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**INNOVATIVE & BEST
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ETHICS & VALUES
(IBMPEV)-2023**

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Editorial

Every innovative word is the lifeblood of progress, driving societies, organizations, and individuals to adapt and thrive in an ever-changing world. However, the pursuit of innovation can sometimes lead to ethical dilemmas and questionable practices. In this article, we will explore the crucial role of ethical leadership in innovation, emphasizing the importance of balancing forward-thinking creativity with ethical considerations.

Innovation often involves pushing boundaries, taking risks, and exploring uncharted territories. While this creative spirit is essential for progress, it can also pose ethical challenges. Leaders must navigate the paradox of innovation: encouraging creativity and risk-taking while ensuring that ethical principles remain at the core of their endeavors.

Ethical leadership in innovation is not a hindrance but an enabler of creativity and progress. By establishing ethical principles, fostering a culture of ethical innovation, conducting ethical risk assessments, promoting inclusivity, and communicating transparently, leaders can strike a balance between forward-thinking creativity and ethical considerations.

In a world, where innovation shapes our future, ethical leader. By harnessing innovation, individuals can anticipate challenges, capitalize on emerging trends, and forge new pathways to success. Professionalism is the bedrock of effective interpersonal relationships and career growth. It encompasses qualities such as integrity, ethics, reliability, and a commitment to excellence.

Professional values and ethics build confidence in the professions' trustworthiness by providing a common understanding of acceptable practice. They also provide greater transparency to clients and members of the society when the codes of conduct are disclosed publicly.

Adhere to the highest standards of professional conduct. Strive for impartiality and objectivity when dealing with others. Communicate openly and honestly with colleagues and clientele. Maintain confidentiality in professional relationships.

Ethical behavior can significantly benefit a company, namely by improving their reputation which can help boost sales and profits. But the development, implementation and maintenance of ethical practices can limit a company's freedom to maximize profit.

Professional behavior is a form of etiquette in the workplace that is linked primarily to respectful and courteous conduct. Many organizations will have a formal code of professional conduct in place, but many do not.

Your professional values are the core ethics and values you uphold and demonstrate in the workplace. They can include actions, skills, and behaviors that many companies actively seek out and want to see in an employee. A number of professional values can be key to career success.

Dr. Sunil Agrawal
Principal, PIMR

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Customer Satisfaction towards SBI Online Banking Services

Anooshi Aafreen^{1*}, Sunil Atulkar²

¹Research Scholar, SOM, Sanjeev Agrawal Global Educational (SAGE) University Bhopal

²Associate Professor, SOM, Sanjeev Agrawal Global Educational (SAGE) University Bhopal

Abstract

The banking industry has been speedy developing the use of online banking a systematic and workable implement to generate customer value. It is one of the favored services provide by the traditional banks to generate quick and dependable services to online users. With the quick development of computer technology as a mercantile too. online banking can be used to entice more customers to manage banking transactions in connected banks. This takes place due to the services occur through online banking have thus far to please their customers. Customer satisfaction is an important factor to help banks to assist aggressive edges. Consequently, the motive of this research is to explore and inspect the element which effect customer satisfaction towards online banking. The five factors which can affect customer satisfaction toward online banking involve service quality, web design, transaction speed, privacy concern and security. With the use of a questionnaire survey, 50 working respondents were engaged in this study *and acknowledge concerning to the above element that effect customers' satisfaction towards online banking.* The results of this research showed that all the factors closely associate to customer satisfaction toward online banking. The results of this research depicted that service quality, privacy concern and security are the top three factors that impact customer satisfaction toward online banking.

Keywords: Customer satisfaction, service quality, web design, transaction speed, privacy concern and security.

INTRODUCTION

Online Banking is a service facilitate by a bank or other monetary establishment that allocation its customers to manage financial transactions isolated using a mobile implement such as a Smartphone or tablet. Different from the attached online banking it uses software, usually called an application, implement by the monetary establishment for the motive. Online banking is usually available on a 24-hour throughout. Some financial institutions have reservation on which accounts may be scatter through online banking, as well as a limitation on the amount that can be conducted. Proceedings through online banking may insert acquiring account balances and lists of newest transactions, electronic bill payments, and funds transfers between a customer and another description. Some application also allows copies of statements to be downloaded and occasionally printed at the customer establishment and some banks impose a fee for mailing hardcopies of bank statements. From the bank's opinion. online banking bring down, the cost of holding transactions by decrease the need for customers to visit a bank branch for non-currency removal and impairment transactions. Many application now have a distant deposit option; using the implement camera to automated transfer cheques to their financial organization.

It has been convey that every warning creates chances and one such warning was the statement of demonetization by Prime Minister Mr. Narendra Modi on 08 November 2016. Approval of cashless transaction has been possibly prove after the demonetization of high worth currency of Rs. 500 and 1000. The demonetization developed in unknown extension in digital payment. Government and private sector companies self assertive introduce different digital payment applications. State Bank of India is a rolling player in digital room also starts a E- wallets application called "YONO SBI". YONO (You Need

Only One) is a combined digital banking platform introduced by State Bank of India to authorize users to acquire a diversity of financial and non financial services. SBI has always been in the forward of digital banking invention with a number of digital payment products. The main digital product introduced by SBI are YONO, Mobile banking, Internet banking, State bank Buddy, Bharat QR, Aadhar pay, debit and prepaid cards, Merchant Acquiring business etc. All of these developed in cheery of transfer of money in rural areas which was not affected likely by the digital payment method. Now many foreign investors try to invest in digital payment industry which is novel enchanting terminus because of extent of huge growth in India.

LITERATURE REVIEW:

Online banking has acquired higher recession from the customers who are highly encouraging of new technology. Internet banking move as a kind of financial mediators which makes transaction through Internet (Ahanger, 2011) .In the banking industry, online banking is the industry which uses computer technology to supply higher quality services to customers and help in the education of banking application. Rehmath and Hema,(2010). High-tech change is one of the successful ways to enlarge the quantity of the process of assessing how well a delivered service conforms to the expectations of the customer needs. Through the modest technology and revolution in the financial and banking sectors, online banking has become friendlier to the customers of traditional banks Acharya et al., (2008). Online banking is providing by the barter banking in many developed countries and customers can make dealings without having to vacate their homes or workroom (Munusamy et al., 2010). In adding, online banking can help customers to run their finances more effectively. Bank Negara Malaysia,(2007).

SERVICE QUALITY:

Service quality is established when customers make a consideration between before-service selection with their real-service selection and with their genuine-service experience Naik et al. (2010). In mobile banking, e-service quality is major to the banks because it will attend customer satisfaction. Zhao and Saha, (2005) have recognize the nine dimensions of e-service quality. According to Nupur (2010), a limitation of the service quality measurements depict a notable relationship with customer satisfaction H1: The process of assessing how well a delivered service confirms to the expectations of the customers. Service quality has a relationship on customer satisfaction toward online banking.

WEB DESIGN AND CONTENT:

Web design is an important component to charmed the utilization of online banking and the importance of web design will be depicted in the customers satisfaction level Ahmad and Al-Zu'bi, n (2011). Therefore, it will concentrate a positive notable influence on customer satisfaction. moreover, the basic essential for a good web design should indicate a good screen formation and design, clear visual representation of data and spirited color arrangement Ahmad and AlZu'bi ,(2011). Websites are an important factor in a bank's advertising and transmission activities with customers. Commonly the fulfillment in the website is actually important because it will impact the customer satisfaction. Security can be defined as a structure of defense to make sure the customer safety and to step to hackers from occupy the customer privacy Dixit and Datta,(2010). According to Ahmad and Al-Zu' bi (2011), security had a significant influence on customer satisfaction. Privacy is another important component which always conveys the customers. It is always the customer's aspiration that the banks can keep safe to their personal and financial information exclusively when they do transactions via online banking. Zhao and Saha (2005) in their research have depicted that privacy had a strong impact on customer satisfaction.

CONVENIENCE:

Convenience is the main appeal and centre of the customer who use online banking Shariq, (2006). Previous research depicted that most of the customer centered on the comfort of using mobile banking Lallmahamood, (2007). Kassim and Abdullah (2010) establish that comfort of use was positively connected to customer satisfaction. Customers who used online banking were more concentrated on the untroubled ways to interior banking transactions. Ainin et al. (2005).

SPEED:

Speed can be defined as the density of network interrelation breakdown, the time to negotiate the online banking website, the quantity of time that the customer used for page reply and the rate that banks answer to the complaint of customers Ahmad and Al-Zu' bi, (2011). Actually, the speed of Internet banking was impacted by the broad-ranging and high-intention graphics and ineffective host server Shariq, (2006). Speed was an important factor to acquire the victorious for e-banking Haque et al.(2009). Speed had a positive notable affect on customer satisfaction. Ahmad and Al-Zu' bi, (2011).

CUSTOMER SATISFACTION:

Customer satisfaction was associated to people who reward for a products or services and used the products and services. Customer satisfaction was semology as user satisfaction whereas buyer satisfaction was the independent who buy the products or services but he/she may non-users of the products and services (Hom, 2000). Customer satisfaction was a crucial result of marketing venture whereby it required to achieved the different phase of customer buying behavior, Jamal and Nasar (2002). Present customer gave more superiority and beneficial to the banks probably the new customer Nai et al. (2010).

OBJECTIVES:

- To analyze whether customer consider YONO online banking secure.
- To analyze the customer reason for using YONO online banking.
- To analyze the performance of SBI in providing online banking Services.

RESEARCH METHODOLOGY:

➤ RESEARCH DESIGN:

Descriptive research is a study designed to represent the participants, in short way put, descriptive research is all about supporting people who take part in the study.

➤ SAMPLE DESIGN:

Simple random sampling is a type of probability sampling in which the researcher casually selects a sub category of participants from a population. Each member of the population has an equal chance of being selected. Data is then collected from as large a percentage as possible of this random sub category.

➤ SOURCE OF DATA:

Data collection is the term used to narrate a procedure of produce and collecting data. Secondary Data – Websites and online journals, published reports and Review of literature from published articles.

- TOOLS: Chi-square, Paired Sample T- test.
- AREA OF RESEARCH: BHOPAL (M.P. NAGAR)
- SAMPLE SIZE: 50 Respondents.
- PERIOD OF STUDY: I started on October and completed by November.
- LOCATION: BHOPAL
- TARGETED PEOPLE: General Public.

FINDINGS:

- (1). Majority of the people are especially satisfied with the ATM services offered by SBI bank.
- (2). Most of the participant are extremely satisfied on the acceptance and the suitable banking provided by SBI bank.
- (3). Maximum number of suspects is neutral about the ATM, internet banking, telephone banking, mobile banking and other customer care services offered by SBI bank.
- (4). From this project it is found that most of the people are pleased with the services of the SBI bank.
- (5). It has been notice that maximum number of people are using savings account of SBI bank.
- (6). Major part of the reporter are female compared to male dealing with SBI bank.

SUGGESTIONS:

- (1). The administration of the SBI should manage more product and services consciousness decade.
- (2). Since possibility of the customer using savings account deposits in every bank. So the bank administration should believe of introducing new schemes concerning savings account and marketing those to the customers.
- (3). The SBI should get larger the level of furnish personal attention to single customer.
- (4). Advertisements of the SBI bank are very not so much compared to other challengers. It may command to change on other banks. So the SBI management should encourage more advertisement through different advertisement channels.

CONCLUSIONS

The banking sector is experience main changes due to rivalry and the arrival of technology. The customers are looking for superior and quality services which would increase their satisfaction. From the above investigation, it is clear that the SBI bank accommodate most of the customer needs and it's has well pleased possibility of its customers. SBI bank has many useful attributes and satisfies most of the customer necessity by the services introduced, despite of actually, it has been detect that many customers are not conscious of all types of provision provided by SBI. So the SBI bank should make greater conservative decennial.

Present study has made an effort to understand customer sensitivity towards YONO application and to digital payment. It was established those publics have a good recognition about digital wallet. The extension of users of Smartphone and internet perforation in such area also makes possible this. Customers are attentive in using renovate technology in their day to day life. The government of India also took so many capabilities to support Digitalization. All these help the extension of digital payment systems. YONO is one of the best digital payment programs for customers. It balances number of services. But there is motionless some meaning that affect their growth. Excessive competition is a major obstruction faced by YONO. To link in the competitive market SBI should grow the clarity by offering a good security system. Introduce new services for keep the market share.

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CUSTOMER PREFERENCE TOWARDS ONLINE AND OFFLINE TRAVEL AGENCY

Ayushi Mishra^{1*}, Sunil Atulkar²

¹ Research Scholar, SOM, Sanjeev Agrawal Global Educational (SAGE) University Bhopal

² Associate Professor, SOM, Sanjeev Agrawal Global Educational (SAGE) University Bhopal

Abstract

Due to the matchless adjustability of internet, the traditional means of travel bookings have notice a full remodel. The arrival of internet has bring about t o the entry of many Online Travel Portals which not only make possible the customers in travel bookings but also provide a broad variety of tourism services to select from. This one stop shopping practice in services like tourism is obtaining extreme acceptance since few years. consequently the current study paint at recognizing factors influencing customer perception towards online travel portals. The study used non probability satisfaction sampling to collect reactions from 130 customers from Delhi. The acceptability of sample size was try out through the KMO value and then Factor investigation was used to decrease the data and form paving un -related factors from 21 items. The items bring down and meet to seven definite factors and explained almost 70% of the total difference. The acquired factors were then named as are Privacy and reliability, Easy availability, Time saving, personalized benefits, confirm to security, uncomplicated to use, personal attention and attractiveness. The research supply a person al effects insight for marketers to perceive the maintenance of these factors and device policies to notably impact customer perception positively.

Keywords: Behaviour, Customer, Electronic, Perception and Travel Portals.

INTRODUCTION

Tourism sector is one of the appearing service sectors of the Indian economy. As reports shows, tourism is a very fast growing sector takes regularly almost 6 % in the GDP and also providing employment to lot of people. It is anticipated that, by the end of 2020, tourism in India could contribute Rs. 8, 50,000 Corers to the GDP. It can also be inspect as the skyline for other sectors like transportation, civil, hospitality. Tourism sector is also one of the notable predation to foreign exchange pump of the country. Online travelling is the novel addition to the travelling ecology in India. The use of Information and Telecommunication Technology (ICT) play a vital role in growth of tourism services. The arrival and generation of computers, appreciate with the progressively bearable advantage of the Internet has brought some important changes in the travel industry. Now, customers give preference to search for information tie up to tourism services on the Internet. Since people want everything to be well planned, so they are taking darkness to pressure their own voyage according to their benefit and this has made feasible by the use of online tourism service portals. Online Travel portals (OTPs) provide an connection to provide all travel features on a single platform concentrate more on user agreeable. It all started with IRCTC (Indian Railway Catering and Tourism Corporation) in 1999 when the Indian crowd was much less tech acute. IRCTC brought a gesture of ecommerce by starting its first deal website. Then MakeMyTrip was founded in 2000 starting, the entire new world of OTPs. This was the first time the Indian viewers knowledgeable the benefit in booking train tickets, airline tickets and hotels with just few clicks, lead by Yatra.com, Goibibo, and Cleartrip

The main point of these portals is to make the traveler self dependent and to derive all information on a one click. Internet is a one stop where travelers find each and everything varying from a very popular bonus to a friendly place. These services also provide the domestic as well as foreign tourists and presume to appoint easier, less costly different to interested methods of ticket attainment without speculate service quality. Same, this study aims to propose the factors determine customer penetration for online travel portals. Online customer behavior is a enlarge and absorb area of study that can profit organizations in their attempt to market and deal travel products and Services online. As customers observe and review towards online travelling is a important factor impacting real buying behavior, this research has tried to probe a modern part of that area.

Thus the research study would be useful to online travel marketers to best develop suitable policies to increase and promote e-booking to future users while employing existent customers and also to researchers as well as academicians managing research in this area in offering future direction.

LITERATURE REVIEW:

Oversee the geographical diversity Eck, (2012) and cultural diversity Kong, (1990) of Indian landscape, it is one of the most popular tourism destinations. It is surrounded by the Himalayan ranges to the north and connecting, on three sides by oceanic views of Arabian Sea, Bay of Bengal and Indian Ocean. Indian dramatic landscapes and beautify sea shores provide a collection of places for visitors and inspire tourists from all over the world. Tourism sector is one of the main sources of economic growth, foreign exchange earnings Mishra, Rout, & Mohapatra,(2011) and employment in India Pais,(2006). It also positively affects the worth chain Weiermair,(2012) and auxiliary areas of travel agencies, transportation merging airlines and railways. various some ones life variety Nystrom, Peterson, Bengtsson, Walker, & Norberg,(2003) with collection of religions such as Christianity, Buddhism, Islam, Hinduism, Jainism, Sikhism and others subsist in India making it a various land of tourism translate in the form of religious temper and charmed people from all over the world.

