



International School of Management Excellence

ISBN No. 978-93-87865-72-3

**EXPLORE**

Proceedings of 9<sup>th</sup> International Conference on  
Contemporary Issues in Management  
held on 26 & 27 February 2021

Academic collaboration



Industry collaboration



[www.isme.in](http://www.isme.in)

First Edition: February 2021

International School of Management Excellence, Bangalore

9<sup>th</sup> International Conference on Contemporary Issues in Management

*ISBN: 978-93-87865-72-3*

No part of this publication may be reproduced or transmitted in any form by any means, electronic or mechanical, including photocopy, recording, or any information storage and retrieval system, without permission in writing from the copyright owners.

#### **DISCLAIMER**

The authors are solely responsible for the contents of the papers compiled in this volume. The publishers or editors do not take any responsibility for the same in any manner. Errors, if any, are purely unintentional and readers are requested to communicate such errors to the editors or publishers to avoid discrepancies in future.

## **About the Conference**

Contemporary management issues often trigger in us the need to think differently from customary and time-tested management practices. In a dynamic environment, new issues create the need to develop and enhance tools and practices that facilitate more adaptive responses to emerging issues when they surface.

Contemporary issues are particularly relevant to the present time of pandemic where it is important for all organisations world-wide to embrace the continuous changes in technology, economy, environment, and government policies across all sectors while remaining focused on the organisational mission and goals to remain competitive. The rise in technology adoption by businesses and consumers, economic fallout of the pandemic across the world, the rise of China as a global belligerent force and government policies moving towards a more nationalist agenda are some of the more recent changes that confront businesses and management today.

This conference will be a platform for industry practitioners, academicians, entrepreneurs and research scholars to come together, to learn, share and discuss current and emerging topics in management with thought leaders, technologists, and learning experts. This would be a great knowledge sharing event for a diverse audience embracing international and national participants. The event has inspirational keynote speakers, practitioner-led workshop sessions, and mutually beneficial networking opportunities.

We invite original papers from interested professionals and researchers to present and participate in the conference in response to the uncertain and complex pandemic scenario and to interconnect all these issues with business sustainability and excellence.

