspects, such as business performance and increase in consumer base. The collected data was statistically analysed using tools including t-tests, ANOVA and regression analysis. PLS-SEM was used to explore the moderating effect of variables. Results: In the present study, participants were mainly males (63%), working at a lower level of management (46.5%), from the age category of 36-45 years (40.5%) and with an experience of 10-15 years (41.3%). Further, the selected SMEs were predominantly business to business type (65.5%) from Delhi (34.8%) and these SMEs implemented the usage of digital marketing tools partially (72.8%). Use of digital marketing tools improved business performance as evident by 15-30% increase in sales (74.7%), gross profit (73.9%) and consumer base (73.5%). Among different digital marketing tools, social media marketing (100%) such as Facebook and Instagram, was widely used. The increase and decrease in the full implementation of digital marketing usage was significantly influenced by benefits and challenges of using digital marketing tools, respectively. The usage of digital marketing tools improved business performance. Further, the usage of digital marketing tools was significantly influenced by the perceived benefits and challenges of using digital marketing tools. In addition, the relationship between usage of digital marketing and business performance was moderated by the adoption of digital marketing and digital marketing tools support. Conclusion: It can be concluded from the present findings that the adoption of digital marketing tools, such as the use of social media platforms, will improve sales and increase consumer base of SMEs. Thus, practitioners and SMEs can conduct workshops to increase employees' awareness on digital marketing strategies and policymakers can amend policies to facilitate the integration of digital technology in SMEs. **Keywords:** Benefits, Challenges, Delhi-NCR, Digital Marketing, Business Performance, SMEs

ChatGPT and its Impact on Learning Process in Higher Education: A Learner's Perspective

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Abstract

ChatGPT has produced an upsurge in awareness and use of technology in learning process, especially in higher education (HE), since its release in last quarter of 2022 (Hu, 2023). It is a Generative AI tool and Generative AI(GenAI) models use advanced algorithms to study various patterns to produce new content in the form of text, images, Audio/video, and distinct code. GenAI has the capacity to manage complex patterns and produce the output which is almost similar to the output given by human. This capacity has directed to expected integration of GenAI in varied domains like education, healthcare, media and tourism etc. ChatGPT, as a GenAI tool, works on an autoregressive large language model which has above 175 billion parameters and is pre-trained on a large and diverse corpus of text data on an extensive range of data. It has been widely discussed topic for its potential to enhance teaching-learning in HE (Baidoo-Anu & Ansah, 2023; Adiguzel et al., 2023). The research has been carried out to study the ChatGPT as writing, assessment, research tool (Atlas 2023) and the reliability and accuracy of ChatGPT (Mizumoto and Eguchi,2023). But there is no study with respect to ChatGPT for its impact on teaching-learning process in HE from learners' perspective in India. This study explores graduate and post-graduate students' perceptions of ChatGPT, in higher education, focusing on understanding, readiness to use, probable benefits, challenges in usage, and effective integration in learning process. The study aims to answer:1 To what extent students in HE are aware of ChatGPT and other GenAI tools<with GenAI technologies like ChatGPT?; 2. What are the benefits and challenges of ChatGPT from learners' perspective?; To what level ChatGPT can be integrated in HE depending upon the impact on learning enhancement? A survey of 300 graduate and post-graduate students from management and IT domains in HEI in India discovered a largely optimistic usage and effective output on usage of ChatGPT. The relationship between three parameters i.e potential for personalized learning support, idea generation and writing skill enhancement with increased learning of the students have been studied using PLS-SEM approach. Through realizing students' perceptions features of ChatGPT and other GenAI tools can be enhanced to address the needs of the students. However, the ethical aspect of use of ChatGPT in HE has not been considered in the current study.