Monuments, museums, forts, places of religious interest, palaces etc. inspire a lot of tourists having various interests Britton,(1991) in crafts, fairs and music. In view of related socio-cultural change through tourism some of the common places of tourist attractions are Agra, Jaipur, Delhi, Ujjain, Shirdi visited by people of popular adapt and place of suffering interests Sebastian & Rajagopalan,(2009). With the grow in income of the people, tourism in India is increasing and well encouraged by separate state governments. Many states have taken the important steps to promote tourism like Goa promotes water sports like scuba diving and rafting. In addition to the bring forward of states the central agencies like The Indian Tourism Development Corporation has also start a campaign called “Incredible India” Kerrigan, Shivanandan & Hede, (2012) to motivate tourism in India. The motto of this decade is Athithi Devoh Bhaboh(Bhakuni, Kapoor, & Kamil).

India also has been commonly encouraged as online destination image Dwivedi,(2013) messenger of the world being a host to a number of heritage sites. Medical tourism in India is growing under the partnerships of private public resourcefulness and changes due to the get bigger number of foreign patients arriving to India for state-of-the heart treatment Connell, (2006). The latest change of e-tourism Buhalis & Law,(2008) and eco-tourism Zeppel,(2006) is also bringing a model shift and demanding the tourism industry structure. On the politically negative side of get bigger tourism benefits and visitors, tourism can also damage the

environment as resorts are built to average the increasing number of tourists and thereby negatively affecting the natural ecosystem and local architectural sites of national importance. King, Pizam, & Milman, (1993).

OBJECTIVES:

- To study the customer behaviour towards the travel and tourism part.
- To understand the nature and expanse of online travel services used by customers.
- To identify factors impacting choice of online travel portals over traditional modes of travel planning.

RESEARCH METHODOLOGY:

Sample Design: - Non probability sampling (The sampling method is convenience sampling, as the consumers can be chosen as per their convenience)

- **Sample Size:** - Sample size is 50 respondents taken from Bhopal M.P.
- **Data Source:** - Although secondary data has also been taken from websites, journals and from different sources.
- **Research Design:** - Exploratory and Descriptive research design.
- **Geographical Boundary:** - 3 major cities of Madhya Pradesh.
- **Data Analysis software:** -Data analysis has been done by using SPSS & Microsoft Excel.
- **Data analysis tool:** -Data analysis done threth graphical method, factor analysis, correlation and regression analysis.

FINDINGS:

- 1)-The incapability to find good deals often negatively impacts the business of the travel industry. If the company's staff cannot adjust the right deals to their clients, the company is likely to lose the superiority. The staff must know the offers provide by the different travel companies and connected supply chain partners.
- 2)-Companies must contact various hotels to confirmation the rates, the car rental agency and the status costs before giving the verification to the clients. Management must be fertile on their works, only then can they meet the necessities of the clients and addition supplement in their business obligations.
- 3)-Today, there are many portals and travel websites with modern technologies that offer best prices, hotels, landing place, routes, ventures, packages. Online companies assist customers plan and modify their trips with best tour packages.

SUGGESTIONS:

If the tourism industry wants to be progressive, business schools should offer courses connected to tourism and auxiliary sectors. With the expansion of competition in this piece if one has to get through in the market, companies should provide all kinds of packages, from budgeted to premium. This will help companies answer to more people and inspire more customers. In today's world, the customer is the king track of the market and to inspire the customer, companies must be good mentors so that more people know about the services they are providing. In this period of cruel competition, customers can choose among available options and choose which one is most appropriate for them. In this case, companies should keep

their prices to a less to inspire customers by providing them the best in class services. It is very certain for companies to make each customer their forever customer and obtain sales and future business from customer devotion.

It is also very important that the staff help the client by providing best in class agreement and there must be cooperation between all the departments of the institution permitting for free move of information and transmission for sudden functioning.

CONCLUSIONS

In today's world, people are more attentive in having a better lifestyle; it is due to the get bigger in the income level of people. The tourism sector obeys a small section of society in India because it is favour to travel when basic life requirement are met properly and in India many people live in critical state. The tourism industry cannot reproduce on its own but there are related sectors adding worth to it, such as welcome, travel insurance, transportation and arrangements. The companies must try to make better them in regarding of the services they provide people and inspire more customers. In today's world, the customer is the king track of the market and to abstain the customer, companies must be good follower so that more people know about the services they are providing. In this touch of cruel competition, customers can choose among possible options and decide which one is most acceptable for them. In this case, companies should retain their prices to a least to entice customers by providing them the best. It is very essential for companies to make each customer their forever customer and obtaining sales and future business from customer faithfulness.

It is also major that the staff helps the client by providing finest in class deals and there must be cooperation between all the departments of the institutions permitting for demonstrative of state and transmission for sudden functioning.

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Digitization: Boon and Bane

Amit Kumar

Assistant Professor, Department of Management, Maharishi Centre for Educational Excellence,
Bhopal

Abstract

We live in a digital world, surrounded by technologies that promise to make our lives easier, more efficient and more productive. But with the rapid advancement of technology, there is a fine line between the benefits and disadvantages that arise as a result of digitalization. Digitalization has brought us incredible luxury and convenience. We are able to access vast amounts of information and content with the click of a button, and businesses can gain insights into customer purchasing habits more quickly than ever before. However, with this access come issues such as privacy concerns, cybercrime, data breaches and reliance on technology. In this blog, we explore both sides of the coin – how digitalization has changed our lives for better or worse – in order to gain insight into how it should be used responsibly in the future.

Keywords: -Digitalization, Digital Empowerment, Cyber Security, Network Security, Threats in Digitalization

INTRODUCTION

Meaning of Digitalization: - Digitalization is the process of taking something from its analog form, such as paper documents, pictures, or sound recordings, and converting it into a digital format. This process is also known as digitization and involves the use of special software and hardware to convert these analog forms into something more easily readable and usable by computers. Digitalization is being used for a variety of purposes, including healthcare records, e-commerce transactions, educational materials, entertainment media, and more. The world has embraced digitalization for the convenience and efficiency it provides. Digitalization has allowed people to simplify their daily lives by reducing paperwork and providing access to data from anywhere in the world. It has made communication easier and faster while also creating new opportunities for businesses.

LITERATURE REVIEW:

Digitalization is the process of taking something from its analog form, such as paper documents, pictures, or sound recordings, and converting it into a digital format. This process is also known as digitization and involves the use of special software and hardware to convert these analog forms into something more easily readable and usable by computers. Digitalization is being used for a variety of purposes, including healthcare records, e-commerce transactions, educational materials, entertainment media, and more. The world has embraced digitalization for the convenience and efficiency it provides. Digitalization has allowed people to simplify their daily lives by reducing paperwork and providing access to data from anywhere in the world. It has made communication easier and faster while also creating new opportunities for businesses.

Digitalization as a Boon: -Digitalization as a boon can be understand in following ways: -

1. **Convenience & Comfort:** -One of the major boons of digitalization is convenience and comfort. Thanks to digital services, you no longer have to go all the way to the store or a physical bank to buy something, sign up for a service, or pay bills. You can pay for your purchases with just a few clicks, manage your finances from the comfort of your phone whenever you like, and even shop after hours.
2. **Remote Access:** -Digitalization also means faster processes and activities that can be done remotely. Whether the doctors giving remote consultations, employers hiring workers without having to meet in person, or entrepreneurs launching online businesses without leaving their homes; digitalization has allowed us to move quicker and get things done more efficiently.
3. **Digital Empowerment:** -Digital platforms are more accessible than ever before. With smart phones in hand and internet-enabled devices all around us, it's now easier than ever for anyone with an internet connection to learn new skills and become self-employed. This has become especially useful after the COVID-19 period as many people had no other choice but to look online for job opportunities and find new ways to make money from home.
4. **Enhanced Means of Communication:** -Digitalization has revolutionized the way people communicate with each other. From email and instant messaging to video conferencing and social media, digital tools have made it easier for people to connect and collaborate with each other.
5. **Environmental Friendly:** -Digitalization has the potential to reduce the carbon footprint of many activities by enabling remote work, reducing the need for travel and paper-based transactions, and promoting sustainable practices.

Digitalization as a Bane: - Digitalization as a bane can be understand in following points: -

1. **Risk of Cyber Security:** -Digitalization comes with a few downsides as well. Firstly, as digital technologies become further embedded in our lives and we rely more heavily on them, people become increasingly vulnerable to cyber crime and invasion of privacy. As technology advances, so do the methods used by hackers and other nefarious individuals who seek to exploit this vulnerability. This can lead to the loss of sensitive data and financial losses for businesses.
2. **Risk of Unemployment:** -Another downside of digitalization is risk of unemployment. With automation taking over many roles that were previously filled by human beings, there is an increasing risk of unemployment or underemployment as skill sets become obsolete or unused as they are replaced by new technologies and processes.
3. **Digital Errors:** -Finally, while digitizing processes can be more efficient, they can also be prone to errors due to programming bugs or user errors. This anomaly can have a ripple effect that leads to major delays and costly mistakes if not properly monitored.
4. **Information Excess:** -The excess of information and the speed at which it is generated can make it difficult for people to filter, process, and make sense of it. This can lead to confusion, misinformation, and cognitive excess.

Risk of Mental Health Issues: -The ease of access to digital devices and services can lead to excessive use, addiction, and mental health issues such as anxiety, depression, and insomnia.

Footprints of Digitalization: -Digitalization has a tremendous influence on different industries and continues to have far-reaching effects. From simpler access to resources and customers to emerging markets, digitalization has enabled businesses to tap into new opportunities and make informed decisions quickly.

In particular, there are several benefits that digitalization can offer: -

1. **A Toll for Good Decision Making:** - By utilizing digital tools, businesses have the ability to access a vast array of data that can be analyzed in order to make better informed decisions.
2. **Improved Customer Experience:** - Digital technologies allow businesses to interact with customers more effectively and create better customer experiences. This includes everything from providing personalized services and product recommendations, to having real-time feedback from customers.
3. **Reduced Cost of Operations:** - digitizing processes saves time and money as fewer resources are required for manual tasks, allowing businesses to allocate resources more efficiently.
4. **Enhanced Safety and Security:** - With the utilization of security measures such as encryption and biometrics, businesses can ensure the safety of customer data.

Threats in Digitalization

It has become obvious that digitalization carries with it various security threats. In order to keep up with the digital age, your business must be prepared to face these risks as they come up.

1. **Data Breach Risks:** -Technology is not perfect and data breaches can occur, putting your most sensitive data at risk of being exposed to the wrong people. To protect your business from such breaches, you should consider implementing a variety of cyber security measures, such as encryption and authentication protocols.
2. **Phishing Scams:** -Phishing scams are another common security risk associated with digitalization. Cyber criminals use phishing emails to access user accounts or steal confidential information. To protect yourself and your customers from these scams, use anti-phishing software and teach users how to spot malicious web links.

CONCLUSIONS

In conclusion, the effects of digitalization are both positive and negative, depending on how we use it. If used properly, digitalization can bring great benefits in terms of efficiency, cost savings, and innovation. However, if not used correctly, it can result in a lack of privacy, cyber security risks, and the degradation of social connections. It is important to be aware of the potential risks and use digitalization responsibly. Ultimately, it is up to us, as individuals, to ensure that digitalization is used for good so that we are making the most of its potential for innovation and progress.

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ENCOURAGING EMPLOYEE WORKPLACE GREEN BEHAVIOR THROUGH GREEN HRM

Divya Tiwari¹*, Monika Nahar²

¹Associate Professor, Peoples Institute of Management & Research, Peoples University Bhopal

²Assistant Professor, Peoples Institute of Management & Research, Peoples University Bhopal

Abstract

Green HRM merges the concepts of HRM and Environmental Management to battle the environmental degradation that has constituted negative impacts on human life and businesses. In this study the authors strive to study the impact of Green HRM on Employee Workplace Green Behavior. The secondary data analyzed in the study culminate that the Green HRM practices activate environmentalism in organization and in employees. The factors that help to activate environmentalism have been highlighted in the proposed model diversely for organization and employees. Green competencies that can be encouraged through Green HRM practices have been mentioned and also the green behaviors that can result because of these green competencies have been figured out. Thus, Green HRM practices triggers organizational factors like green climate, transformational leadership and organizational environmental policies; and employee factors as employee green values, employee attitude and their psychological build. When such environmental regard get introduce in employees hence they develop Employee Workplace Green Behaviors. Positive impacts of Green HRM on Employee Workplace Green Behaviors have been explored and it has been found that environmental goals can be achieved by the primary role played by the employees only when they execute Employee Workplace Green Behaviors.

Keywords:Green HRM, Employee Workplace Green Behavior, green competencies.

INTRODUCTION

Environmental Management is a serious need felt today around the world owed to the environmental humiliation faced in all walks of human lives. Hence organizations all over the world are required to soberly consider the negative effects put on the environment due to their business activities. Industrialization has to be steadily considered and the influence put by industrialization on natural environment is essential to be controlled. For resist this, environmental sustainability has to be embrace by industries all over the world. This requires the industries to encourage greening in its working and its employees. For greening the organizational working the researchers have come up with consent of inclusive environment sustainability review in managerial practices. The field of Human Resource Management (HRM) has been select for greening the managerial practices through adoption of Green HRM practices. For greening the employees Green HRM has been appraise to develop Employee Workplace Green Behavior (EGB).

OBJECTIVES OF THE STUDY

- To study the impact of Green HRM practices on Employee Workplace Green Behavior
- To propose a model represent the impact of Green HRM on Employee Workplace Green Behavior

LITERATURE REVIEW

Green Human Resource Management (Green HRM)

Human Resource Management (HRM) is the field of management that lane the entire journey of an employee within any organization i.e. from employee's entry to exit. HRM also establish smooth functioning of any organization. However, there are various occurrence where we directly or indirectly negatively affect natural environment and resources during performing these HRM activities. Green HRM has been evolved as a new concept that suggests the greening of HRM Practices. Renwick et al. (2012) suggested organization to significantly step forward for communicate the environmental issues. They integrated the fields of HRM (Human Resource Management) and EM (Environmental Management) into a new concept Green HRM. They studied Green HRM practices by applying the Ability-Motivation- Opportunity (AMO) Theory. Opatha & Aruulrajah (2014) explained Green HRM to be inclusive of Green competencies, attitude, behaviors that lead to green outcomes. Further they identify Green HRM with employee performance as a tool for accomplish environment sustainability. For this they inaugurate a term 'Employee Green Performance of Job'. Boiral (2009) while highlight on climate change and global warming to be an outcome of industrialization practices of humans; emphasizing the role of government, management personnel, trade related personnel and institutions for imbibing the concept of environmental sustainability. In these situations the greening of employees has been suggested by them. Mehta & Chugan (2015) have associate Green HRM practices with Corporate Social Responsibility (CSR) for attain sustainability.

Employee Workplace Green Behavior

Employee Workplace Green Behavior (EGB) is a term used when employees include environmental review in their attitudes, behaviors and psychology, and considered in their job roles and responsibilities. Norton et al. (2014) focus on organizational sustainability policies to be a command for EGB and also reveal the moderate effect of green work climate to encourage sustainability in employees. For apprehension the employees' side of EGB they Norton et al. (2015) categorized EGB as Required EGB and Voluntary EGB. 'Required EGB' elucidate behaviors accomplish by employees during their job based on the organization's expectations. Whereas behaviors executed by employees through environment based dynamism taken by those on their own diplomacy are describe as Voluntary EGB. Subramanian et al. (2016) emphasized on escalate competencies and traditional skills of employees to encourage green accomplishment in them. This should point at building up socio-economic skills, environment KSA and green behavioral traits. Before introduce such competencies in employees, managers require understanding and separating the environmental knowledge into Natural Green Competencies (NGC) and obtain Green Competencies (AGC). Then the managers should try to link this capability with environmental performance. Abdulghaffar (2017) explored leadership traits and HRM practices as tools for encouraging green behavior. Their study propose involvement of senior leadership in stimulate green workplace behavior in employees through execution of Green HRM practices. Also, green agenda requires being contained in long-term planning and strategy. Ike et al. (2017) suggested employee involvement in decision making to be a platform for encouraging EGB. They describe Employee Citizenship Behavior and Counterproductive Workplace Behavior to be correspond of socio-economic participation of employees in green agenda.

Green HRM and Employee Workplace Green Behavior

Green HRM has been established to play a conciliatory role in the alliance between EMS and financial performance of any organization (O'Donohue and Torugsa, 2016; Devi, 2018). Likhitkar and Verma (2017) have culminated a positive impact of Green HRM on attaining organizational sustainability and increasing employee retention. They emphasized that the presence of green culture encourages green behaviors which increase the efficiencies of employees resulting in employee satisfaction and engagement. Yusoff et al. (2015) suggested that acquiring of E-HRM can also play a role in reinforcing Green HRM practices. HR personnel are required to implement E-HRM in the systems and prompt green attitudes through the application of E-HRM. Halawi and Zaraket (2018) survey the role of Green HRM in developing Organizational Citizenship Behavior (OCB) and culminate that OCB has a positive influence on employee performance and eventually to attain positive managerial outcomes. Green HRM has been linked with Organizational Ecological Citizenship (OEC) by Sriram and Suba (2017). Through this opinion Green HRM can classify environmental strive of organizations and expand green behaviors in employees. OEC thus can play a foremost role through Green HRM practices in evolving workers' environmental commitment and transform the employees of the organization into ecologically organized workforce.