*Team International Conference*

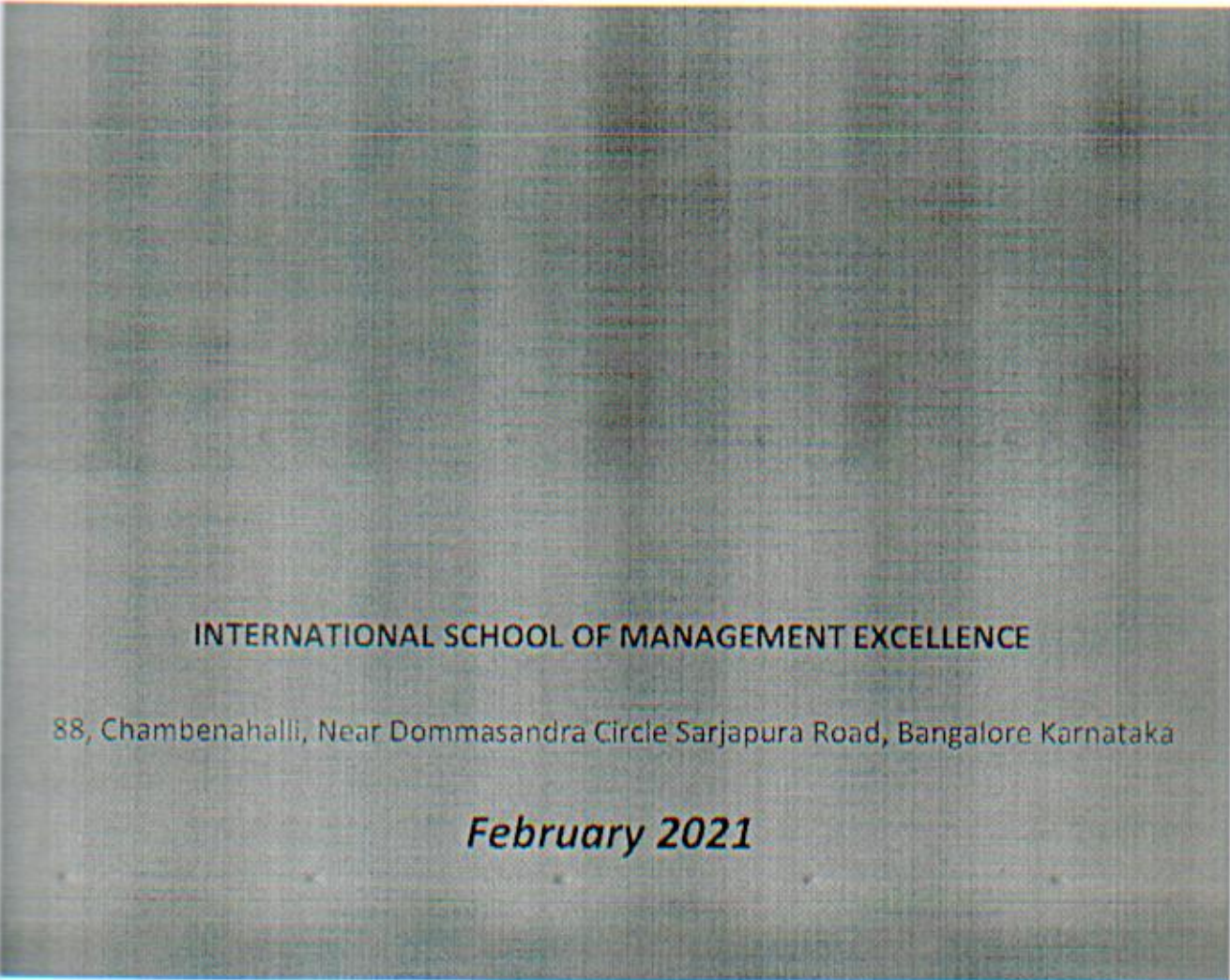




9<sup>th</sup> International Conference on

**CONTEMPORARY ISSUES IN MANAGEMENT**

**ABSTRACT PROCEEDINGS**



**INTERNATIONAL SCHOOL OF MANAGEMENT EXCELLENCE**

88, Chambenahalli, Near Dommasandra Circle Sarjapura Road, Bangalore Karnataka

***February 2021***

## Message from Conference Chair

Greetings from International School of Management Excellence! (ISME)

On behalf of ISME Conference Committee, I am honored and delighted to welcome you to our 9<sup>th</sup> International Conference on 'Contemporary Issues in Management - CIM-21'.



We are living in a world of disruption and drastic changes with different countries being in different parts of the economic cycle which is closely linked to the vaccination cycle. The aim of this conference is to discuss issues relevant to the present time of the pandemic, where it is important for all organizations to embrace the changes in technology, economy, environment and government policies to remain productive and competitive.

This conference will be a platform for industry practitioners, academicians and research scholars to come together to share and discuss current and emerging topics in management. The program is rich and varied with 2 international keynote speakers, 4 eminent speakers at the panel discussion on 'Research frontiers in e-business in the new era' and multiple tracks for paper presentations.

The conference will bring out the latest thoughts and deliberations to enhance management practices. The abstracts for the conference that were earlier accepted for presentation will highlight the following sub themes

Track 1: Political and economic environment

Track 2: Business excellence and sustainability: manufacturing, services and agriculture sector

Track 3: Functional areas of business

Track 4: Management of technology

Track 5: Redefining management education

I am thankful to the conference organizing committee, the Track chairs, Session chairs and the numerous faculty and student volunteers and our knowledge partners for supporting the conference.

Most of all, I thank you participants for enriching the annual conference with your presence. I hope you will enjoy the conference, get new ideas and make new friends with numerous opportunities for networking.

Best Regards,

Dr Rony G Kurien,

Dean and Conference Chair

A handwritten signature in black ink, appearing to read "Rony G Kurien", with a horizontal line drawn underneath it.