Keywords: ChatGPT, Higher Education, Generative AI, Teaching-Learning Process

A Brief Study on the Role of NEP in Building Strategy, Branding and Marketing Management

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Abstract

The New Education Policy was unveiled by the Indian government as a foundation for the country's educational system's reform and modernization. The field of education is ever-evolving, adapting to the changing needs and demands of the modern world. This policy aimed to revolutionize the country's educational landscape, emphasizing inclusivity, skill-oriented learning, and holistic development. A comprehensive foundation for the advancement of education in India is provided by the New Education Policy (NEP). It was adopted in July 2020 with the intention of transforming the nation's educational system by emphasizing holistic development, competency-based education, and a flexible curriculum. This study predicts what will be the effect of the new education policy on strategy building and how various organizations will develop strategies, do better branding, and manage marketing with the new education policy to beat the competition and establish market leadership. This study will also assist the organization to what are the uses of the New Education Policy in marketing and how it is beneficial for various organizations.

Keywords: New Education Policy, Building Strategy, Branding, Marketing Management, Market Analysis, Career Oriented

Employee Engagement in the Digital Age: Technologies, Strategies and Challenges

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Abstract

The introduction of digital technologies has fundamentally reshaped the workplace, altering the dynamics of employee engagement, a crucial component of organizational success. The present study aims to investigate the impact of this digital transition on employee engagement, marking a departure from traditional studies that are largely rooted in the pre-digital era. We propose a comprehensive exploration of the digital work environment and its effects on engagement levels, which involves revisiting existing theories of engagement considering the ongoing digital revolution. Notably, while the digital age presents various tools that can potentially enhance engagement, it also introduces challenges associated with work-life balance and digital burnout. This research seeks to critically review the existing literature on digital era employee engagement, and develop a framework that bridges theoretical understanding and practical application. Our goal is to identify the key motivators of engagement in the digital age, and provide actionable strategies to optimize these drivers, hence fostering a highly engaged workforce. The findings of this research may have significant implications for organizational strategies and policies in the digital era, offering potential to boost organizational performance. This study hopes to contribute to academic discourse on employee engagement in the digital age, and provide valuable insights for practitioners navigating the digital workspace.

Keywords: Employee Engagement, Digital Age, Virtual Work, Technology, Digital Communication, Data Analytics

Impact of Technology-enabled Project-based Learning on Student Motivation in Higher Education in view of NEP: An Empirical Study

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Abstract

The New National Education Policy (NEP) 2020 was developed to modify the Indian educational system to meet the needs of the twenty-first century. The revised assessments expanded learning opportunities, and emphasis on curriculum and pedagogy changes are the main goals of the new policy. In light of NEP, the purpose of this research is to investigate how technology-enhanced project-based learning affects student motivation in higher education. The integration of technology-enabled project-based learning affects student motivation while achieving life skill-based learning outcomes, and this classroom-based empirical research explores and analyses how this impact occurs. This study examines how well the PBL approach works for teaching life skills to undergraduate students in SFL (School for Life) classes during the first semester of the academic year 2022–2023. The study uses quantitative analysis to ensure a valid interpretation of student feedback. The data of 200 students have been collected and thereupon regression model has been developed to test the impact of the key factors of Project-based-Learning that are contributing to the motivation of learning among the students in higher education. The application of technology-enabled project based learning revealed higher motivation toward lifelong learning among learners.

Keywords: Higher Education, Innovative Pedagogy, Indian Education, NEP 2020, National Education Policy, PBL, Project-Based Learning, Student Training, Student Motivation

Engagement of Employees in the Digital Era: A Conceptual Review

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Abstract

In the rapidly changing business environment and tremendously rising competitive era it is quite crucial to have engaged employees. Engaged and committed workforce accord higher productivity, better outcomes and competitive advantages to their organisation. Employee engagement targets on training and development that will result in motivated workforce, long term growth and retainment of employees. Past researches have spotlighted the valuable contribution of higher employee engagement on employee productivity. With a doubt in this era of digitalization, technology has changed the way employees were managed and engaged in the organisation. Adopting new applications and software make it accessible provide programmes and session to large number of employees. Technological advancement has resulted in effortless and uncomplicated tasks for human resource manager. To meet the surging demand of employers for upgraded employee engagement practices. The purpose of this research is to highlight the existing problems related to the engagement of employees in the digital era. From the beginning of services till the retirement several challenges are faced in the process of engagement of employees. The study also recommends the changes that will lead us on the path of engagement. The conclusion of the study provides us the collaborated entire picture that will help us to understand the current scenario and will provide base to the future researcher. The paper also mentioned the limitations of the present study that can act as a scope for future research work on the above-mentioned theme.