RESEARCH METHODOLOGY:

The researchers made an attempt to have clearance on the understanding of Green HRM, Employee Workplace Green Behavior (EGB) and the collision of Green HRM on EGB. Secondary data are used for the study, and was collected from various journals, research papers, books and websites. The concepts related to Green HRM and EGB were studied through the literatures reviewed. These concepts were scrutinized as to in what manner they can be used to encourage environmentalism and EGB in employees. Positive impacts of Green HRM on EGB have also been considered and a model was proposed by the authors based on the extensive review of the literatures. Researchers also encourage the green competencies those can be encouraged through Green HRM practices in employees for enhancing their EGB.

FINDINGS:

- 1)-The incapability to find good deals often negatively impacts the business of the travel industry. If the company's staff cannot adjust the right deals to their clients, the company is likely to lose the superiority. The staff must know the offers provided by the different travel companies and connected supply chain partners.
- 2)-Companies must contact various hotels to confirm the rates, the car rental agency and the status costs before giving the verification to the clients. Management must be fertile on their works, only then can they meet the necessities of the clients and addition supplement in their business obligations.
- 3)-Today, there are many portals and travel websites with modern technologies that offer best prices, hotels, landing place, routes, ventures, packages. Online companies assist customers plan and modify their trips with best tour packages.

Positive Impact of Green HRM on Employee Workplace Green Behavior

Human Resource Management (HRM) has stood itself in the minds of businesses, to be a field of management that has the potential of increasing productivity, efficiency and employee

morale. Green HRM is a foot ahead; along with the positive outcomes of HRM it also ensures well-being of environment and, health and safety of employees. By merge the two areas of management i.e. HRM and Environmental Management (EM), Green HRM focuses on regulating the emission on the eco-system and contribute to natural resources to future generations (Jackson et al, 2011; Daily and Huang, 2001; Govindarajulu, N. and Daily, 2004). In concern to the benefits to the businesses numerous areas are exploit as financial performance, optimum resource utilization, power consumption, legal issues and good will. Apart from this the satisfaction that can be adored by businesses on accepting Green HRM can be seen in the Employee Workplace Green Behavior. Green HRM practices while recruiting and selecting the applicants cherished the environmental competencies. Providing environmental training to the employees encourages employees to be eco-friendly in their personal and professional lives and also help them to develop their understanding for green organization (Renwick, 2008). Green performance appraisal denotes the importance of eco-friendly behaviors, attitudes and initiatives; it also assist to motivate the employees for executing eco-friendly behaviors. Rewarding the employees for their environmental capabilities and efforts through green compensation positively affects the employee psychology for being eco-friendly. Giving provision to employees for involving in environmental policy formulation and decision-making also ensures green behavior in employees.

Challenges faced in encouraging Employee Workplace Green Behavior

Execute Green HRM in any organization is in itself a long and time enormous progression. Developing ecological systems, procedures and standards are inducing problems for supervisors. Mind mapping environmentalism in employees' behavior, attitude and psychology is challenging. Hiring employees with green competencies is hard, training the employees is still easy but to estimate the application of learnt concepts and ecological greet of employees is challenging. Human behavior is difficult to be estimate hence trouble are faced in performance appraisal related to green behaviors.

Proposed framework

The collision of Green HRM on Employee Workplace Green Behavior has been rendered by the authors through following model. The framework suggest that Green HRM practices of Recruitment & Selection; Training & Development; Performance Appraisal; Compensation and Employee Participation helps to activate environmentalism at organizational and employee level for encouraging Employee Workplace Green Behavior. Employee related factors included green values of employees, their psychological constructs, their attitude in the direction of environmentalism and adopting its features in their routines. Whereas, the organizational factors inclusive the presence of green climate, environmental policies and transformational leadership that can give an environment to the employees for executing green behaviors. These green behaviors in long run help organizations to acquire competitive advantages through green image building.

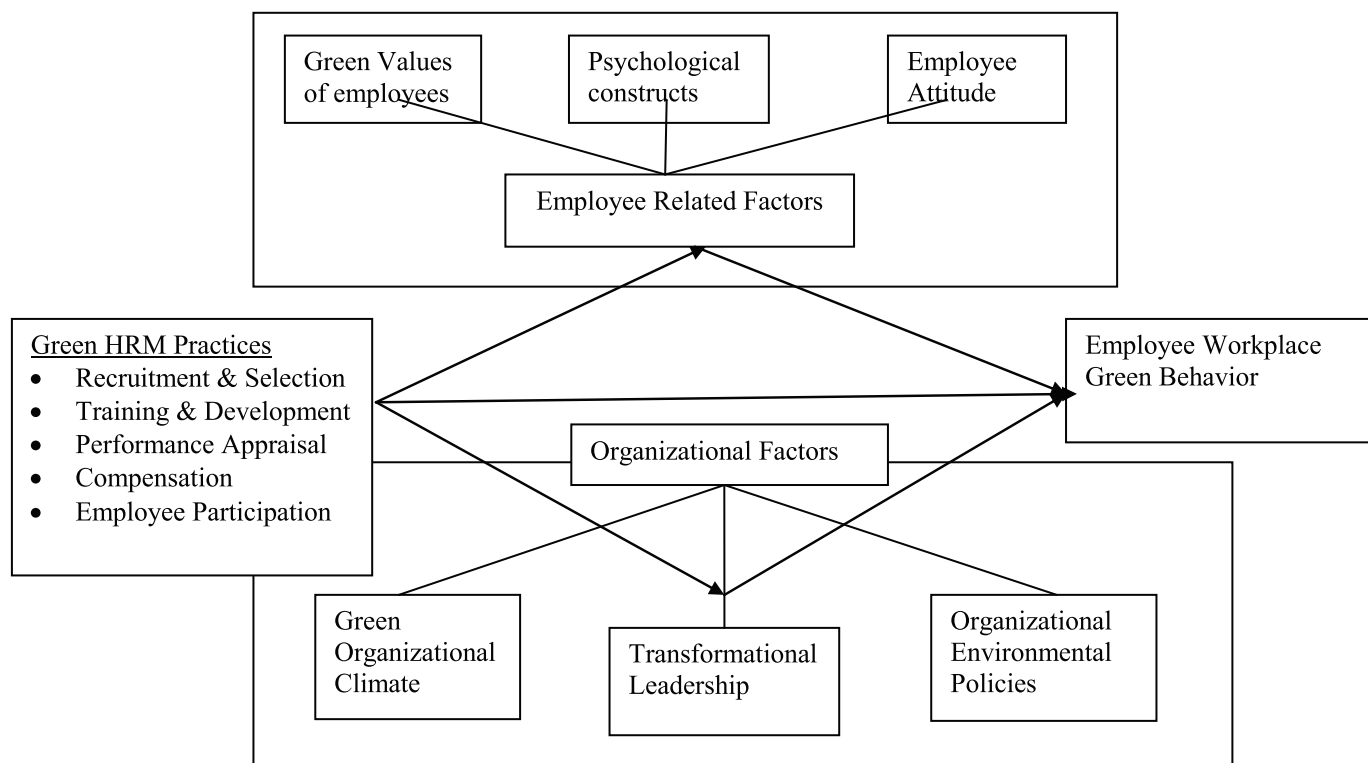


Figure 1: Impact of Green HRM on Employee Workplace Green Behavior (Authors’ own model)

Green Competencies through Green HRM practices to encourage EGB

Further the authors have strived to scrutinize the green competencies that can be developed in employees through the adoption and implementation of Green HRM practices in the table below. Also the table visible the Employee Workplace Green Behaviors that can be developed over the periods of following green competencies which are enlarge through the Green HRM practices. It elements out the green behaviors, attitudes, psychological factors that can be expand in employees.

Green HRM Practices	Green Competencies through Green HRM	Employee Workplace Green Behavior
Green Recruitment and Selection	<ul style="list-style-type: none"> • Including green KSA in job specification • Including green dimensions in job description • Highlighting green citizenship behavior 	<ul style="list-style-type: none"> • Employees’ future environment-friendliness • Stakeholder Engagement
Green Training and Development	<ul style="list-style-type: none"> • Imparting green KSA in employees • Analyzing green training needs of the 	<ul style="list-style-type: none"> • Development of green attitude and psychology

	employees <ul style="list-style-type: none"> • Creating green awareness 	<ul style="list-style-type: none"> • Green Teams • Employee Familiarization with sustainability strategy • Encouraging EM learning
Green Performance Appraisal	Including green criteria and standards in performance evaluation <ul style="list-style-type: none"> • Environmental Consciousness • Green behavior • Green performance feedback interview 	<ul style="list-style-type: none"> • Employee engagement • Enhancement in Eco-effectiveness of employees • Enhancement in Eco efficiency of employees
Green Compensation	<ul style="list-style-type: none"> • Financial incentives for showcasing green competencies • Non-financial rewards for green performance 	<ul style="list-style-type: none"> • Green legacy of the organization prompts environmental action
Green Employee Participation	<ul style="list-style-type: none"> • Sustainable consumption • CSR activities • Involving employees in environmental decision making • Framing norms for spurring eco-friendly behavior • Green opportunities 	<ul style="list-style-type: none"> • Voluntary green initiatives by employees • Encouraging green attitudes in employees that emphasize on long life green expectancy of a nation

CONCLUSION, LIMITATION AND FUTURE RESEARCH DIRECTIONS

Green HRM is a buzz word and employees are believed to be the driving force of any organization, hence this research was and strives to study the collision of Green HRM on Employee Workplace Green Behavior. The positive collision of Green HRM was found on Employee Workplace Green Behavior as well as organizational performance. The proposed model depicted Green HRM's role in triggering environmentalism in organizational and employee elements to develop Employee Workplace Green Behavior. The green competencies developed due to Green HRM practices have been scrutinize and the green behaviors that can be developed by these green competencies are also classified.

Despite of the attentive research some obstruction exists like use of secondary data, number of literatures reviewed etc. can be addressed in time ahead researches. Moreover empirical research can be carried on affiliated to these concepts in various geographical locations for in-depth analysis. Also this research can be done inclusive of HR professional as they are the best informants for employee behaviors.

IMPLICATIONS

Organizations are in a crucial need to adopt Green HRM practices and make their organizational culture vigorous to ensure green initiatives, green competencies and execution of green behaviors. For this they foremost need to cultivate a green climate by adopting green strategies and taking green initiatives like use of e-HRM, vehicle pooling, flexible working hour, use of virtual platform, adoption of 3Rs (Reduce, Reuse and Recycle) of environmental drive, energy coherent working space. Organizations then need to ensure presence of green accomplishment in job applicants and should make strive to encourage green competencies in existing employees. Existence of green competencies alone is not enough; hence organizations need to make sure the presence of Employee Workplace Green Behaviors in their employees to accomplish environmental goals.

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Study to Analyze the Effect of Online Reviews and Buying Behavior of Customer towards Sale of Mobile Phones in Bhopal Area

Nitesh Kanojiya^{1*} Pooja Sharma²

¹ Research Scholar, Department of MBA, Sagar Institute of Research and Technology, Bhopal,

² Associate Professor, Faculty of Management Studies, Department of MBA, Sagar Institute of Research and Technology, Bhopal

Abstract

The behavior of consumers towards mobile phones is increasingly a focus of marketing research. In particular, consumer buying behavior in the mobile phones industry, online reviews of the existing customers from adoption motivation to post-usage behavior has become a major focus of research in the field of marketing. The results of the research confirm that the online reviews play a vital role and have an influence on consumer behavior towards mobile phones purchase decision by affecting their perception, motivation, and lifestyle.

India is one of the fastest growing economies in the world and the mobile phones industry in India is also growing very fast. For consumers' mobile phones have become essential parts of personal and business life. There is a continuous increase in disposable income; there has been a major shift in the attitude and aspirations of the consumers. This research is to analyze the influence effect of online review and buying behavior in purchasing a mobile phone. The recent growth of mobile phones usage is an observable fact that crosses all age and gender boundaries. Hence, this research explores through quantitative analysis some of the key factors believed to affect consumer's attitudes and behaviors towards mobile phones purchase.

Keywords – Online platforms, product review, mobile phones, product recommendations, product reviews and user interfaces.

INTRODUCTION

The development of e-commerce and the popularity of the internet, more and more people are accustomed to online shopping, they choose to buy commodities and services what they need on online. Online purchasing has become the main form of daily consumption. In this context, the study of online consumers' purchase behavior has become the main field of consumer behavior. According to a survey report, 97.7 per cent of consumers refer to relevant reviews before online purchase. These reviews, as feedbacks of buyers, largely affect the purchase intention or purchase behavior of potential consumers. Thus, online reviews can serve as a promising data source to predict online purchase behavior.

In addition, the risk perception of online purchase (when faced a buying situation, a consumer perceives a certain degree of risk involved in choice of a particular brand and how to buy it) also affects the purchase intention or decision (Sun et al., 2006). Therefore, risk perception is also a psychological variable that affects consumer purchase behavior (Lawrence and O'Connor, 2000). Of course, the impact of this information on purchase intentions will be different which also depending on the type of commodities. Consumption of some commodities is common, while others have personal characteristics, making the impact of online reviews and perceived risk different.

Psychologists often use behavioral experiments in the laboratory setting to study the influential factors of consumers' consumption decisions. Most of the methods adopted to first propose research hypotheses under the guidance of theories or based on existing studies, and then test these hypotheses under strictly controlled experimental conditions. For example, manipulate the proportion of positive online reviews, risk level and commodity types to explore the purchase intentions under these conditions, and then draw causal research conclusions. The biggest advantage of psychological behavioral research is repeatability, can withstand repeated tests and can get causal inferences.

In recent years, with the popularity of online purchase and the rapid development of computer computing capabilities, people can use digital traces of online purchase to analyze online purchase behaviors to infer the factors that affect people's purchasing decisions and analyses it based on big data. However, it tracks commodities. For example, the actual sales volume of different types of commodities can be seen by the proportion of positive online reviews and risk perception level of commodities. The advantages of this method are:

- This kind of studies can use people's actual purchase rather than purchase intention; and
- Researchers can obtain a large amount of consumption data, without having to collect it with great effort.

At the same time, these data are real, real-time, and can be verified repeatedly. However, the conclusion is based on correlation analysis and is about the correlation between the variables. The reasons behind the inference are not clear. Meanwhile, this kind of studies is the research about the commodity rather than the persons who do the purchase.

LITERATURE REVIEW:

- Studies about online purchase behavior an online review is a positive, neutral or negative statement, which is created by a future, actual or former consumer about a commodity or a company, and made available to the public through the internet. A growing number of researchers begin to focus on the relationship between quality of online reviews and the purchase intention. However, existing studies have found that the purchase intention of consumers is influenced by the online reviews' quantity, which is positively correlated with the purchase intention (Lawrence and O'Connor, 2000).
- Consumers tend to observe the proportion of positive and negative online reviews as well. The more positive reviews lead to the stronger purchase intention (Zheng, 2008).
- However, consumers place greater emphasis on negative information in deciding to purchase (Senecal and Nantel, 2004). Negative impulses attract more attention and act as stronger stimuli than positive ones. The work shows that consumers' intention declines when the proportion of negative online reviews about a given commodity rises.
- When a potential consumer is exposed to a large number of negative online reviews, a negative expectation of the commodity is formed (Chen et al., 2012). Based on the existing studies, this work will further explore the impact of online reviews (positive/neutral/negative) on purchase behavior.
- There are copious commodity classifications associated with online reviews. A frequently used classification is that of search and experience commodities, which is used by researchers to evaluate consumer purchase intention (Nelson, 1974).
- A search commodity is one where information on commodity attributes is easily obtained by consumers without having to make a purchase in advance (Hao et al., 2009).
- Therefore, the information obtained in a search commodity is usually objective and easily compared with other similar commodities, cameras, cell phones and computers being common examples (Li and Ren, 2017).

- An experience commodity is a commodity whose attributes are difficult to obtain. Consumers frequently want to feel and experience the commodity prior to any assessment. Thus, information pertaining to these commodities is mostly subjective, and evaluations conducted are based on previous experience (Hao et al., 2009)
- Consumers behave quite differently when looking for information on these two types of commodities: they tend to seek more information on other reviews concerning an experience commodity than on a search commodity (Schlosser, 2011).
- However, some studies have pointed out that consumers are more dependent on the information provided by online reviews when purchasing search commodities (Brodie et al., 2013). The results of previous studies on the relationship between commodity types and purchase intention are not consistent.
- Bauer first introduced the perceived risk concept to consumer behavior research to explain such phenomena as information seeking, brand loyalty, opinion leaders, reference groups and pre-purchase deliberations (Bei et al., 2004).
- Perceived risk is a fundamental concept in consumer behavior that implies that consumers experience pre-purchase uncertainty as to the type and degree of expected loss resulting from the purchase and use of a commodity (Ma, 2011).
- According to the S-O-R theory, consumers will be stimulated externally when they shop on the internet, which will change consumers' psychology and perception and then affect their purchase behavior. Among them, risk perception is the most influential factor. Perceived risk determined the consumer's attitude toward online purchase, which subsequently affected willingness to purchase and actual purchase behavior (Zhao and Ji, 2010).
- Previous studies have found that risk perception is negatively correlated with purchase intention (Zhao and Ji, 2010). The traditional inventory used to measure perceived risk will not be applicable to measuring internet consumer's perceived risk. Studies have pointed out that shopping risk perception of consumer network refers to consumers' perception and judgment of possible adverse consequences brought by their shopping behaviors in the process of shopping network. Online shopping consumer's perceived risks consist of five dimensions:
 - perceived store-opportunism risk;
 - perceived commodity-performance risk;
 - perceived financial risk;
 - perceived delivery risk; and
 - Perceived privacy risk (Yu, 2016). Online risk perception of consuming refers to consumers' perception and judgment of possible adverse consequences brought by their shopping behaviors in the process of shopping (Yu, 2016).