## CONTENTS

---

1. AN EXPLORATORY STUDY OF RISKS AND FOOD INSECURITY IN THE AGRI SUPPLY CHAIN 1  
*Papri Ray<sup>1</sup>, Dr R Duraipandian<sup>2</sup>, Gajjala Kiranmai<sup>3</sup>, Rachana Rao<sup>4</sup> and Mathew John Jose<sup>5</sup>*
2. ARTIFICIAL INTELLIGENCE IN THE BANKING SECTOR – A CRITICAL ANALYSIS 2  
*Mr. Joel Manjaly<sup>1</sup>, Dr. Ranjana Mary Varghese<sup>2</sup>, Mr. Phillip Varughese<sup>1</sup>*
3. AN EXAMINATION OF THE ROLE OF SPIRITUAL LEADERSHIP AND SERVANT LEADERSHIP ON KNOWLEDGE CREATION UNDER THE MEDITATING INFLUENCE OF MINDFULNESS 3  
*Ms. Preetha Suresh<sup>1</sup> and Dr. M Ramesh Kumar<sup>2</sup>*
4. MARKETING STRATEGY FOR ONLINE CABS BY ANALYSING CUSTOMER AND CAB DRIVER ISSUES 4  
*Alex Nero<sup>1</sup> and Dr. Sreedhara R<sup>2</sup>*
5. FACTORS AFFECTING CHANNEL CONFLICTS IN THE VALUE CHAIN OF FMCG SECTOR 5  
*Mr. Deepak Joy Mampilly<sup>1</sup> and Dr Sreedhara R<sup>2</sup>*
6. A STUDY ON THE AWARENESS OF ART AS ALTERNATIVE INVESTMENT AMONG THE INVESTORS OF BANGALORE 6  
*Prof. Meera Seshanna<sup>1</sup> Dr. Periasamy P<sup>2</sup>*
7. CHALLENGES OF WOMEN IN LEADERSHIP ROLES DURING PANDEMIC 7  
*Dr. Savitri Jayant<sup>1</sup>, and M R Suji Raga Priya<sup>2</sup>*
8. USING PIOTROSKI F-SCORE FOR ASSESSING FINANCIAL HEALTH: EVIDENCE FROM LEADING INDIAN PRIVATE BANKS 8  
*S. Rangapriya<sup>1</sup>, and Dr. J. Meenakumari<sup>2</sup>*
9. A STUDY ON PROBLEMS AND CHALLENGES OF RURAL ENTREPRENEURS IN INDIA 9  
*Vinay Prasad B<sup>1</sup>, Naveena L<sup>2</sup>*
10. CENTRAL BANK DIGITAL CURRENCY (CBDC) CAN IT REPLACE NOTES AND COINS IN INDIA 10  
*Dwijendra Kumar Kashyap<sup>1</sup> and Dr. J. Meenakumari<sup>2</sup>*

11. ANALYSE, ENHANCE AND TEITERATE RISK MANAGEMENT STRATEGIES, IMPLEMENTED IN INFORMATION TECHNOLOGY PROJECT MANAGEMENT, ADMIST COVID- 19 11  
*Remya Nair<sup>1</sup> and Dr.J. Meenakumari<sup>2</sup>*
12. ADVERSITY QUOTIENT FOR HR AND ITS IMPORTANCE DURING COVID ERA 13  
*Dr. Jayaprakash<sup>1</sup>, Aishwarya Mohan<sup>2</sup> and Aarsh Kansara<sup>3</sup>*
13. A STUDY ON EXISTING CONTRACT FARMING MODELS IN INDIS AND FRAMING MODELS IN INDIA AND FRAMING A HYBRID MODEL 14  
*Narayana B<sup>1</sup> and Dr. J. Meenakumari<sup>2</sup>*
14. PROBLEMS AND CHALLENGES FACED BY PANCHAYATI RAJ INSTITUTIONS IN U.T OF J&K 15  
*Aamir Iqbal<sup>1</sup>*
15. FLEXIBLE PROCESSING PLANNING DESIGN AND RESOURCE OPTIMIZATION 16  
*Thamaraiselvan V<sup>1</sup> and Ramakrishnan N<sup>2</sup>*
16. HISTORY OF STRUGGLE FOR FREEDOM IN KASHMIR 17  
*Shabnum Mukhtar<sup>1</sup>*
17. GROWTH OF OTT PLATFORMS IN ENTERTAINMENT INDUSTRY 18  
*Rishikesh Kudale<sup>1</sup> and Amruta Y K<sup>2</sup>*
18. ICT ENTREPRENEURSHIP 19  
*Mr. Sumesh P Soman<sup>1</sup>*
19. A STUDY ON WORK ENVIRONMENT, WORK LIFE BALANCE AND BURNOUT AMONG HEALTH WORKERS IN BANGALORE IN COVID-ERA 20  
*Mrs. Kusuma H S<sup>1</sup> and Dr. Shampa Nandi<sup>2</sup>*
20. E-LEARNING EXPERIENCE OF MANAGEMENT STUDENTS IN B-SCHOOLS DURING COVID-19 PANDEMIC -A PRIMARY SURVEY 21  
*Khuzi Mohammed Owais and Anjali Atipamula*
21. A STUDY TO EXAMINE THE FACTORS INFLUENCING MOBILE BANKING ADOPTION IN INDIA 22  
*Prof. Raja Sankaran<sup>1</sup>, Mohammed Yousuf<sup>2</sup>, Vannala Lavanya<sup>3</sup>*
22. A FRAMEWORK FOR CONTEMPORARY MANAGEMENT: ISSUES, PRACTISES AND CHALLENGES 23