Keywords: Employee Engagement, Productivity, Digitalization

Role of Fintech in Enhancing Financial Inclusion: A Bibliometric Analysis

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Abstract

Purpose: The main purpose of this study is to undertake a bibliometric analysis to understand the role of fintech in enhancing financial inclusion. The study performed performance analysis and scientific mapping on the research papers and articles.

Design/methodology/approach: The study investigates 341 documents retrieved from the Scopus database using bibliometric analysis, performance analysis and science mapping. The study looked at the scientific productivity of papers, prolific authors, most influencing papers, institutions and countries, Thematic clusters. VOSviewer was used as a tool to conduct the performance analysis and science mapping. This systematic mapping of the field helps graphically illustrate the publications evolution over time and identify areas of current research interests and potential directions for future research.

Findings: The most impactful institute and countries are University of Essex, United Kingdom and the country is United Kingdom, respectively. Similarly, the most influential journals are "Borsa Istanbul Review", "The New Political Economy" and "Sustainability (Switzerland)". Furthermore, the most cited article is "Examining the relationship between digital finance and financial inclusion: Evidence from MENA countries". The findings provide a robust roadmap for further investigation in this field.

Originality/value: This is the first study that provides the performance analysis and scientific mapping on the association between financial inclusion and fintech.

Keywords: Bibliographic Coupling; Bibliometric Analysis; Financial Inclusion; Fintech; Thematic Clusters

A Study of the Role of Forensic Accounting in Detecting Financial Frauds

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Abstract

The global economy is impacted by the Indian economy. As a result, Indian markets grow through a variety of methods, including joint ventures, mergers, and consolidations. Due to the expansion of company trade, numerous complications also emerge at the same time. The legitimacy of the financial systems was called into doubt at the start of the twenty-first century by several financial scandals and white-collar crimes. This gives rise to introduction of Forensic Accounting. Forensic accounting is unique in that it combines accounting with investigation. These bloodhounds – as opposed to the watchdogs that are auditors – attempt to sniff out fraudulent transactions from the financial records of banks and Companies. Sherlock Holmes was probably the most famous practitioner, but Kautilya was the first economist who openly recognized the need of the forensic accountants. He mentioned forty ways of embezzlement centuries ago. In India the formation of Serious Fraud Investigation Office is the landmark creation for the Forensic Accountants. Growing cybercrimes, failure of regulators to track the security scams, series of co-operative banks bursting – all are pinpointing the need of forensic accounting, irrespective of whether we understand the need or not. The study will aid in laying a solid foundation for design and implementation of forensic accounting practices in India. Further the study will also help various policy makers to adopt the good practices in order to protect an organization from financial frauds, the project would be helpful for the students and independent researchers who may further do the research.

Keywords: Forensic Accounting, Frauds, Financial Scams, Auditing, Investigative Functions

An Empirical Examination of Herd Behavior in the Indian Stock Market

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Abstract

The objective is to analyze the prevalence of herding behavior in the Indian equity market. Author will be utilizing data from the National Stock Exchange, which is the largest stock market in India in terms of capitalization. By analyzing the daily closing data of 50 companies from the NIFTY-50 and NIFTY-50 index from January 1, 2001, to December 31, 2021. The aim of this paper is to determine the presence or absence of herding behavior in the market. Additionally, this research aims to explore if herding behavior occurs during market declines on the worst 5% of days, as well as during market advances on the best 5% of days. To achieve this, the study utilizes the cross-sectional standard deviation method proposed by (Christie & Huang, 1995), and the cross-section absolute deviation method proposed by (E.C.Chang et al., 2000). These methods utilize return dispersion as a measure for herding behavior and are referred to as returned dispersion-based methods. The study results suggest that there is no significant evidence of herding during the entire data period. However, in accordance with the theoretical framework, the author found evidence of herding during periods of extreme positive or negative returns in the market.