Therefore, this study aims to explore how network risk perception influences purchase behavior in the network shopping context.

Purpose

The purpose of this research is to study the effect of online review and buying behavior on sale of mobile phones.

Statement of the problem

A lot of brands of mobile phones are available in the market. But the consumers prefer a particular brand of mobile phone. In the modern business world, due to the development of science and technology, many new brands have been introduced in the market every year. The technological innovation in mobile phone technologies the products are created beyond what consumer needs and wants. There are large number of manufactures producing and selling different variety of mobile phones and models into the mobile phones and models into the mobile market. Therefore, creating a huge competition.

In today's world nothing is permanent except change. We are now a days witnessing changes in all aspects of today world. It is said that necessity is the mother of invention. In the often day, there were a lot of unsophisticated way and means of communication like birds, messenger, postal mail, etc. Today is the era of communication as innovative and novel means of communication came into existence. Traditional way of mailing has been replaced to certain extent by e-mail and landline is being replaced by mobile phones. It is reported that after the invention and introduction of mobile phones the rate of surrounding landline is at a decreasing rate and the number of users of mobile phones is increasing even day by day. Now, the usage of cell phones is not restricted to urban area and educated youth only.

Objectives of the study

The research objectives of this study are as follows:

- a. To identify to what extent evaluation of outcomes and beliefs affect consumers' attitudes and intention to purchase in the mobile phones market in India.
- b. To develop a framework on the effects of external influence and internal influence which affect self-concept and lifestyle of the consumer which result in purchasing decision making process.
- c. To analyze what are the factors which influence and eventually motivate the customer to buy a mobile phone in the Indian market.

Data Collection Methods

Primary Data Collection:

Primary data are the data that are collected for the specific research problem in hand, using procedures that fit the research objective best. For this research, to analyze the consumer behavior toward mobile phones in Indian market primary data are collected through surveys. As this research uses the quantitative method for data primary data collection, the research questionnaires were distributed. The survey was done with 100 people living in Vadodara, Gujarat. The data collected in a spreadsheet were exported to a statistical tool for data analysis. Then descriptive statistics like a graph, pie chart and cross tabulation tables were prepared according to the data collected.

Statistical Tools Used

For the analysis of the info and its interpretation, various tools of research were used.

Mann Whitney U-Test

The Mann-Whitney U test compares the number of times a score from one sample is ranked above a score from another piece. Once the info is organized, calculations are going to be administered on the ranks. Given the nonparametric nature of this statistical analysis, there are fewer assumptions to assess. In statistics, the Mann-Whitney U test may be a nonparametric test of the null hypothesis that, for randomly selected values X and Y from two populations, the probability of X being more significant than Y is adequate the possibility of Y being more significant than X.

Ranks				
	Online Reviews	N	Me an Ra nk	Sum of Ranks
Valu es	Triggers to Purchase Mobile	25	58.00	3215.00
	Change Attitude for Mobile Purchase	25	53.00	2875.00
	Total	50		

Test Statistics ^a	
	Values
Mann-Whitney U	1268.000
Wilcoxon W	2885.000
Z	.973
Asymp. Sig. (2-tailed)	.004
a. Grouping Variable: Social media purchase	

Interpretation: From the above table, P-value (0.004) is less significant than LOS (0.05), H_0 is rejected. Therefore, Online review has a positive impact and it changes people's attitude for mobile purchase.

Table 1: Classification of Online Review on various platforms is Likely to buy Mobile Phones

S. No.	Particulars	No. of Respondents	Percentage
1	Flipkart	8	16%
2	Youtube	12	24%
3	Amazon	9	18%
4	Others	21	42%
Total		50	100%

Inference: From the above table, it is inferred that 42% of respondents liked to buy the mobile from other platforms as official websites, expert blogs etc.

Table 2: Classification of Online Review to Purchase a Mobile Phone

S. No.	Particulars	No. of Respondents	Percentage
1	Yes	39	78%
2	No	11	22%
Total		50	100%

Inference: From the above table, it is inferred that 78% of respondents said online reviews triggers purchase of mobile phone.

**Table 3: Classification of Online review Influence
Mobile buying Decision**

S. No.	Particulars	No. of Respondents	Percentage
1	Yes	43	86%
2	No	7	14%
Total		50	100%

Inference: From the above table, it is inferred that 84% of respondents said that online review influences the mobile buying decision.

**Table 4: Classification of Social Media Advertisements Influence to Try a new
Mobile Brand**

S. No	Particulars	No. of Respondents	Percentage
1	Strongly Agree	14	28%
2	Agree	16	32%
3	Neutral	8	16%
4	Disagree	7	14%
5	Strongly Disagree	5	10%
Total		50	100%

Inference: From the above table, it is inferred that 32% of Respondents' agree for social media advertisements influence to try new mobile phone brand.

**Table 5: Classification of the Attitude Towards a
Positive Comment about New Brands of Mobile**

S. No.	Particulars	No. of Respondents	Percentage
1	Yes	46	92%
2	No	4	8%
Total		50	100%

Inference: From the above table, it is inferred that 92% of respondents said that the positive comments on online reviews create an attitude towards a particular brand of mobile phones

**Table 6: Classification of the online reviews are more valuable than the traditional
advertisements**

S. No.	Particulars	No of Respondents	Percentage
1	Strongly Agree	16	32%
2	Agree	18	36%
3	Neutral	6	12%
4	Disagree	6	12%
5	Strongly Disagree	4	8%
Total		50	100%

Inference: From the above table, it is inferred that 54.5% of respondents agreed that the online reviews are more valuable than the traditional advertisements.

Table 7: Classification of Social Media Sites that Influence Mobile Purchase on the Day to Day life

S. No.	Particulars	No of Respondents	Percentage
1	Daily	2	4%
2	1-2 times a week	3	6%
3	3-4 times a week	5	10%
4	Once a month	8	16%
5	Only when needed	31	62%
Total		50	100%

Inference: From the above table, it is inferred that 62% of respondents said that social media sites influenced only when they needed time for mobile purchase.

Suggestions

Based on the findings of the study the following suggestions are made for attracting the consumers' mobile phones has increase the market share.

- The marketers should Share valuable and informative content and engage with the audience.
- The mobile companies which used social media strategies should build their brand authority.
- Social media marketers should overcome the bad reviews and comments with their high-quality, unique content and post videos to drive their reach.
- Having a social media profile and posting random content will not take social media marketers' brand anywhere. Produce engaging content that grabs their audience's eyeballs and further pushes them to like it and share it.
- Price plays a significant role in the purchase decision. Price has significant positive impact on consumer perception choice in selecting mobile phones.
- To explore the market, mobile industry has to concentrate more on youth segment by giving more advanced features.
- Product quality from the marketer's perspective is associated with communication, price, feature, function, or performance of a product.
- Consumers regularly face the task of estimating product quality under conditions of imperfect knowledge about the underlying attributes of the various product offers with the aid of personal, self-perceived quality criteria.
- Enormous facilities can be included in the mobile phones.
- New model hand set can be introduced exclusively for females.
- Various kinds of sales promotional activities can be introduced by the cellular companies.
- A company that offers lower charges would be able to attract more customers committing themselves to the mobile phone networks and significant number of "call minutes" might be achieved.
- The cellular companies should take necessary steps to give special promotional schemes for disabled, students and women, and try to reduce the health side effects from mobile usage etc. in order to increase the market share.
- The mobile sellers should take necessary measures to increase the number of services centers in rural areas and try to offer free service for rural people.
- The government and TRAI should intervene and regulate the cost, facilities and system of mobile.

- Along with the defensive schemes, mobile phone is a necessary thing. new and improved features have to introduced, which can attract the customers to the mobile phone selecting.
- More offers and discounts should be used as a weapon to attract customers.

Limitations and Conclusions

When drawing the conclusion of this research some limitations were encountered. The research was conducted on a limited number of respondents for practical reasons. The sample used cannot be representative of the entire population of the country. Thus, it was difficult to draw a conclusion on this small sample. The sample mostly focused on people in the age category of 18-35 years, so this sample does not represent all age categories evenly. India is a very vast country; it was difficult to select samples from every state in the country.

Discussion

In the simulation of online purchase behavior, it is found that the reviews had significant impact on the purchase intention, and the purchase intention of commodities with high ratio of positive online reviews is significantly higher than that with high ratio of negative online rewards. What is inconsistent is that the analysis of real big data information found that the positive online reward was not significantly correlated with the purchase behavior, and the neutral and negative online reviews online negatively predicted the purchase behavior of consumers. Because the default set of good reviews on the website and some measures taken by merchants to get good reviews from buyers, which leads to the low reference value of favorable comments increasingly. So, consumers focus more on the relatively true descriptions of neutral and negative reviews in the purchase process. Meanwhile, in the process of shopping online, consumers will form a preliminary impression on the commodity based on the online reviews of buyers. In the process of impression formation and evaluation, more attention is paid to the negative side (Jiang, 2015). Study indicates that negative ratings carry a much stronger effect than positive ones on a buyer's trust level (Sparks and Browning, 2011). Negative online reviews are viewed as an important source of information enabling online buyers to assess the quality of commodities/services. An important function of reviews is to reduce the risk and uncertainty that online buyers perceive relating to the commodity (Ye and Zhou, 2014). Therefore, negative information is more likely to receive more attention and purchase behavior will be directly affected by the neutral and negative online reviews. In psychological simulated situations, the purchase intention often as a substitute for purchasing behavior also needs to be explored. Although intentions are presumed to be an indicator of to what extent people willing to approach certain behavior and how many attempts they are trying to perform certain behavior. However, there is a considerable distance between the laboratory situation and the real online shopping context, and the laboratory atmosphere also affects the psychological performance of the subjects. Although intention has been determined as a salient predictor of actual behavior to shop online, it should be acknowledged that purchase intention does not translate into purchase action (Mo and Li, 2015). Researchers should explore the influencing factors of purchase behaviors in the real online context and provide reasonable suggestions for websites and sellers to generate more consumer purchase behaviors.

The research has considered various online platforms that do the work of Networking that's Facebook, WhatsApp, Twitter, and lots more. The study explains how individuals are attending processing and selecting the knowledge on social media before buying. The findings indicate that individuals pursue an active role in information search on social media comparing to mass media. Yet, information exposure is selective and subjective during knowledge search. Results show that social media usage influences consumer satisfaction within the stages of data search and alternative evaluation, with happiness getting amplified. The consumer moves along the method towards the ultimate purchase decision and post-purchase evaluation.

Results conducted through this study suggest that companies should specialize in being present on social networks, visible on search engines and supply continuous online feedback. Finally, results show companies should specialize in improving their online perception through customer engagement since it's one of the most ways in which customers nowadays decide whether to shop for product or not.

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Corporate Social Responsibility of GAIL India Limited: A Review

Divya Tiwari¹*, Ratna Priya Verma²

¹Associate Professor, Peoples Institute of Management & Research, Peoples University Bhopal

²Research Scholar (Department of HR), People's Institute of Management & Research, Bhopal

Abstract

Corporate Social Responsibility (CSR) is a concept, which states that private corporation or public organization has a responsibility to the society they belong to. It can be described as, the continuous dedication by corporations towards the economic and social development of communities in which they operate. It is the moral obligation to do something for the betterment of others without expecting anything in return. It minimizes the cost as well as risks, thereby, increasing the brand value and reputation of the company. According to Howard Bowen (pp. 3), "CSR refers to the obligations of businessmen to pursue those policies to make those decisions or to follow those lines of relations which are desirable in terms of the objectives and values of our society." The CSR activities need to be in tune with effective strategic policies so that the aim of sustainable environmental, social and economic progress may be achieved. This paper seeks to explain various initiatives taken in the field of CSR by the GAIL India Limited. In doing so, it discusses the growth and the key challenges faced while trying to deliver the activities of CSR.

Keywords: Corporate Social Responsibility, Moral obligation, Strategic policies.

INTRODUCTION

The term "corporate social responsibility" came into common use in the late 1960s and early 1970s after many multinational corporations formed the term stakeholders, meaning those on whom organization activities have an impact. It was used to describe corporate owners beyond shareholders as a result of an influential book by R. Edward Freeman, Strategic Management: A Stakeholder Approach in 1984. Companies must voluntarily do business in an economically, socially and environmentally responsible manner to be sustainable over the long term. Corporate social responsibility (CSR) refers to business practices involving initiatives that benefit society. A business's CSR can encompass a wide variety of tactics, from giving away a portion of a company's proceeds to charity, to implementing "greener" business operations. CSR is not new in India. Ever since their inception, corporate like the TATA Group, Aditya Birla Group, IOCL, to name few have been involved in serving the community, through donations and charity events. In India, the concept of CSR is governed by clause 135 of the Companies Act, 2013, which was passed by both Houses of the Parliament, and had received the assent of the President of India on 29 August 2013. The CSR provisions within the Act is applicable to companies with an annual turnover of 1,000 crore INR and more, or a net worth of 500 crore INR and more, or a net profit of 5 crore INR and more. The new rules, which will be applicable from the fiscal year 2014-15 onwards, also require companies to set-up a CSR committee consisting of their board members, including at least one independent director (Companies Act, 2013).

LITERATURE REVIEW:

Every research requires the review of related literature for identifying the smooth contours for finding the correct direction of conducting the research. Corporate Social Responsibility is the duty of everyone i.e. business corporations, governments, individuals because of the reasons: the income is earned only from the society and therefore it should be given back, thus wealth is meant for use by self and the public, the basic motive behind all types of business is to quench the hunger of the mankind as a whole. Khanna, Parul (2011). The fundamental objective of all

business is only to help people. Zairi (2000) proposes that given the proven impact of social responsibility on business performance and corporate image, CSR should be included in business excellence models. By extrapolation, it can be argued that if CSR impacts on factors including company reputation and corporate image, that it shares characteristics with, and therefore can be regarded implicitly as an integral component of at least some models of corporate identity. (Ahmed, Khalil, Mohammad). CSR holds a very important place in the development scenario of the world today and can pose as an alternative tool for sustainable development. As companies have shown great concerns for their immediate community and the stakeholders, it can be safely concluded that much of the fate of society lies in the hands of the corporate.

2.2 Objective

The objective of this paper is to study and generate information of corporate social responsibility that took place in the recent years in GAIL India Ltd.

1. To study the policies and practices of social responsiveness of the Gas Public Sector Undertakings GAIL.
2. To understand the perception of the executives of the Gas PSUs in performance of the CSR.
3. To examine the impact of corporate decisions and actions in discharging social responsibilities upon the society in general and environmental issues in particular.

2.3 Methodology

The research paper is an attempt of exploratory research, based on secondary data sourced from journal, media reports, magazine, articles and website of GAIL.

2.4 GAIL (India) Ltd

GAIL (India) Limited was incorporated in August 1984 as a Central Public Sector Undertaking (PSU) under Ministry of Petroleum & Natural Gas (MoP&NG), with the Mission of “accelerating and optimizing the effective and economic use of Natural Gas and its fractions for the benefit of the national economy”. Government of India now holds 51.45% shares of the company. GAIL became a Navratna in 1997 and is now one of the ten Maharatna Public Sector Undertaking, the highest status conferred to any PSU. GAIL started as a Gas Transmission Company during the late eighties and has grown organically by setting up a large network of Natural Gas pipelines of approx. 13,718 Km; two LPG pipeline systems of approx. 2000Km; five Gas Processing plants for production of LPG and other liquid hydrocarbons with a combined production capacity of around 1.4 MMTPA and a co-promoter of two other petrochemical projects including 280 KTPA Brahmaputra Cracker and Polymer Limited (BCPL) Complex in Assam and 1.4 MMTPA ONGC Petro-additions Limited (OPAL) project in Gujarat. Petro net LNG, a JV of GAIL, Operated two LNG regasification terminals at Dahej & Kochi. GAIL is also the promoter of Konkan LNG Limited (KLL) which operates LNG regasification terminal at Dabhol with design capacity of 5 MMTPA. GAIL has renewable portfolio of 128.71 MW including 117.95 MW of wind and 10.76 MW grid connected captive solar power plant at Pata Petrochemical Complex. GAIL is a pioneer in city gas distribution (CGD) business in India. Presence in 62 Geographical Areas across India with 10 JVs and one wholly owned subsidiary. GAIL has executed a long-term LNG sale and purchase agreement with Sabine Pass Liquefaction LLC for purchase of 3.5 Million Tons per Annum (MMTPA) and Gazprom Marketing and trading Singapore for supply of 2.85 MMTPA of LNG. It is schedule ‘A’ Maharatna CPSE with the administrative jurisdiction of Ministry of Petroleum & Natural Gas. The Company employed 4754 regular employees (Executives: 3893, Non-Executives: 861) as on 31.03.2022. The authorized and paid up capital of the Company was Rs.5000 crores and Rs.4440.39 crores, respectively as on 31.03.2022. The shareholding of the Government of India in the Company was 51.45% as on 31.03.2022. Its Registered and Corporate offices are at New Delhi.