*Balasubrahmanyam MV<sup>1</sup> and Dr. Srinivas Nowduri<sup>2</sup>*

23. ONLINE EVALUATION FOR MANAGEMENT EDUCATION:  
CHALLENGES AND OPPORTUNITIES 24  
*Mrs. Ani Smriti<sup>1</sup> and Mr. Rajesh Kumar<sup>2</sup>*
24. BLOCK CHAIN TECHNOLOGY AND ITS POTENTIAL  
APPLICATIONS IN SOCIAL MEDIA MARKETING 26  
*Aakash Ashesh<sup>1</sup>*
25. A RETROSCOPIC REVIEW OF AI IN HEALTH SECTOR 28  
*Subhankar Adhikary<sup>1</sup>, Divya E Jacob<sup>2</sup>, Dr.J. Meenakumari<sup>3</sup>*
26. A STUDY ON RELATIONSHIP BETWEEN SUBORDINATES'  
PERCEPTIONS OF DESTRUCTIVE LEADERSHIP AND UPWARD  
BULLYING 29  
*Sameeksha Kaushik<sup>1</sup>*
27. IMPACT OF THE COVID-19 PANDEMIC ON THE INDIAN DOMESTIC  
AVIATION INDUSTRY 31  
*Preet Kaur Sidhu<sup>1</sup>, Rachit Shukla<sup>2</sup>*
28. STUDY ON EMPLOYEE'S SATISFACTION AND PERCEPTION AND  
PERCEPTION TOWARDS WORK FROM HOME DURING COVID-19 32  
*Antima Bansal<sup>1</sup> and Dr.K. Rajagopal<sup>2</sup>*
29. AN INTERGRATED APPROACH TO UNDERSTAND SUPPLY CHAIN  
OPTIMIZATION THROUGH THE LENS OF TECHNOLOGY 33  
*Adithya Aithal<sup>1</sup>, Manish Kumar Singh<sup>2</sup>, Papri Ray<sup>3</sup>, and Dr R Duraipandian<sup>4</sup>*
30. AN EXTESIVE STUDY ON LOGISTICS PROVIDERS IN FSCM USING  
AHP TECHNIQUE 35  
*Siddharth Jadhav<sup>1</sup>, Papri Ray<sup>2</sup>, Dr R Duraipandian<sup>3</sup>*
31. THE FUTURE OF WORK AND RESKILLING THE INDIAN  
WORKFORCE 36  
*Prof. Sriram Prabhakar<sup>1</sup>, Dr. Rony Kurien<sup>2</sup>, and Prof. Shijimol<sup>3</sup>*
32. IMPACT OF WORK LIFE BALANCE FACTORS ON JOB  
SATISFACTION AND JOB STRESS LEVEL OF WOMEN EMPLOYEES  
WORKING IN GARMENT SECTOR IN BENGALURU CITY 37  
*Pooja Vishnoi<sup>1</sup>, and DR. R Soundarajan<sup>2</sup>*
33. PRIVATE EQUITY AND VENTURE CAPITAL – PREAMBLE 38  
*Palash Khatri<sup>1</sup>, Sudindra V R<sup>2</sup>*