Keywords: Herding Behavior, NSE, CSSD, CSAD

Corporate Governance and Firm Performance: An Empirical Evidence from India

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Abstract

Corporate governance is the structure and mechanism used to manage and oversee the affairs of corporations, with the ultimate purpose of improving corporate accountability and company's profitability. Transparency, accountability, fairness, and responsibility are the cornerstones of successful corporate governance. Good governance improves a company's performance and competitiveness, paving the route for business excellence. Corporate governance systems and methods vary greatly among nations and business sectors. The policies that encourage the implementation of specific types of governance should make an attempt to address institutional contexts, product and factor market conditions, and other factors that may be present. According to the agency problem, a company's directors are unlikely to treat other people's money with the same care that they do their own. According to the concept, the basic purpose of corporate governance is to give shareholders trust that management is trying to achieve. Corporate governance has been a hot topic of debate in industrialised economies in recent years. Concerns about corporate governance have spread to the developing world as economies have been liberalised. In the light of recent corporate failures and scams, this question has also been explored in the context of developing countries such as India in recent years. In view of above, the present study is an attempt to examine the impact of Corporate Governance Mechanisms on the performance of the firm. For the purpose of this study, the data for BSE 100 companies has been collected for a period of 10 years ranging from 2012 to 2021. The financial performance of the firms was measured using ROA and ROE. Corporate Governance was measured by using variables like board size, board independence, promoters' holdings, board activity intensity and CEO duality. The data has been collected from PROWESS database and annual reports of the companies. The data has been analysed by doing descriptive analysis and regression analysis. In the study it was found that only promoters' holdings had a positive and significant impact on ROE and ROA was significantly and positively affected by board activity intensity and promoters' holdings.

Keywords: Corporate Governance, Board Size, Board Independence, CEO Duality, Financial Performance

A Study on Sustainable Higher Education

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Abstract

This subject delves into the concept of transformative education as a potent instrument for propelling sustainable development forward. It delves into the ways in which institutions of higher education can assume a central role in equipping students and communities with the essential knowledge, proficiencies, and principles requisite for steering constructive transformations, confronting global adversities, and forging a future that is both sustainable and just. The complete composition is structured into nine subsections, each dedicated to an in-depth exploration of distinct facets. The framework encompasses a spectrum of elements within transformative education, encompassing the overhaul of curricula, involvement with communities, advancement of faculty, and the evaluation of learning outcomes, thereby presenting a comprehensive scrutiny of the subject matter. Educators and policymakers alike can make reference to this composition to gain insights into the pivotal function of higher education institutions in melding prospective trailblazers, catalysts of change, and pioneers who will proactively contribute to a world characterized by sustainability and parity.

GLBIMR, Geater Noida



GL Bajaj Institute of Management and Research. PGDM Institute, Greater Noida was established in 2007 under the umbrella of GL Bajaj Group of Institutions. GLBIMR. PGDM Institute embarked on the journey to promote higher education in NCR. In record time of 14 years, GLBIMR. PGDM Institute has demonstrated meteoric growth and has carved a distinct niche for itself in the field of management education. GL Bajaj Institute of

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Zakir Husain Delhi College (Evening), Delhi



Zakir Husain Delhi College named after our former President Dr. Zakir Husain was founded in 1780 as a madrasa and is the oldest college of Delhi. It later developed into Delhi College in 1825 when it was popularly known "Dilli College". In 1975, the College was taken over by Dr. Zakir Husain Memorial College Trust and was re-named as Zakir Husain College. It is the mission of the college to nurture student learning in order to develop future leaders in business, government and academia by offering excellence in

undergraduate courses. The college promotes faculty research and creative activity and provides service to the larger community. Since the starting of the Evening College, Commerce Department has been an integral part of college. The faculty of commerce is a blend of some very experienced, loyal, dedicated passionate teachers and young talented enthusiastic teachers which makes the department always live and active. B. Com. and B.Com. (Hons.) courses of University of Delhi are being offered in the college. BA (HRM) and BA (TPP) with Economics combination are also being offered by the department.



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