2.5 Policies of GAIL

GAIL believes, it is in responding to the needs of the people, benefitting communities and protecting the environment that will ultimately determine the sustainability of continued progress

GAIL (India) Ltd., with a turnover of 7.2 billion US \$ is India's largest natural gas company and ranked as the top gas utility in Asia. But GAIL is more than just a gas company. As a conscious corporate citizen, the organization believes that it has a social purpose. The rigour and strategic thought that drives GAIL to be consistently ranked among the top gas utilities in the world, also drives its CSR initiatives. GAIL's motto statement 'Tomorrow is yours' is also a reflection of the hopes, aspirations and dreams of the many beneficiaries of the CSR initiatives. At GAIL, every year two percent of Profit after Tax (PAT) is earmarked for various CSR programmes of the Company that are structured to result in effective outcomes. It follows global best practices in identifying, implementing, sustaining and monitoring its CSR programmes to maximize sustainability, scalability and transparency.

2.6 Resources for CSR

GAIL allocates 2% of the avg. net profit (PBT) of the preceding 03 financial years towards achieving its CSR objectives through implementation of meaningful & sustainable CSR programmes. The same is in alignment with the provisions of Section 135 of the Companies Act, 2013.

CSR initiatives at GAIL cover a wide spectrum of welfare and developmental activities spanning across various focus areas and are mostly undertaken in and around our major work centres.

2.7 Identification of focus areas

GAIL shall undertake CSR projects or programmes targeted at upliftment of beneficiaries belonging to the under privileged section of the society. The overarching goal of GAIL's CSR initiatives is socioeconomic empowerment of people from all disadvantaged groups, as per the intent and provisions of Schedule VII of Companies Act, 2013. Keeping in view the spirit of executing CSR activities, the broad umbrella of GAIL CSR initiatives will be titled 'GAIL Hriday' (Corporate with a Heart).

GAIL shall undertake CSR projects in sectors as identified under Schedule VII of the Companies Act, 2013 with special focus on the areas given below, each of which is titled by the objective they seek to achieve:

- I. **GAIL Arogya (Wellness)** - Nutrition, Health and Sanitation and Drinking Water projects.
- II. **GAIL Ujjwal** (Towards a Bright future) – Education initiatives.
- III. **GAIL Kaushal** (Skill) - Livelihood Generation and Skill development initiatives.
- IV. **GAIL Unnati** (Progress) - Rural Development.
- V. **GAIL Sashakt** (Empowerment) - Women Empowerment initiatives.
- VI. **GAIL Saksham** (Capable) - Care of the elderly and differently abled.
- VII. **GAIL – Harit** (Green) - Environment centric initiatives.

The nature of the CSR programmes to be undertaken under each of the above focus areas will be indicated in the 'Operating Guidelines to GAIL CSR Policy'.



CONCLUSIONS

CSR have no boundaries and are not constrained by race, color, or religion. GAIL has spent highly on SBA & it became the first Indian PSU to avail content Index certified by Global Reporting Initiative (GRI). CSR headed by C&MD as Chairman of the committee, Director (HR) Joint Secretary of the concerned ministry. Gail has done remarkable work for the employment generation of local people at different places and also done very well in the rural infrastructure creation in the form of electrification and street lighting where state government was not able to lay electric line, GAIL has electrified through solar light.

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A Study of Financial Crisis in the Era of Covid-19 Pandemic

Sunil Kumar Vishwakarma^{1*} Mr. Pankaj Wasnik²

¹ Associate Professor, Department of Management, Vidhik Institute of Management, Bhopal

² Research Scholar & Assistant Professor, Department of Management, Vidhik Institute of Management, Bhopal

Abstract

An incredible shock to the Indian economy has resulted from the COVID-19 epidemic. At a national level, it has had an impact on all industries. The economy was in a precarious state before the covid -19 outbreak, and it is expected to experience a protracted period of recession as a result of the suspension of business operations and the statewide lock down. Due to COVID 19, every industry, sector, and aspect of daily life has suffered greatly. However, in order to preserve lives, the government adopted drastic measures, such as a total lock down, which in some cases also had an impact on financial inclusion initiatives and practices. In this study, we examine the function of financial inclusion in the COVID-19 era using secondary data.

Keywords: COVID 19, financial inclusions, Financial Institutions & Its service.

INTRODUCTION

With the rise of the Indian economy, especially when the emphasis is on attaining sustainable development, an effort must be made to incorporate the greatest number of participations from all segments of society. However, the lack of awareness and financial literacy among the country's rural population is impeding economic progress, as the bulk of the population lacks access to formal credit. This is a major issue for the country's economic progress. To address these challenges, the banking sector developed technology breakthroughs such as automated teller machines (ATM), credit and debit cards, internet banking, and so on. While the deployment of modern financial technologies has caused a transformation in urban culture, most rural people are still uninformed of these advancements and are barred from participating in formal banking. The primary goal of financial inclusion is to assist people in providing financial services at a reasonable cost. It also focuses on establishing and developing financial institutions to meet the needs of the society's most vulnerable members.

In the period of the Noval Corona Virus (COVID 19), the government of India declared a statewide lockdown beginning March 22, 2020, affecting all financial and non-financial activity. During the lockdown, the government permitted access to emergency services and necessities. During the pandemic, several industries saw a significant drop in their growth rates, and consumers suffered numerous financial difficulties. The growth of financial inclusion during this period is a big problem for banks as well as the government. Banks, on the other hand, provide many digital platforms to customers for better service provision, such as: connection through websites, home delivery facility for cash withdrawal, ATM services, loan EMI relaxation services, and so on; these facilities would be able to confront this pandemic situation and continue the flow of financial inclusion.

LITERATURE REVIEW:

1. Singhal, T. According to a review of corona virus disease-2019 (COVID-19), this new virus has posed a threat to China and particularly its neighboring countries' economic, medical, and public health infrastructures. In addition to taking steps to slow the virus' spread, precautions should be taken to avoid future outbreaks of this virus.

The impact of the corona virus pandemic on the Indian economy was reported in Impact of Covid-19 on the Indian Economy. However, until the pandemic is gone, it will be impossible to determine the exact impact of the virus on the economy. Agriculture is one industry where price hikes could happen, thus precautions should be taken to ensure a sufficient harvest and maintain a seamless supply chain. The possibility of a rating downgrade and an increase in the fiscal deficit will make it more difficult for India's government and policymakers to borrow money and spend it in the future. As a result, they should carefully consider their options and select only those that have the greatest potential benefits in both the short- and long – term.

2. Karmakar, Banerjee, and Mohapatra (2011), for rural areas, analyzed the financial inclusion of India's twenty largest states. As indicators of financial inclusion, they identified the number of outlets in rural areas, the number of accounts per outlet, the amount of deposits made at outlets, the amount of credits received at outlets, and the amount of account deposits.
3. Chattopadhyay & Kumar (2011), in recent years, financial inclusion has appeared to be a major worldwide agenda item. The average number of bank accounts per person, geographic and demographic branch penetration, demographic credit penetration, deposit income ratio, credit income ratio, and cash deposit ratio are the common indicators of financial inclusion.

All of the studies employed the same methodology for calculating the human development index and discovered that the dimensions were equally important. However, not all factors may be equally important when evaluating financial inclusion. Researches should therefore first determine the relative weight (importance) of the variables before calculating the weighted average of the dimensional indices in order to create a comprehensive index of financial inclusion. In 2010, there were 734.8 million total deposit accounts across all banks, 118.6 million total credit accounts across all banks, and 33 million total no-frill accounts across public and commercial banks, up from seven million in 2006 to 33 million in 2009. (Reserve Bank of India, 2010).

OBJECTIVES OF STUDY:

- ❖ To investigate the COVID 19 scenario's financial inclusion.
- ❖ To look into the key elements influencing financial service access.
- ❖ To determine the length of time it will take for India's economy to recover from this epidemic crisis.

METHODOLOGY:

As previously noted, current research solely relies on secondary data to evaluate the effect of COVID-19 on India's financial sector. The reputable English newspapers, periodicals, websites, and other published research journals in this field were used to gather this secondary data. While coming to the correct conclusion for this essay, the information available on numerous websites, newspapers, magazines, and other sites has been carefully scanned and comprehended. The study is entirely descriptive in nature.

FINANCIAL ISSUES:

Financial inclusion, according to the Planning Commission (2009), is the equitable access to a variety of financial services at a reasonable price. They offer a variety of financial services, including insurance and equity products, in addition to banking goods. Exposure to household finance programmes gives access to wealth creation, credit, and financial planning. Financial inclusion is the process of ensuring that underprivileged groups, such as the poorer portions and low income groups have access to financial services and timely and sufficient financing where necessary, at an affordable rate.

The provision of financial services to low-income groups, particularly to the excluded segments of the population with equal opportunity, is the concept of financial inclusion. Access to financial services is the main goal in order to improve living and working conditions. Through many programmes, including the Pradhan Mantri Jan Dhan Yojana (PMJDY), launched by the Indian government in August 2014, financial inclusion was made possible for all unbanked people, households, and vulnerable groups in society (Ministry of Finance, 2019).

COVID 19:

In December 2019, COVID 19 was found in Wuhan, China, and later the World Health Organization declared it to be a global pandemic. Since its beginning, this epidemic has impacted more than 200 nations. The Indian government has declared a complete state of emergency until the crisis can be brought under control. As a result, the country's economic and financial development has been hampered.

ADDRESSING THE IMPACT OF COVID 19 WITH FINANCIAL INCLUSION:

Due to the majority of daily wage workers' declining income, micro and small business owners may find it difficult to repay their debts. Additionally, microfinance loans are typically processed in cash at branches or community gatherings. As a result, in addition to the consumers' profits, the repayment process is frequently disrupted. It's crucial that not all of the money runs out in the interim. Many companies consider how important it is for healthcare and food processing businesses to keep operating and helping the public. Only if some industries are funded by governments and the banking sector is it practical.

IMPORTANT ROLE OF FINANCIAL INSTITUTIONS:

Our partners place a high priority on staying in touch with and meeting the needs of their clients in every country. Because they are unable to buy and sell stocks, some people may be able to reduce interest rates by prepaying their loans. To finish the harvest season, additional funding can be made available to others. Observing how rapidly other people adapt to different situations is impressive. We employ digital platforms like smart phones and the telephone to communicate with their customers. Some businesses also provide their customers video courses that not only cover financial topics but also educate viewers by telling them to keep their distance from others, to stay home, clean their hands and maintain good health. That might sound easy, but it's important to keep in mind that many people in crowded neighborhoods don't even have access to clean water, let alone soap. Financial institutions in emerging markets that support the pyramid base may be more involved in society than in industrialized nations because to the vast number of individuals they serve.

CONCLUSION:

Any country's growth and development depend on its citizens having access to financial services. For the advancement of India, it is being disseminated in a very significant and rich manner. The Indian economy stagnated as a result of COVID 19, which had an impact on several industries and sectors in India.

This pandemic condition and the low income households and workers who are subject to the statewide lockdown, which has collapsed daily earnings of workers and individuals, are having an impact on financial inclusion. Small businesses are also impacted by this and will need several days to recover.

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The Study of Significant Impact of ISO Certification for Police Services with reference to Police Station of Misrod, Bhopal (Madhya Pradesh)

Swati Upadhyay

Assistant Professor, Peoples Institute of Management and Research, *People's University, Bhopal*,

Abstract

The police force holds a significant position within society, serving as a key component in the criminal justice system. The primary objective of a police organization is to maintain order, protect citizens, and uphold the law. This essay explores the role of the police as a service organization, highlighting their functions and responsibilities along with the challenges they face, and the reforms necessary for better community service. ISO provides a set of operational and managerial standards under which police services can operate. ISO certification allows police agencies to standardize their procedures, thereby enhancing their efficiency, reliability, and their ability to serve the public effectively. Several police services across the globe are already ISO -certified, with particular prominence in Europe, namely the United Kingdom, France, and Spain.

Keywords ISO Certificate, Police Service, Community Policing

INTRODUCTION

The Misrod Police Station, located in Zone 2 of the city, has achieved the distinction of being the first police station to be certified by the International Organization for Standardization (ISO) for safety and security. Following the renovation of the police station and the receipt of the certificate, a ceremony was held at the station with the participation of all officers of Bhopal's Police Commissioner ate. This was part of the campaign launched by the Commissioner rate last year to renovate police stations, and the Misrod Police Station was chosen as an initiative in this regard.

The International Organization for Standardization (ISO) is a non-governmental organization established in 1947. ISO develops and publishes international standards for a broad spectrum of industries. Their intention is to facilitate world trade and improve product quality, safety, and efficiency. Public services such as police services are not excluded from these standards, and they can greatly benefit from ISO certification. ISO certification emphasizes consistency and standardization, which can significantly impact the operational efficiency of police agencies. By adhering to ISO standards, police services can ensure that their procedures, policies, and practices are at par with international standards. One of the critical aspects of ISO certification is quality management. The ISO 9001:2015 Standard focuses on quality management systems, ensuring that organizations are consistently meeting their stakeholders' needs and increasing their satisfaction. If applied to police services, this can lead to significantly better community relations and heightened public trust.

LITERATURE REVIEW:

Statement of Problem

Police organizations serve the community by protecting all citizens' rights, freedoms, and safety. This responsibility extends to maintaining a transparent and accountable relationship with the public, providing fair and equal service without discrimination. Additionally, the police must strive to establish and fortify public trust and confidence, thereby promoting cooperation and positive community relations.

The function of a police organization goes beyond combating crime, with the police playing an integral role in maintaining peace and order. This broad responsibility encompasses crime prevention, investigation, enforcement of laws, provision of aid during emergencies, traffic control, and assisting in committal procedures under the court's authority. Noteworthy is the concept of 'policing by consent', a principle fundamental to modern policing, wherein the power of the police is recognized as stemming from the common consent of the public.

ISO certification ensures that services meet international quality standards, which can improve satisfaction for the end consumer of these services. ISO also ensures that processes are followed correctly, reducing the risk of failure in service quality. The study shall discover the potential risks and liabilities associated with regulatory non-compliance due to the absence of ISO certification and explore the advantages that ISO Certification brings in terms of process improvements, resource optimization, and more.

Objective of the Research:

This study discusses the significant impact of ISO Certification for Police Services with reference to Police Satiation of Misrod, Bhopal (Madhya Pradesh).

Following objectives will be explored in this study:

- To know the ISO Certification & its benefits
- To know the signification of ISO certification for police stations.
- To know the challenges

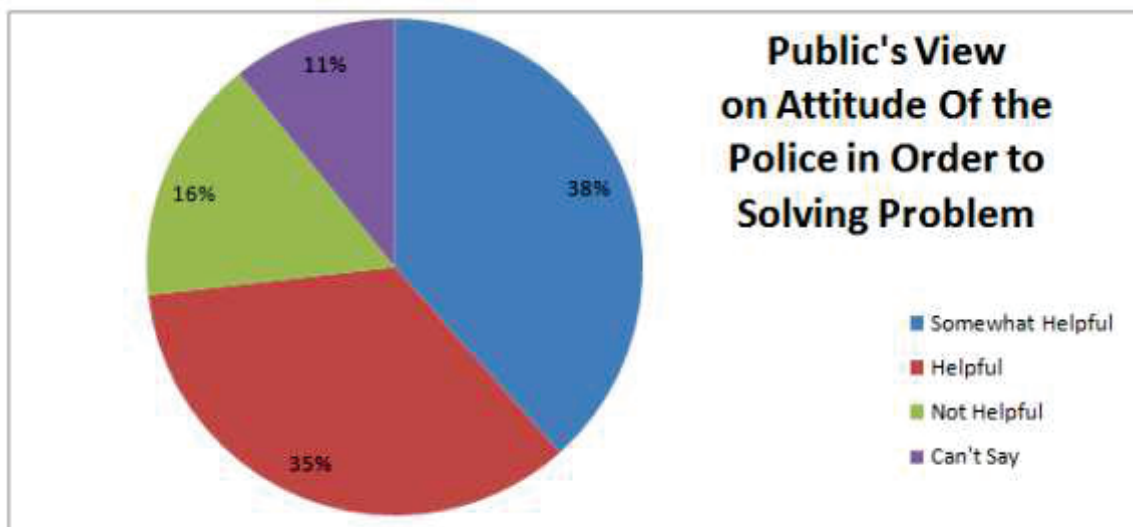
Research methodology:

This research is a descriptive study. The necessary primary & secondary data was collected from various websites including those of Government of India, magazines, journals, other publications, etc. This data was then analyzed and reviewed to arrive at the inferences and conclusions

Outcome of the Study

A. Absence of ISO certification or similar Standards

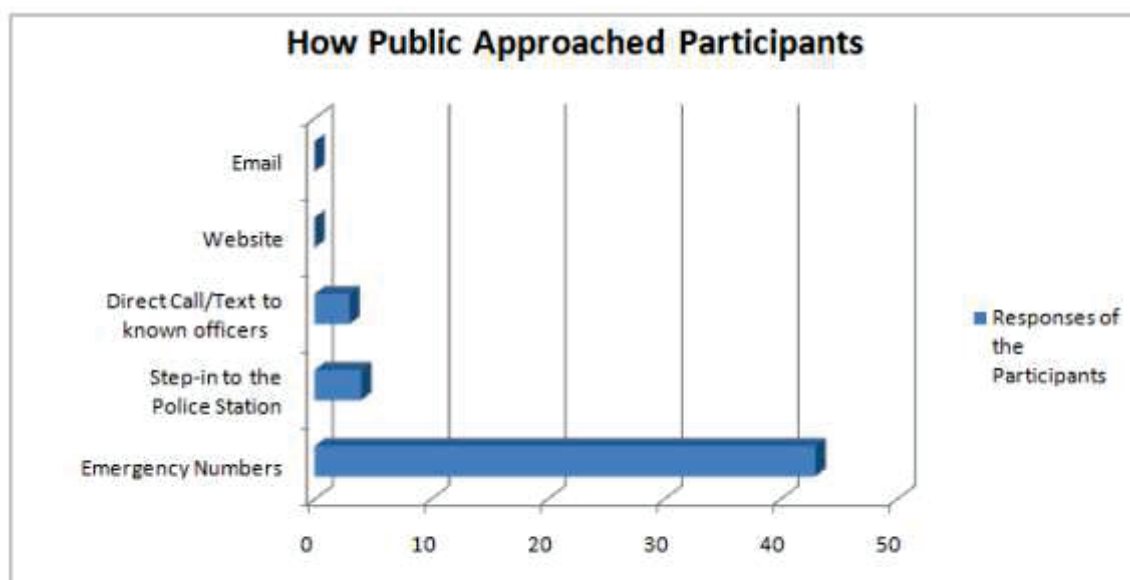
Attitude of Police in Perception of Public: A study discovers the truth behind the attitude of police in the perception of the public and uncovers the reasons behind the public's perspective and gain valuable insights into improving police-community relations. The study revealed that public mindset is in process of shifting from bad police image to supportive as 38.4% of the respondent said the police is somewhat helpful and 34.8% of the respondent said they found police very helpful with confidence which shows the positive sign that almost 73% in total has some portion of acceptance that the attitude of police is somewhere helpful. However there are still scope of improvements.