34. AN COMPARATIVE STUDY OF PRE AND POST HEALTH INSURANCE SCHEMES IN KARNATAKA	39
<i>Mr. Naveena.L<sup>1</sup>, and Prof.S Venkatesh<sup>2</sup></i>	
35. GREEN FINANCE INVESTMENT FOR SUSTAINABLE FUTURE INDIA	40
<i>Dr. T. Kadalarasane<sup>1</sup>, and Dr. Tripura Sundari C.U.<sup>2</sup></i>	
36. TO STUDY THE IMPULSE BUYING BEHAVIOR AMONG CUSTOMERS OF BRANDED SHOES AS AN EFFECT OF IN- STORE PROMOTIONS IN TIER TWO TOWNS OF MAHARASHTRA	41
<i>Mangesh Mannohar Dasare<sup>1</sup>, and Dr. Pardeep Kumar<sup>2</sup></i>	
37. ANALYSIS OF REASONS FOR LAYOFFS BY TECHNOLOGY STARTUPS DURING COVID-19 PANDEMIC	42
<i>Sekhar Chebolu<sup>1</sup></i>	
38. ADOPTING THE UNCERTAINTY: AN INTEGRATIVE LITERATURE REVIEW ON WORK FROM HOME	43
<i>Prof. Shurllly Tiwari<sup>1</sup>, Mr. Rishikesh<sup>2</sup>, Ms. Khusboo<sup>3</sup> &amp; Ms. Ishita<sup>4</sup></i>	
39. TO STUDY THE IMPACT OF WORK FROM HOME ON FACULTY OF HIGHER EDUCATION-BANGALORE	44
<i>Prof. Shurllly Tiwari<sup>1</sup>, Ms. Priyanka Gautam<sup>2</sup> &amp; Ms. Pratibha<sup>3</sup></i>	
40. EFFECT OF DEMOGRAPHIC CHARACTERISTICS ON PENSION SCHEME	45
<i>Dr. Chaithanya S<sup>1</sup></i>	
41. A STUDY OF INDIAN PUBLIC SECTOR AND PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO PRIVATIZATION	46
<i>Jaspirit<sup>1</sup></i>	
42. ALTERED CONSUMER BUYING BEHAVIOR DUE TO COVID-19	47
<i>Lucita Dacruz<sup>1</sup>, N.S.V. Supreetha<sup>2</sup>, Rema Viswanathan<sup>3</sup></i>	



# AN EXAMINATION OF THE ROLE OF SPIRITUAL LEADERSHIP AND SERVANT LEADERSHIP ON KNOWLEDGE CREATION UNDER THE MEDITATING INFLUENCE OF MINDFULNESS

Ms. Preetha Suresh<sup>1</sup> and Dr. M Ramesh Kumar<sup>2</sup>

<sup>1</sup>E Mail ID: [preethas.isme20@gmail.com](mailto:preethas.isme20@gmail.com)

<sup>2</sup>E Mail ID: [ramesh@isme.in](mailto:ramesh@isme.in)

## ABSTRACT:

The business environment is in a constant state of flux characterized by increased competition, uncertainty and restructuring to incorporate more effective work models to sustain growth. Organizations are required to leverage employee knowledge and capabilities to ensure sustained competitive advantage. In this process, leaders are required to be the facilitators of knowledge creation and transmission within the organization. Knowledge creation and management is relevant for the workers themselves and for the organizations. In this sense, this paper aims to discuss the role and effectiveness of spiritual and servant leadership in knowledge creation in organizations under the influence of mindfulness. This study also views knowledge creation and management as the dynamic set of activities undertaken by organizations to optimally use the knowledge within the boundaries of the organization. These processes are further linked to complex human involvement and interactions

The relevance of altering leadership dimensions in reaction to paradigm shifts in business processes and workforce management becomes an important study to be undertaken. In this context, the researchers have conducted primary research to explore the relationship between leadership styles and knowledge creation in the organizations. The study looks at both spiritual and service leadership and their influence on knowledge creation strategies in organizations. On the basis of their study the researchers have proposed a model to explore the effectiveness of spiritual and servant leadership styles on knowledge creation at the individual level.

**Keywords:** Spiritual Leadership, Servant Leadership, Knowledge Creation, Mindfulness.



## USING PIOTROSKI F-SCORE FOR ASSESSING FINANCIAL HEALTH: EVIDENCE FROM LEADING INDIAN PRIVATE BANKS

S. Rangapriya<sup>1</sup>, and Dr.J. Meenakumari<sup>2</sup>

<sup>1</sup>E-Mail ID: rangapriyas.isme20@gmail.com

<sup>2</sup>E-Mail ID: meenakumari@isme.in

### ABSTRACT:

This research investigates the efficacy of Piotroski F-score to screen firms with good financial health and to identify early signs of financial distress in Indian banking stocks. This study complements existing empirical evidence which indicate that the venerable model can provide valuable insight for investment decision making and risk management.