Source: Primary

Fig: Attitude of Police in Perception of Public

Standard Approaches & Interaction Facilities: In today's society, it is crucial for Police to have a strong connection with the public they serve. Building trust and promoting cooperation between the police and the community is essential for maintaining a safe and secure society. However, there seems to be a significant lack of facilities for the public to effectively interact with the police. A study discusses the different channels by which public can interact with police and it has been found that most the public avoid any such direct interactions. The responses revealed that police receives most of the complaints through these emergency numbers only.



Source: Primary

Fig: Standard Approaches & Interaction Facilities

Infrastructure & Staff: The some of the police station (One of the Example of Misrod Police Station, Bhopal previously) really running down and there isn't much room for anyone to sit down or even look at the records, which are in pretty bad shape.

B. Significant Impact that ISO Certification brings

Infrastructure Development: One of the biggest strengths of the ISO-certified police station is the fact that everything is well-structured here. From the storage area to the filing area, everything is well-maintained. The police station also has better seating arrangements for the staff members. There is a helpdesk and an energy desk according to the available police schemes. The police station will also have a visitor room for the people who accompany the complainant. They will be provided with a place to sit and cold water for drinking and more

Continuous Improvement: ISO standards are not static; they are based on the concept of continuous improvement. Once a police service achieves ISO certification, it must work continually to improve its operations to maintain the certification. This mandate for constant advancement can be a significant driving force in bettering police services in areas like technology utilization, crime prevention strategies, and community relations.

Establish Accountability and Transparency: ISO certification also enhances accountability and transparency in police services. The ISO guidelines require police agencies to maintain meticulous records of their operations, which aids in scrutinizing their actions and encourages accountability. Furthermore, this detailed documentation promotes transparency, making police work more open to the public and fostering trust within the community.

Conclusion

The importance of ISO certification for police cannot be overstated. It is a crucial tool in enhancing operational efficiency, promoting accountability, and transparency, ensuring quality management, and encouraging continuous improvement in the quest for excellence in service delivery. Furthermore, ISO certification has the potential to build a stronger and more trusting relationship between the police and the community they serve. Adopting ISO certification can therefore prove instrumental in transforming police services for the better and ensuring they conform to internationally recognized standards of operation. Policymakers should view it as an advantageous step towards a more effective and efficient police service, with the ultimate goal being the creation of a safer and more secure society.

The police serve a highly important role in maintaining peace, law, and order within society. Despite the challenges they face, the goal remains to serve the community best and protect the rights, freedoms, and safety of all citizens. Concerted effort between the police, community, and the governing bodies is necessary to overcome the challenges and reinforce the role of the police as a vital service organization. Only then the police can truly echo Peel's principle that "the police are the public and the public are the police."

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Contribution of Laharipanchak in Values & Ethics

Mamta Ghatol

Professor, *People's Institute of Management & Research, Department of Humanities & Social Science, People's University, Bhopal,*

Abstract

Sanskrit is indeed a beautiful & a wonderful language known as devabhasha or language of Gods. And every name means "refined" or "Sculpted to perfections" Sanskrit in its manifold aspects is the perfection of its grammar, charm & beauty of its poetry, & we look at it is a source of upliftment & enlightenment as a sacred medium for expressing the highest spiritual truths & experiences. As a part of scientific research. Academy has attempted in mining the knowledge of Aviation Science in Ancient India with an Eye on future.

Ancient Sanskrit texts are a repository for Moral wisdom contained as a capsule. The fragrance of this wisdom needs to be spread far and wide including every household our sacred land of India.

The basis of praise in any poetry is devotion. Bhakti is related to the worship of the corporeal and the incorporeal and all praise poetry is mostly related to the worship of the corporeal. Most of the Lahari poetry is also related to the worship of Sakar. But in 'Lahari Panchak' the philosophical question about the formless and the formless is also reflected in detail. After a deep study of the entire 'Lahari Panchak'(collection of five lahari kaavy) , Panditraj jaggannath says that each Lahari reflects his deep faith in his philosophy, especially the concept of salvation. Panditraj has made Saguna Bhakti the basis for attaining the Nirguna Supreme Being. That is why the philosophical aspect is seen scattered everywhere in Laharipanchak.

Keywords- Moral, Wisdom, Sculpted to Perfection, Ancient Sanskrit, Devotion, Poetry, Bhakti, Nirguna Supreme, Philosophy, Lahari Panchak

To evaluate the philosophical aspect of Lahari Panchak, philosophical evaluation of each Lahari is required separately, which is as follows-

(1)- Philosophical aspect of Gangalhari

In Gangalhari, the deeds mentioned in the scriptures have been declared as religion¹, and lies as unrighteousness. Shiva, Vishnu, Brahma are the important deities of Gangalhari. Three forms of Brahma have been described in the scriptures – formless, formless and formless. The formless form is of Nirguna Brahma and the formless and formless form is of Saguna Brahma. When Brahma itself becomes blue in the form of liquid, then it is called 'Brahmadrav' in the form of Ganga.

Ganga originated from the toenails of Vishnu –

समुत्पत्तिः पद्मारमणपदमङ्गामलनखात् निवासः कन्दर्पप्रतिभटजटुटभवने ।

अथायं व्यासंग पतितजननिस्तारजणाविधौ न कस्याबुत्कर्षस्तन जनति! जागर्ति जगति ।।

The period of living in heaven is short-lived, because after the depletion of virtuous deeds, the creature has to fall into the cycle of birth and death again, but salvation is achieved only through the knowledge of God, which is 'Sadchit Anand'. Ganga is

the giver of salvation, which gives birth. -It provides salvation by breaking the bondage of death. For the salvation of the sixty thousand sons of King Saga, due to the efforts of King Bhagiratha, descendant of 'Sagar', Ganga was established in the hair of Shiva and descended on earth from there. Following Bhagiratha, he provided salvation to sixty thousand sons of King Sagar in the underworld of Ganga.

स्वभावस्वच्छानां सहज शिशिराणामयमपाम्
मृदा यं गायन्ति द्युतलमनवद्यद्युतिभूतः
समासाद्याद्यावि स्फुटपजकसान्द्राः सगरजाः ॥

Ganga is the essence of the Vedas, the embodiment of the virtues of the gods, and is like indescribable nectar. Poverty, sin and ignorance are destroyed by just seeing the Ganga. Anxiety goes away by just remembering the Ganga. And by chanting the name only once, all types of sins are destroyed and salvation is attained.

By the flow of Ganga, various sins – physical, verbal and mental - are destroyed in the soul.

यं सा ते मूर्तिः ममान्तः संतापं विधिमयी पापं च हरताम्— गंगालहरी

In Gangalhari, not only the water of Ganga but also the bank of Ganga has such a specialty that the people living near it get freedom from the sorrow of birth and death. That means they attain salvation.

यदन्तः खेलन्तो बहुलतरसंतोषभरिता न काका नाकाधीरश्रनगरसाकांक्षमनसः ।
निवासाल्लोकानां जमिमरणशोकपहरणं तदेतत्ते तीरं श्रमशमनधीरं भवतु नः ॥

The soil of Ganga destroys the misfortune in the form of copper and paves the way for salvation.

ललाटे या लोकैरिह खलु सलीलं तिलमिता तमो हन्तु धते तरुणतरमार्तण्डतुलनाम् ।
विलुम्पन्ती सद्यो विधिलिखितदुर्वर्णसरणिं त्वदीया सन्मृत्ना मम हरतु कृत्स्नामपि शुचम् ॥

Thus, in essence, the concept of salvation as the main goal of darshan is scattered everywhere in the entire 'Gangalhari'.

(2) Philosophical aspect of Amritalhari (Yamunalhari)

In the Puranas, Yamuna has been described as the daughter of Surya, Kalind (name of the mountain) daughter, sister of Yamraj and beloved of Shri Krishna. Amritalhari, composed of only eleven verses full of devotion to Panditraj Jagannath, has nectar of devotion everywhere. Praise of Yamuna, worldly attachment, fear of sin and virtue, fear of Yamraj, everything ends -

तावत् पापकदम्बडम्बरमिदं तावत् कृतान्तरदं भयं तावन्मानसद्यनि भमभ्रान्तेर्महानुत्सवः ।
यावल्लोचनयोः प्रयाति इन मनागम्भोजिनीबंधजे नृत्यत्तुंगभग्दिरुचिरो वासं प्रवाहस्तव ॥

The glory of 'Yamuna' is unique. The Shiva and Vishnu of the Yamuna also worship the nectar and Vishnu to attain the supreme and this amritamayi is the indestructible glory of the water which is salvation -

अंतमैवित्स्वत्तपुंमं बहिः स्निग्धन्दनीलप्रभं मातर्मे मुदमामनोतु करुणावत्या भवत्याः पयः ।
यद् रूपद्वयधारणादिव नृणामायूडमानज्जतां तत्कालं तनुतेतरां हरिहराकारामुदासं तनुम् ॥

When the water stream of the Yamuna, there is no need to atone for various sins. By drinking the stream of Yamuna, living on its banks, salvation is attained.

पायंपायमपायहारि! जननि! स्वादु त्वदीयं पयो नायंनायमनायमनायनीमकृतिनां मूर्ति दृश्यो कैशवीम्।
स्मारंस्मारमआरपुण्यविभं कृष्णोति वर्णद्वयं चारचारमितस्ततस्तव तटे मुक्तो भवेयं कदा? ॥

In this way, in this subtle amritalhari wandering by Panditraj, the darshan side is strongly reflected.

(3) Karunalhari's darshan side

Another name for this soulful poetry of Panditraj Jagannath is Vishnulhari, in which Panditraj's immense faith in Lord Vishnu is seen to be a wonderful confluence of immense faith, uninterrupted faith and heartfelt devotion. Since then, his poetry is a bright mirror of the fertile mind of his contemporary thinking, however is targeted. Panditraj has considered the worldly bonds such as-Rishte-Nate, profit-loss, honor, etc. have been obstructed in attaining salvation and have taken shelter of the feet of Lord Vishnu for attaining salvation. Through his soulful devotion, he asks for the boon of liberation from Lord Vishnu.

विषीदता नाथ! विषानलोपमे विषादभूमौ भवसागरे विभो।
परं प्रतीकारमपश्यताधुना मयायमात्मा भवते निवेदितः॥

By scorning from Saasanik bonds, man's consciousness (academic work is faded) disappears. Man does not have the cognizance of right and wrong. He tired and pleads for liberation from his brief.

भविनलज्वालालविलुप्तचेतनः शरण्यः मेऽर्द्धि शरणं भयादयाम्।
विभाव्य भूयोऽपि दयासुधाम्बुधे! त्वधेहि मे नाथ! यथा यथेच्छसि॥

Panditraj Jagannath Sansar was found to be strayed in the Mrigamarichika of this desert. He has also discovered the path of freedom from this antelope, which will take him closer to God and provide salvation.

According to Darshanastra, the root cause of creation is nature and male. The detailed form of the soul is the divine, which many scholars have called Swami, Sachitanat, Best, Husband, Supreme Father, whose attainment is the goal of the yogi. Panditraj Jagannath has also described him as the goal attained by the shrines and he considers Lord Vishnu as his Mahaprabhu Purushottam and wants to attain salvation from his worship –

पुरातनानां वचसामगोचरं महेशितारं पुरुषोत्तम पतिम्।
उपास्य तं त्वां निरपत्रपा सती सती मति मे कथमन्यमे यति॥

(4) Darshan side evaluation of Lakshmilahari

In this poetry, Panditraj Jagannath has described Lakshmi ji's physical Sushma and her unmatched effect. In this, there is also a glimpse of yatra-tatra and darshan-scripture and Lakshmi's original mantra related to Tantric worship is in the following verse-

शरौ मायाबीजौ किमकरकलाक्रान्तशिरसौ विधायोर्ध्वं बिन्दुं स्फुरितमिति बीजं जलधीजे।
जपेद् यः स्वच्छन्दं स हि पुनरमन्दं गजघटा मदभास्यद्भूर्गेर्मुखरयति वेश्मानिविदुषाम्॥

Panditraj has told Lakshmi's resplendent knees to get rid of the fever of worldly maya -moh –

हरद् गर्व सर्वं करिपतिकराणां मृदुतया, भृशं भामिर्दम्भं कनकमयरम्भावनिरुहाम्।
लसज्जानुज्योत्सना सरणिपरिणद्धं जलधिषे। तवोरुद्वन्दं नः शलथयतु भवोरुज्जवरभयम्॥

Panditraj has told the meaning of Devavakyas 'Sansar is false'. Because just as the belly of Lakshmi, which is false even while giving birth to all the creation, the whole world is false, despite being a vision, it is false and it is only untrue and is just a speech. Therefore, by recognizing this falsehood, the path of salvation is true and human life is the ultimate goal -

Thus, 'Laxmilhari' is filled with the spirit of poetry.

(5) Darshanic aspect of Sudhalahari (Suryalhari)

Sudhalahari Panditraj has presented a nice panoramic image of subjective sunlight in this poetry that highlights the relations of social activities with the Sun. At the same time, the brightness of the Darshanic side also shows the brightness. Panditraj has described the rays of the sun as capable of removing all the worldly sufferings and said that the destroyer of sins –

वातामीवार्तलक्षाः प्रतिदिनविहितानेकगीर्वाणरक्षा, भक्तानां कल्पवृक्षाः स्फुरदनलगतस्वर्णभासां सदृशाः ।
लोकक्षेमात्तदीक्षा नलिनपरिषादां दत्तसौभाग्यलाक्षा, दर्वृत्तध्वंसदक्षा मम रविकरणाः संत्वधानां विपक्षाः ॥

The rays of the sun remove the darkness of the whole pasture, and give a lover to the human being by destroying the temperature. The rays of the sun remove the darkness of the whole pasture, along with the taptic tendency, and gives a pleasure to the human being. Are. Lord Surya is the one who removes the darkness of the four worlds and relieves the sufferings of the world. They are going to destroy the sins of sinners. Just as the darkness of fascination on the mind of man remains covered and enlightenment destroys that tam and unites with God, similarly the Sun also removes the darkness of Triloki and provides freedom from the sufferings of the world.

Due to the mixture of truth, rajas and tamas qualities in the Sun, these three qualities are different and unique. Hence, the salvation is going to vandalize - **In this way, every Lahiri of Lahiripanchak is filled with a darshanic spirit and inspires** the reader to get rid of the bond of birth and death.