The evidence is drawn from valuation signals across leading private banks in India for a period ranging from 2014-2020. Piotroski F-score evaluates companies with a discrete number between zero and nine, the score facilitates determination of financial strength of the company. Higher score indicates better financial health and vice versa. The F-score is calculated as a sum of criteria which evaluates profitability signals, leverage and liquidity, sources of funds and operating efficiencies. In this study, each of these ratios have been analyzed to gain valuable insight on the banks (company-level). Analysis of Variance of various ratios, ascertains intensity of relationship across banks (industry-level). This can help manage exposure in the portfolio as per the economic environment. The Piotroski F-score evaluates the generic financial health of the firm and indicates the direction in which the firm is headed. By studying individual factors, relative strength can be assessed. Piotroski F-score ranged between 0-7 for all the banks under study, indicating that none of them were a 'compelling buy' (score 8 or 9) over the seven-year horizon. Some banks have consistently shown depleting F-score over at least 3 years, this can be interpreted as a signal of financial distress. It is evident that consistent monitoring of F-score empowers pro-active risk management.

This work attempts to introduce Piotroski F-score as an integral valuation metric in evaluating Indian banking stocks. F-score can be used for initial screening; it's consistent monitoring can facilitate optimized returns at risk-adjusted levels.

**Keywords:** Piotroski, Indian Private Banks, F-score, Valuation, Risk Management

## CENTRAL BANK DIGITAL CURRENCY (CBDC) CAN IT REPLACE NOTES AND COINS IN INDIA

Dwijendra Kumar Kashyap<sup>1</sup> and Dr.J. Meenakumari<sup>2</sup>

### ABSTRACT:

In golden old days when notes and coins were still to become medium of exchange, barter system was prevalent. Many modern analysts feel that the system was free from the complexities in managing modern day's Monetary Policy or issues in International Trade, and therefore had its own advantages. However, with the growth of economies and trade relationship amongst countries, notes and coins emerged as means of exchange with global acceptability of currency unit of some countries in foreign trade. Major disruption in the present system of use of currencies in settlement of goods and services is glaring in the form of digital currencies, popularly known as Crypto Currencies or bitcoin. In this paper, effort has been made to understand need of Digital Currency from Central Banks (CBDC). The paper is an attempt to explain possibility of CBDC as replacement of actual currency, advantages and disadvantages for India if we use digital currency and possible impact on monetary policy.

In India, crypto currency is illegal either as means of exchange or as commodity for storage. A study of major crypto currencies around the world in brief will give idea of its disruptive nature in modern world. Efforts in other countries to introduce CBDC so far will also give idea of how far the world has moved to introduce digital currency as legal object. Further, study on basic nature of currency and digital currency and possible technologies for introduction of CBDC in India will give us idea of how far CBDC can replace usage of currency. The study will also look into aspects related to CBDC which can help in India's goal of universal financial inclusion.

The study will help in understanding the nature, method and usage of CBDC in Indian context and desirability and success of CBDC as replacement of actual currency.

**Keywords:** Central Bank Digital Currency (CBDC), Crypto currency, Disruptive technology, Bitcoin



the unintended intrusion from the digital malicious practices - all are the additional significant risks and challenges, as the probability for the occurrence of these events have increased exponentially due to the latest work arrangements. This paper attempts to evaluate the current risk mitigation strategies and analyse the gaps in the current system. The aim is to effectively manage the upcoming threats and risks in the long-term implementation of the current working (WFH) scenarios. The overall objective of the paper is to (1) analyse the present-day risks (2) evaluate the contemporary ideas that could be modified into solid framework for better risk mitigation strategies in long-term (3) what to anticipate in the future risk analysis and management processes related to IT Project Management.