CSR FRONTIER: SHAPING A SUSTAINABLE WORLD TOGETHER

"Corporate Social Responsibility and Sustainable Development: A Comprehensive Literature Review"

Aarti Yadav¹, Dr Purnima Bhatnagar²

¹Research Scholar, Dayalbagh Educational Institute, Agra

²Assistant Professor, Dayalbagh Educational Institute, Agra

Abstract

The banking industry has been speedily developing the use of online banking a systematic and workable implement to generate customer value. It is one of the favored services provide by the traditional banks to generate quick and dependable services to online users. With the quick development of computer technology as a mercantile too. online banking can be used to entice more customers to manage banking transactions in connected banks. This takes place due to the services occur through online banking have thus far to please their customers. Customer satisfaction is an important factor to help banks to assist aggressive edges. Consequently, the motive of this research is to explore and inspect the element which effect customer satisfaction towards online banking. The five factors which can affect customer satisfaction toward online banking involve service quality, web design, transaction speed, privacy concern and security. With the use of a questionnaire survey, 50 working respondents were engaged in *this study and acknowledge concerning to the above element that effect customers' satisfaction towards online banking*. The results of this research showed that all the factors closely associate to customer satisfaction toward online banking. The results of this research depicted that service quality, privacy concern and security are the top three factors that impact customer satisfaction toward online banking.

Keywords:Customer satisfaction, service quality, web design, transaction speed, privacy concern and security.

INTRODUCTION

Online Banking is a service facilitate by a bank or other monetary establishment that allocation its customers to manage financial transactions isolated using a mobile implement such as a Smartphone or tablet. Different from the attached online banking it uses software, usually called an application, implement by the monetary establishment for the motive. Online banking is usually available on a 24-hour throughout. Some financial institutions have reservation on which accounts may be scatter through online banking, as well as a limitation on the amount that can be conducted. Proceedings through online banking may insert acquiring account balances and lists of newest transactions, electronic bill payments, and funds transfers between a customer and another description. Some application also allows copies of statements to be downloaded and occasionally printed at the customer establishment and some banks impose a fee for mailing hardcopies of bank statements. From the bank's opinion. online banking bring down, the cost of holding transactions by decrease the need for customers to visit a bank branch for non-currency removal and impairment transactions. Many application now have a distant deposit option; using the implement camera to automated transfer cheques to their financial organization.

It has been conveyed that every warning creates chances and one such warning was the statement of demonetization by Prime Minister Mr. Narendra Modi on 08 November 2016. Approval of cashless transaction has been possibly proved after the demonetization of high worth currency of Rs. 500 and 1000. The demonetization developed in unknown extension in digital payment. Government and private sector companies self assertive introduce different digital payment applications. State Bank of India is a rolling player in digital room also starts a E- wallets application called "YONO SBI". YONO (You Need Only One) is a combined digital banking platform introduced by State Bank of India to authorize users to acquire a diversity of financial and non financial services. SBI has always been in the forward of digital banking invention with a number of digital payment products. The main digital product introduced by SBI are YONO, Mobile banking, Internet banking, State bank Buddy, Bharat QR, Aadhar pay, debit and prepaid cards, Merchant Acquiring business etc. All of these developed in cheery of transfer of money in rural areas which was not affected likely by the digital payment method. Now many foreign investors try to invest in digital payment industry which is novel enchanting terminus because of extent of huge growth in India.

LITERATURE REVIEW:

Online banking has acquired higher recession from the customers who are highly encouraging of new technology. Internet banking move as a kind of financial mediators which makes transaction through Internet (Ahanger, 2011). In the banking industry, online banking is the industry which uses computer technology to supply higher quality services to customers and help in the education of banking application. Rehmath and Hema, (2010). High-tech change is one of the successful ways to enlarge the quantity of the process of assessing how well a delivered service conforms to the expectations of the customer needs. Through the modest technology and revolution in the financial and banking sectors, online banking has become friendlier to the customers of traditional banks Acharya et al., (2008). Online banking is providing by the barter banking in many developed countries and customers can make dealings without having to vacate their homes or workroom (Munusamy et al., 2010). In adding, online banking can help customers to run their finances more effectively. Bank Negara Malaysia, (2007).

SERVICE QUALITY:

Service quality is established when customers make a consideration between before-service selection with their real-service selection and with their genuine-service experience Naik et al. (2010). In mobile banking, e-service quality is major to the banks because it will attend customer satisfaction. Zhao and Saha, (2005) have recognize the nine dimensions of e-service quality. According to Nupur (2010), a limitation of the service quality measurements depict a notable relationship with customer satisfaction H1: The process of assessing how well a delivered service confirms to the expectations of the customers. Service quality has a relationship on customer satisfaction toward online banking.

WEB DESIGN AND CONTENT:

Web design is an important component to charmed the utilization of online banking and the importance of web design will be depicted in the customers satisfaction level Ahmad and Al-Zu'bi, n (2011). Therefore, it will concentrate a positive notable influence on customer satisfaction. moreover, the basic essential for a good web design should indicate a good screen formation and design, clear visual representation of data and spirited color arrangement Ahmad and AlZu'bi ,(2011). Websites are an important factor in a bank's advertising and transmission

activities with customers. Commonly the fulfillment in the website is actually important because it will impact the customer satisfaction. Security can be defined as a structure of defense to make sure the customer safety and to step to hackers from occupy the customer privacy Dixit and Datta,(2010). According to Ahmad and Al-Zu' bi (2011), security had a significant influence on customer satisfaction. Privacy is another important component which always conveys the customers. It is always the customer's aspiration that the banks can keep safe to their personal and financial information exclusively when they do transactions via online banking. Zhao and Saha (2005) in their research have depicted that privacy had a strong impact on customer satisfaction.

CONVENIENCE:

Convenience is the main appeal and centre of the customer who use online banking Shariq, (2006). Previous research depicted that most of the customer centered on the comfort of using mobile banking Lallmahamood, (2007). Kassim and Abdullah (2010) establish that comfort of use was positively connected to customer satisfaction. Customers who used online banking were more concentrated on the untroubled ways to interior banking transactions. Ainin et al. (2005).

SPEED:

Speed can be defined as the density of network interrelation breakdown, the time to negotiate the online banking website, the quantity of time that the customer used for page reply and the rate that banks answer to the complaint of customers Ahmad and Al-Zu' bi, (2011). Actually, the speed of Internet banking was impacted by the broad-ranging and high-intention graphics and ineffective host server Shariq, (2006). Speed was an important factor to acquire the victorious for e-banking Haque et al.(2009). Speed had a positive notable affect on customer satisfaction. Ahmad and Al-Zu' bi, (2011).

CUSTOMER SATISFACTION:

Customer satisfaction was associated to people who reward for a products or services and used the products and services. Customer satisfaction was semology as user satisfaction whereas buyer satisfaction was the independent who buy the products or services but he/she may non-users of the products and services (Hom, 2000). Customer satisfaction was a crucial result of marketing venture whereby it required to achieved the different phase of customer buying behavior, Jamal and Nasar (2002). Present customer gave more superiority and beneficial to the banks probably the new customer Nai et al. (2010).

OBJECTIVES:

- To analyze whether customer consider YONO online banking secure.
- To analyze the customer reason for using YONO online banking.
- To analyze the performance of SBI in providing online banking Services.

RESEARCH METHODOLOGY:

➤ RESEARCH DESIGN:

Descriptive research is a study designed to represent the participants, in short way put, descriptive research is all about supporting people who take part in the study.

➤ SAMPLE DESIGN:

Simple random sampling is a type of probability sampling in which the researcher casually selects a sub category of participants from a population. Each member of the population has an equal chance of being selected. Data is then collected from as large a percentage as possible of this random sub category.

➤ **SOURCE OF DATA:**

Data collection is the term used to narrate a procedure of produce and collecting data. Secondary Data – Websites and online journals, published reports and Review of literature from published articles.

- **TOOLS:** Chi-square, Paired Sample T- test.
- **AREA OF RESEARCH:** BHOPAL (M.P. NAGAR)
- **SAMPLE SIZE:** 50 Respondents.
- **PERIOD OF STUDY:** I started on October and completed by November.
- **LOCATION:** BHOPAL
- **TARGETED PEOPLE:** General Public.

FINDINGS:

- (1). Majority of the people are especially satisfied with the ATM services offered by SBI bank.
- (2). Most of the participant are extremely satisfied on the acceptance and the suitable banking provided by SBI bank.
- (3). Maximum number of suspects is neutral about the ATM, internet banking, telephone banking, mobile banking and other customer care services offered by SBI bank.
- (4). From this project it is found that most of the people are pleased with the services of the SBI bank.
- (5). It has been notice that maximum number of people are using savings account of SBI bank.
- (6). Major part of the reporter is female compared to male dealing with SBI bank.

SUGGESTIONS:

- (1). The administration of the SBI should manage more product and services consciousness decade.
- (2). Since possibility of the customer using savings account deposits in every bank. So the bank administration should believe of introducing new schemes concerning savings account and marketing those to the customers.
- (3). The SBI should get larger the level of furnish personal attention to single customer.
- (4). Advertisements of the SBI bank are very not so much compared to other challengers. It may command to change on other banks. So the SBI management should encourage more advertisement through different advertisement channels.

CONCLUSIONS

The banking sector is experience main changes due to rivalry and the arrival of technology. The customers are looking for superior and quality services which would increase their satisfaction. From the above investigation, it is clear that the SBI bank accommodate most of the customer needs and it's has well pleased possibility of its customers. SBI bank has many useful attributes and satisfies most of the customer necessity by the services introduced. despite of actually, it has been detect that many customers are not conscious of all types of provision provided by SBI. So the SBI bank should make greater conservative decennial.

Present study has made an effort to understand customer sensitivity towards YONO application and to digital payment. It was established those publics have a good recognition about digital wallet. The extension of users of Smartphone and internet perforation in such area also makes possible this. Customers are attentive in using renovate technology in their day to day life. The government of India also took so many capabilities to support Digitalization. All these help the extension of digital payment systems. YONO is one of the best digital payment programs for customers. It balances number of services. But there is motionless some meaning that affect their growth. Excessive competition is a major obstruction faced by YONO. To link in the competitive market SBI should grow the clarity by offering a good security system. Introduce new services for keep the market share.

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Impact of Social Media on Consumer Decision-Making in Online Marketing in India

Alka Awasthi

Director, Technocrats Institute of Management & Research , Bhopal

Neerja Nigam

Faculty Technocrats Institute of Management & Research, Bhopal

Abstract

This research explores the profound influence of social media on consumer decision-making within the realm of online marketing in India. The study delves into the dynamic interplay between social media and consumer behavior, investigating the significance of platforms such as Facebook, Twitter, Instagram, and LinkedIn. The research aims to provide insights into the evolving landscape of online marketing in India and its transformative effects on consumer decision processes.

Keywords:-Decision-Making, Consumer Behavior, Consumer Decision Processes.

INTRODUCTION

Introduction:

Digital marketing, an ever-evolving landscape, has undergone a revolutionary shift with the advent of online platforms. This paradigm shift is particularly evident in the context of online marketing in India, where the proliferation of digital channels has significantly impacted consumer decision-making. The advent of the internet and the subsequent rise in the number of internet users, currently standing at approximately 450 million in India, has reshaped the dynamics of commerce.

The concept of digital marketing encompasses a broad spectrum of activities involving the promotion of goods or services through electronic devices. Referred to as 'online advertising,' 'internet advertising,' or 'web advertising,' digital marketing leverages digital technologies to reach and engage with target audiences. In the context of online marketing in India, the focus is on the diverse and expansive internet user base that represents 40% of the population.

The choice of online platforms for marketing endeavors is crucial, given the diverse nature of the Indian market. Social media platforms, including but not limited to Facebook, Twitter, Instagram, and LinkedIn, play a pivotal role in shaping consumer behavior. As consumers increasingly turn to online channels for information, recommendations, and interactions, understanding the intricate relationship between social media and consumer decision-making becomes paramount.

The omnipresence of social media has become a defining trend in the 21st century, exerting a profound influence on various facets of consumer decisions, including buying behavior, brand evaluation, and brand communication. Platforms like Twitter and Facebook have emerged as influential players, reshaped not only business practices but also becoming subjects of extensive academic exploration. The literature reveals a shifting landscape where traditional distribution channels are challenged by the surge in online purchasing, driven by the accessibility of product and service information.

Online Marketing in India:

India's digital landscape has witnessed exponential growth, with a user base of 450 million, representing 40% of the population. Cash on delivery dominates e-retail activities, comprising 75% of transactions. The rapid economic growth in India foretells a promising future for digital marketing careers. This section explores the factors contributing to the growth of digital marketing in the Indian context.

Social Media:

Social media, a cornerstone of the digital era, plays a pivotal role in shaping consumer behavior. The paper categorizes social media into four types: social networking sites, social news websites, media-sharing sites, and blogs. Each type is explored for its unique features and impact on consumer interactions.

Social Media and Marketing:

Weinberg (2009) defines social media marketing as leveraging the 'social' through the 'media' to 'market' business constituents. This section elucidates how social media marketing empowers individuals and businesses to promote products and services, particularly advantageous for small to medium-sized enterprises with limited budgets.

What makes Social Media Marketing special?

Social media marketing offers a cost-effective alternative for smaller businesses with budget constraints. Despite its evolving nature, the fundamental principles of marketing remain intact, focusing on targeting specific demographics, fostering communication with prospects, and building brand loyalty.

Objective of the Research:

Social media has become an indispensable tool for online consumers, influencing their purchasing decisions. The research aims to unravel the intricacies of why, when, and how social media impacts the consumer decision process. With a focus on the Delhi region, primary data was collected through questionnaires in May, delving into specific research questions.

Research Questions

1. How do consumers gather and process information before making a purchase?
2. How do social media influence consumers at different stages of their decision-making process?

Literature Review: Unraveling the Dynamics of Social Media Impact on Consumer Behavior the utilization of social media has become a pervasive trend in the 21st century, exerting a significant influence on various aspects of consumer decision-making, including buying behavior, brand evaluation, and communication with brands.

Platforms like Twitter and Facebook, emblematic of the burgeoning era of social media, are beginning to reshape not only business practices but also academic discourse. Academic research in recent years has delved into the multifaceted role of social media in the business landscape, with analyses extending to platforms like Twitter, where its impact on diverse marketing areas, particularly in brand promotion, has been explored (Greer and Ferguson, 2001).

In response to the evolving landscape, companies are increasingly recognizing the need to enhance their understanding of customers to bolster profitability (Karimi, 2015). Traditional distribution channels have faced challenges as consumers increasingly turn to online purchasing, driven by easier access to product and service information (Grant, 2007). This shift necessitates a customer-centric approach, with businesses creating social networks to interact directly with their target audience, marking a departure from traditional marketing approaches towards more interactive strategies.

The motivations driving consumers to join social networks have been scrutinized in various studies, revealing that individuals seek information, request assistance, enhance their knowledge about products or services, identify with brand symbols and meanings, and share their passions within a community (Shao, 2009; Park et al., 2009; Brodie et al., 2011a; Zaglia, 2013).

Social media has become a rich source of information about products and brands, with platforms facilitating collaborative information sharing. For instance, Wikipedia, a prominent online encyclopedia, enables users to contribute collectively, while other platforms like Amazon.com allow customers to provide reviews and ratings, fostering cooperative interdependence among members (Chen et al., 2011a).

The emergence of online communities on social media platforms has transformed the way individuals share information globally and swiftly (Molly McLure & Samer, 2005). Online communities are recognized as valuable tools for attracting new customers, and businesses are exploring opportunities for enhanced customer relationship management through these platforms, fostering familiarity among members and establishing trust, a crucial factor influencing users' intention to buy (Bagozzi & Dholakia, 2002; Ridings & Gefen, 2004; Lu et al., 2010; Gefen, 2002).

The influence of influencers and celebrities in online brand promotion has become a notable phenomenon, with endorsements significantly impacting people's preferences and choices (Chen et al., 2011a). Social media tools such as online forums, communities, recommendations, ratings, and reviews facilitate interaction among users, creating a rich social structure that stimulates inquiries and dynamics.

Reviews have emerged as a key component of social media impact, offering valuable insights for both consumers and companies (Nambisan, 2002). Firms actively encourage consumers to rate and review products and services online, contributing to the phenomenon of electronic word of mouth (eWOM) that significantly influences consumer purchasing decisions (Bronner & de Hoog, 2010; Pan & Chiou, 2011). Social media's influence on buying behavior is evident in the correlation between advertising attitudes, brand attitudes, and purchasing intentions.

For instance, 59% of respondents reported using Facebook for product recommendations, while 37% used Twitter, indicating the influence of social media on their buying behavior. The relationship between social media and consumer decision-making suggests that social media acts as a mediator, impacting advertising attitudes, brand attitudes, and purchasing intentions (Training, 2012). Social media's ability to build brand attitudes contributes to influencing consumer purchasing decisions.

A positive brand image on social media can profoundly impact brand attitudes and, subsequently, influence purchasing decisions. Recommendations and endorsements by friends on social media contribute to shaping brand attitudes and influencing consumer decision-making. The dynamic nature of social media allows for quick sharing of experiences and information, fostering a new era of content creation and consumer empowerment (Chen et al., 2011a).

Interestingly, marketers sometimes engage in negative publicity for competitors' brands on social media to diminish their market value and attract customers toward their offerings, highlighting the competitive landscape shaped by the influence of social media in shaping consumer perceptions and preferences. The symbiotic relationship between social media and consumer behavior underscores the need for businesses to navigate this dynamic landscape effectively.