**Keywords:** Risk Management, Project Management, Data security, Digital, Risk Mitigation, COVID-19



# ANALYSE, ENHANCE AND TEITERATE RISK MANAGEMENT STRATEGIES, IMPLEMENTED IN INFORMATION TECHNOLOGY PROJECT MANAGEMENT, ADMIST COVID- 19

Remya Nair<sup>1</sup> and Dr.J. Meenakumari<sup>2</sup>

<sup>1</sup>E Mail ID: [remyanair.isme20@gmail.com](mailto:remyanair.isme20@gmail.com)

<sup>2</sup>E Mail ID: [meenakumari@isme.in](mailto:meenakumari@isme.in)

## ABSTRACT:

The global perspective of human life drastically changed after the spread of COVID-19. The world reduced itself, to a digital cocoon. Education, work, commerce, shopping, industry, sales - all walks of life, transformed mostly into a digital mode. The IT (Information Technology) and ITES (IT Enabled services) saw a tremendous transformation in the operational aspects. 'WFH (Work from Home)' enabled the resources to work from their preferred locations. These factors increased the risk of data management and data security. The security of the network and the personal devices used to handle the sensitive and confidential data aggregated the risk factors in project management. The significant challenges faced by the IT sector project management were (1)Global Travel restrictions (2) Forecast of Global Recession in near future and resultant minimization of budget allocated to new projects (3)Negative growth Impact from multiple domains, resulting in reduction of new projects and reducing the scope for existing ones (4)Initial adaptation glitches due to the quantum leap in the digital channels (5)Manage constant fluctuating attitudes and anxieties of employees on personal aspects, job security, drastic change in work environment(6) Unprecedented and unpredictable exorbitant influence of macro environment in the routine enterprise activities. The chances of non-availability of critical resource due to health issues, the network issues faced in the remote locations, the unpredictable exposure of data - all these were contributing elements that increased the risk management complexity. In future, many IT companies have decided to operate mainly in the WFH mode as the operational expenses are drastically reduced. The implementation of efficient and effective risk management strategies become crucial considering the long-term implementation of 'not from office' operating model. The trust of the multinational clients, commitment of meeting the deadlines, maintaining the confidentiality and sensitivity of data, protecting

## A STUDY ON EXISTING CONTRACT FARMING MODELS IN INDIA AND FRAMING MODELS IN INDIA AND FRAMING A HYBRID MODEL

Narayana B<sup>1</sup> and Dr. J. Meenakumari<sup>2</sup>

<sup>1</sup>E Mail ID: narayanab.isme20@gmail.com

<sup>2</sup>E Mail ID: meenakumari@isme.in

### ABSTRACT:

The price fluctuations due to the time lag between the start of the sowing and the harvest of the agricultural produce results in huge distress to farmers. Price fixation in India happens basis the Demand and supply for the produce and basis the Minimum Support Price fixed by the Government from time to time. Durable products can be stored till the desired price is arrived, but in case of Perishable products storing is not an option that can be considered coupled with the lack of availability in required infrastructure. With the current policy changes from the Government of India, contract farming is looked as a means of handling risk on Price fluctuations which enables the farmers and buyers to decide the quantity, quality and price of the agricultural produce even before sowing stage.

This paper is an attempt to highlight the various Models of Contract Farming existing in India along with their prospects and challenges to farmers. Basis the analysis of these models it is very evident that Bargaining power of the corporates are much better when compared to farmers which would put the farmers to test at each stage of execution of the contract farming, which resulted in the need for a new Hybrid model which requires direct intervention from the statutory bodies. This Hybrid model would enable the farmers to have a balanced execution of the contract resulting in the win-win situation for both the farmers and corporates.

**Keywords:** Price Fluctuations, Contract Farming, Support Price and Agricultural produce.



## A STUDY TO EXAMINE THE FACTORS INFLUENCING MOBILE BANKING ADOPTION IN INDIA

Prof. Raja Sankaran<sup>1</sup>, Mohammed Yousuf<sup>2</sup>, Vannala Lavanya<sup>3</sup>

<sup>2</sup>E Mail ID: yusufanul1999@gmail.com

<sup>3</sup>E Mail ID: lavanyavannala@gmail.com

### ABSTRACT:

**Purpose:** The purpose of the study was to examine the factors influencing adoption of mobile banking in India. For this study, four factors namely, Perceived Usefulness, Perceived Ease of Use, Habit, trust were used to determine the consumer perception on mobile banking in India.

**Methodology/Approach:** An online survey was used to collect data from 113 consumers using mobile banking in India. IBM SPSS was used to test the conceptual model and to validate and statistically analyze the results.

**Findings:** The factors Perceived Usefulness and Trust were found to be significant on behavioral intention, whereas Perceived Ease of Use and Habit were found not to be significant.

**Implications:** Banking and Financial organization can use the results from the study to strategize and to attract consumers to adopt m-banking in India.

**Keywords:** m-banking, Perceived Usefulness, Perceived Ease of Use.



## PRIVATE EQUITY AND VENTURE CAPITAL – PREAMBLE

Palash Khatri<sup>1</sup>, Sudindra V R<sup>2</sup>

<sup>1</sup>E Mail ID: palashk.isme1921@gmail.com

<sup>2</sup>E Mail ID: sudindravr@ismc.in

### ABSTRACT:

Private equity investment can offer very strong returns in comparison to any stock market returns or public market investment opportunity. Private equity invests in companies which are not listed in the recognized stock exchange. Every business comes across six stages of the life cycle which include; Development, Start-up, early-stage growth, expansion, maturity, and decline/crisis stage. PE firms invest in the initial three stages. In today's fast-moving world with technological changes very great business plan may hit by various events and successes of companies. Private equity not only invests in companies, but they also provide management support and assist in the overall success of companies. The present study discussed on Birth of US Private equity, Indian Private Equity major players, steps in venture capital funding.

**Keywords:** Venture capital, Private Equity.

## ADOPTING THE UNCERTAINTY: AN INTEGRATIVE LITERATURE REVIEW ON WORK FROM HOME

Prof. Shurly Tiwari<sup>1</sup>, Mr. Rishikesh<sup>2</sup>, Ms. Khusboo<sup>3</sup> & Ms. Ishita<sup>4</sup>

### ABSTRACT:

Things become revolutionary when people get out of their comfort zone and adapt to the other side of the coin. The concept of remote working was introduced in the early 1980s and this evolution came into mainstream after global pandemic. Working from home allows a broader diversification of optimization of resources which includes labour skills, machinery skills etc. This paper studies how a sudden change can affect the emotional social wellbeing of people. During Pandemic increase in the productivity of employees is observed despite being at home and facing enormous constraints employees are able to perform well constantly across industries. This paper tries to find out the impact of the several factors on employees during WFH.

Thematic analysis was conducted in the paper. This study highlights the importance of Work-life balance as a source of satisfaction among employees. Pandemic 2020 has witnessed the impact of WFH on work life balance, this study is an attempt to identify the definitions, importance, evolution, antecedents and the impact of WFH on overall performance of employees. Research suggests curation of job patterns in this emergency which can minimize the work pressure by achieving maximum efficiency with deterministic values and sustainability in the long run.

**Keywords:** Work from Home, Pandemic, Employee Performance

## TO STUDY THE IMPACT OF WORK FROM HOME ON FACULTY OF HIGHER EDUCATION-BANGALORE

Prof. Shurly Tiwari<sup>1</sup>, Ms. Priyanka Gautam<sup>2</sup> & Ms. Pratibha<sup>3</sup>

### ABSTRACT:

Work from home is an arrangement where people do their work outside their traditional workplace settings. The concept of WFH and its impact was realized in 1970s, but it became the main stream during global pandemic-2020, Professional workforce was forced to start work from home. It is also a new acronym in the world of education. Now a day's college and school are no longer the only teaching place for teachers to teach, after pandemic many teachers considering work from home. Online teaching is a new reality which teachers are facing now with the help of new technology but in this, we forget about their wellbeing by which their efficiency gets affected.

The purpose of this study is to identify the impact of WFH on the efficiency and quality of teaching and identifying the job satisfaction level and experience of teachers.

In this study, structured interview is conducted. Total of 60 respondents are approached but able to conduct interviews of 35 faculty members of higher education (Management & Engineering).

This study analyses the levels of efficiency, quality of education provided, level of stress and productivity among faculties. The findings provide us an understanding of the challenges that they are facing, and how this structure benefits them.

This study will also give a new perspective and approach to the management of academic institutes, about work management strategies for teachers. It will also help in data analysis by finding correlations, weighted means, and percentage calculations.

**Keywords:** Work from home, Online teaching, efficiency, quality education.