In conclusion, the transformative impact of social media on consumer decision-making in the context of online marketing is undeniable. As businesses strive to harness the power of social media, understanding the intricate dynamics uncovered in academic research becomes essential for crafting effective marketing strategies and engaging with the digital-savvy consumer base of the 21st century.

Influence on Marketing Strategies:

Greer and Ferguson (2001) conducted a comprehensive analysis of Twitter, unveiling its multifaceted role in diverse marketing areas, particularly in brand promotion. The traditional approach to marketing, as posited by Grant (2007), has transformed into a customer-centric model, emphasizing interactions and engagement. Companies are now leveraging social media to create dynamic social networks that facilitate direct interaction with their target audience.

Consumer Motivations for Social Media Engagement:

Consumer motivations for joining social networks have been a subject of intense scrutiny. Studies by Shao (2009), Park et al. (2009), Brodie et al. (2011a), and Zaglia (2013) reveal that individuals join social media to seek information, request assistance, enhance their knowledge about products or services, identify with brand symbols and meanings, and share their passions within a community.

Information Sharing Platforms:

Social media platforms, including Wikipedia, have become integral to information sharing (Chen et al., 2011a). Wikipedia, a prominent free online encyclopedia, exemplifies collaborative information sharing, enabling users to contribute collectively. Other platforms like Amazon.com allow customers to provide reviews and ratings, fostering a sense of cooperative interdependence among members (Chris et al., 2008).

Emergence of Online Communities:

The advent of social media has given rise to online communities and electronic networks where individuals globally share information swiftly (Molly McLure & Samer, 2005). Online communities are seen as a tool for attracting new customers (Bagozzi & Dholakia, 2002; Ridings & Gefen, 2004). Businesses are exploring opportunities for improved customer relationship management through these platforms, fostering familiarity among members and establishing trust, a crucial factor influencing users' intention to buy (Lu et al., 2010; Gefen, 2002).

Role of Influencers and Celebrities:

The saying "Celebrity is mandatory" finds relevance in online brand promotion, where influencers and celebrities play a pivotal role (Chen et al., 2011a). Endorsements by celebrities significantly influence people's preferences and choices, shaping online brand promotion strategies.

Power of Customer Reviews:

Reviews have emerged as a key component of social media impact. Customer reviews, widely available for products and services, hold substantial value for both consumers and companies (Nambisan, 2002). Firms actively encourage consumers to rate and review products and services online (Bronner & de Hoog, 2010), contributing to the phenomenon of electronic word of mouth (eWOM) that significantly influences consumer purchasing decisions (Pan & Chiou, 2011).

Social Media and Advertising Attitudes:

Social media's influence on buying behavior is evident in the correlation between advertising attitudes, brand attitudes, and purchasing intentions. Social media platforms like Facebook and Twitter play a significant role in influencing consumer decision-making by providing product recommendations and shaping brand attitudes (Training, 2012). The relationship between social media and consumer decision-making suggests that social media can act as a mediator, impacting advertising attitudes, brand attitudes, and purchasing intentions.

Building Brand Image through Social Media:

A positive image on social media can profoundly impact brand attitudes and subsequently influence purchasing decisions. Recommendations and endorsements by friends on social media contribute to shaping brand attitudes and influencing consumer decision-making. The dynamic nature of social media allows for quick sharing of experiences and information, fostering a new era of content creation and consumer empowerment (Chen et al., 2011a).

Strategic Negative Publicity:

Interestingly, marketers sometimes engage in negative publicity for competitors' brands on social media to diminish their market value and attract customers toward their own offerings. This strategic man oeuvre highlights the competitive landscape shaped by the influence of social media in shaping consumer perceptions and preferences.

In conclusion, the literature review underscores the multifaceted impact of social media on consumer behavior, ranging from transforming marketing strategies to influencing brand perceptions and purchase decisions. The dynamic and interactive nature of social media platforms presents businesses with both opportunities and challenges in navigating this evolving landscape. As businesses strive to harness the power of social media, understanding the intricate dynamics uncovered in the literature becomes essential for crafting effective marketing strategies and engaging with the digital-savvy consumer base of the 21st century.

Research Methodology:

The research design adopted is exploratory, seeking to gain insights into the impact of social media on consumer buying behavior. Both primary and secondary data collection methods were employed. Google Forms facilitated the primary data collection through surveys, while insights from people's buying decisions and existing research papers supplemented the secondary data.

Sampling Design:

The sample universe comprised the population of the Bhopal region, with a sample size of 137 participants. The questionnaire design employed structured multiple-choice questions to gauge the impact of social media on consumer behavior.

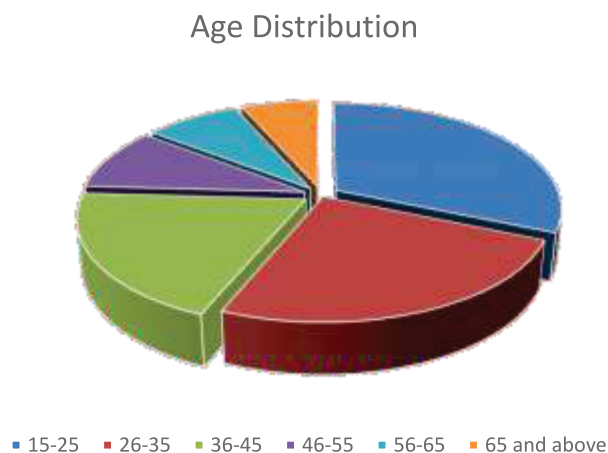
Scope of the Research:

The research focuses on consumers, aiming to elucidate how social media has altered their buying decisions. By understanding consumer perspectives, the study contributes to the broader understanding of the role of social media in the consumer decision-making process.

Data Analysis:

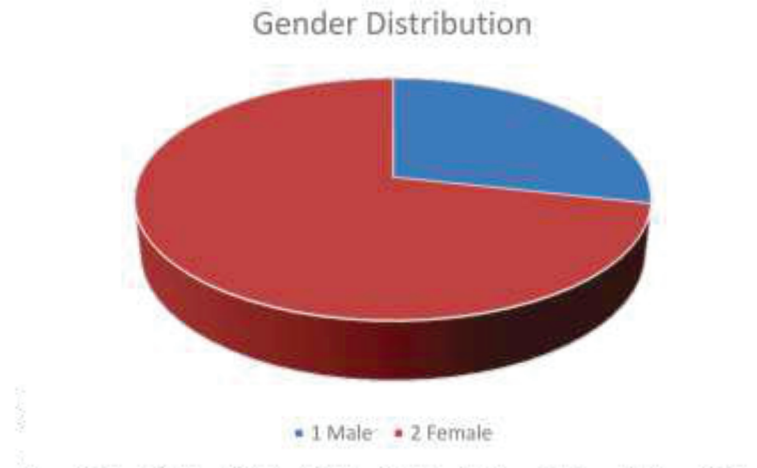
Analysis of the collected data reveals crucial insights into the consumer landscape.

Age Distribution:



Interpretation:

The majority of respondents fall within the 15-25 age group, indicating the prevalence of social media usage among younger demographics.

Gender Distribution:**Interpretation :**

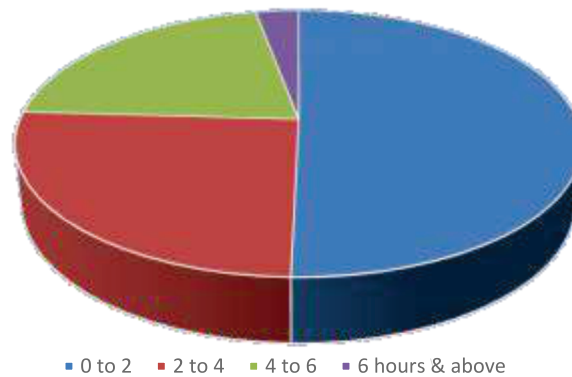
The survey reflects a higher participation of females, underscoring the need to assess gender-specific consumer behavior.

Frequency of Online Shopping**Interpretation:**

Approximately half of the respondents engage in monthly online shopping, suggesting a preference for less frequent, bulk purchases.

Time Spent on Social Media:

Time spent on Social Media Websites on a typical day

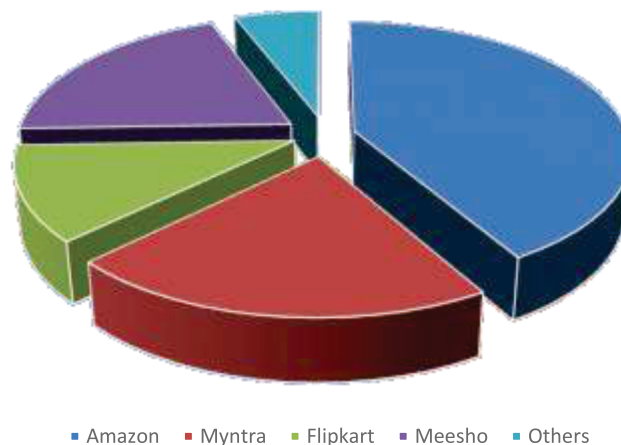


Interpretation:

A significant portion of the population (69%) spends 0-2 hours daily on social media, emphasizing its integral role in daily interactions.

Apps and Websites for Online Shopping:

Apps and Websites for Online Shopping

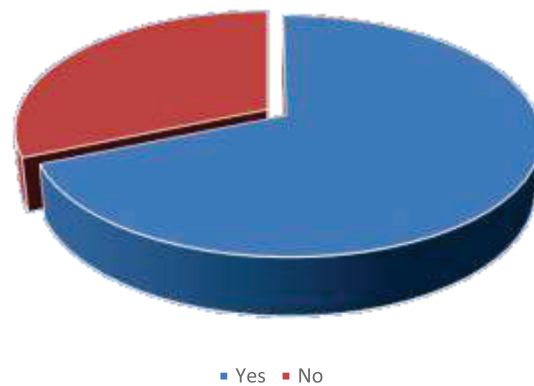


Interpretation :

Amazon emerges as the preferred platform, aligning with its dominant position in the e-commerce landscape.

Following Brands on Social Media:

Following Brands on Social Media

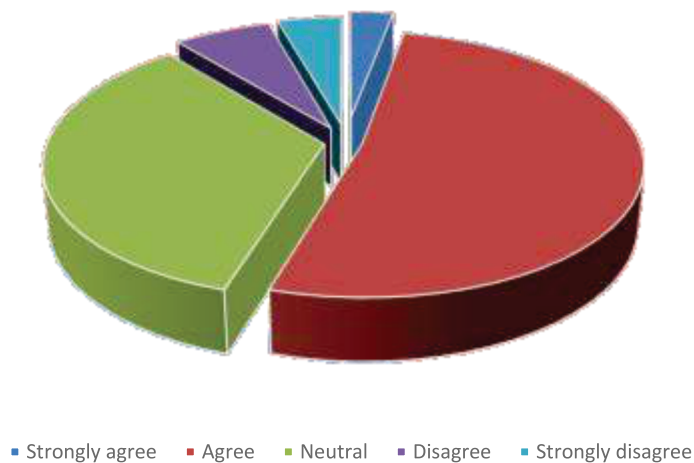


Interpretation:

An overwhelming 94% of respondents follow brands on social media, highlighting its role as a channel for brand engagement.

Influence of Social Media on Purchase:

Influence of Social Media on Purchase

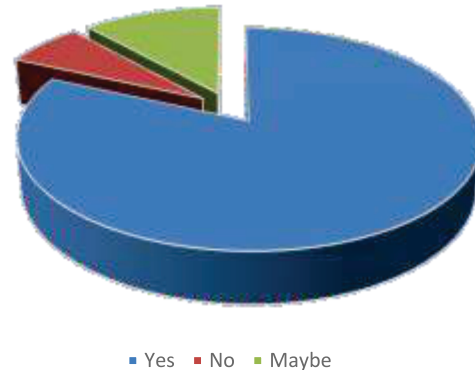


Interpretation:

The majority (71%) agrees that social media influences their purchasing decisions, affirming its impact on consumer choices.

Role of Social Media in Brand Promotion:

Role of Social Media in Brand Promotion:



Interpretation:

A significant 112 respondents believe that social media plays a crucial role in promoting brands, underscoring its potential for increased exposure.

Findings and Conclusion:

1. Demographic Insights:

The analysis of demographic data yielded insightful patterns, emphasizing the need for nuanced marketing strategies. The majority of respondents, comprising 43 individuals, fall within the 15-25 age group. This demographic dominance indicates a strong presence of younger individuals in social media usage, underscoring the significance of tailored marketing approaches to engage with this demographic effectively. Additionally, the gender distribution reveals a higher participation of females, with 98 female respondents compared to 39 males. This calls for a gender-specific analysis in understanding consumer behavior, as it is evident that females play a substantial role in shaping online marketing dynamics.

2. Consumer Behavior Patterns:

Examining consumer behavior patterns revealed intriguing insights into online shopping preferences and social media usage. The data indicates a preference for less frequent, planned purchases, as the majority of respondents (87%) engage in monthly online shopping. This suggests an opportunity for businesses to strategize marketing campaigns around monthly cycles and capitalize on the inclination for bulk purchases during this period. Furthermore, the significant portion of the population (69%) spending 0-2 hours daily on social media highlights the platform's integral role in daily interactions. This emphasizes the need for real-time and succinct marketing strategies to capture the attention of users in this limited time frame.

3. Social Media Engagement:

The survey uncovered compelling findings regarding brand engagement on social media platforms. An overwhelming 94% of respondents actively follow brands on social media, indicating a high level of engagement and interest in brand interactions. This underscores the importance of social media as a powerful channel for brand engagement. Moreover, 71% of respondents acknowledge that social media influences their purchasing decisions. This substantial impact suggests that businesses can leverage social media not only for brand

visibility but also as a strategic tool to guide consumer choices and decisions.

4. Brand Promotion:

The analysis of responses regarding the role of social media in brand promotion revealed noteworthy insights. A significant 112 respondents firmly believe in the crucial role of social media in promoting brands. This underscores the platform's potential for increased exposure and the creation of a strong brand presence. With the majority recognizing social media as an influential space for brand promotion, businesses can strategically invest in social media marketing to enhance their brand visibility and reach a wider audience.

Conclusion:

In conclusion, this research provides a comprehensive understanding of the intricate relationship between social media and consumer behavior in the context of online marketing in India. The findings highlight the dynamic nature of consumer preferences, emphasizing the need for targeted marketing strategies tailored to specific demographics. The dominance of the younger age group in social media usage and the higher participation of females signal opportunities for businesses to craft personalized campaigns that resonate with these key segments.

Consumer behavior patterns suggest a preference for monthly online shopping, presenting businesses with an opportunity to align marketing efforts with these buying cycles. The substantial time spent on social media daily underscores its significance as a pervasive communication tool, urging businesses to create impactful and concise content to capture user attention.

The survey's revelation of active brand engagement on social media and its influence on purchasing decisions emphasizes the strategic importance of social media in the marketing landscape. As businesses navigate this evolving digital terrain, understanding and leveraging the insights derived from this study will be instrumental in crafting effective marketing strategies that resonate with the diverse and dynamic consumer base influenced by the digital age.

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A Study on Startup Ecosystem in Madhya Pradesh

Vinita Vinode

¹Research Scholar, Barkatullah University, Bhopal

Abstract

India ranks third in the global startup ecosystem in the world incubating more than 50,000 startups and witnessing 15% growth per year. Being a center of innovation and skilled labor, Indian startups have attracted investments from all over the world. This paper aims at exploring the trends that are driving the growth in the startup ecosystem in Madhya Pradesh. This state attracted investments in a diverse mix of sectors ranging from heavy engineering, information technology, electronics system design and manufacturing (ESDM), Telecommunications and automobiles. As a result, one of the interesting aspects about the state is the abundance of skilled technical workforce, thereby providing a tailor-made platform to promote startups in the state. In order to ignite the spirit of entrepreneurship and innovation for people in the state and converting ideas into potential businesses, the state government, in 2016, outlined a startup policy to provide an enabling environment to achieve this objective. This shows that the state has an aspiration for entrepreneurship but innovation is still at a nascent stage. But this does not mean there is no glimmer of hope, some mavericks have indeed broken the mould to build out-of-the-box ideas into businesses.

Keywords: Startups, Entrepreneurship, Innovative

INTRODUCTION

Meaning of Digitalization: - Digitalization is the process of taking something from its analog form, such as paper documents, pictures, or sound recordings, and converting it into a digital format. This process is also known as digitization and involves the use of special software and hardware to convert these analog forms into something more easily readable and usable by computers. Digitalization is being used for a variety of purposes, including healthcare records, e-commerce transactions, educational materials, entertainment media, and more. The world has embraced digitalization for the convenience and efficiency it provides. Digitalization has allowed people to simplify their daily lives by reducing paperwork and providing access to data from anywhere in the world. It has made communication easier and faster while also creating new opportunities for businesses.

LITERATURE REVIEW:

India has an estimated 26,000 startups, making it the third-largest startup ecosystem in the world, recording consolidated inflows of over \$36 billion in the past 3 years with 26 “unicorns” – startups valued over \$1 billion. The Indian startup ecosystem has expanded quite rapidly mainly through private investments including seed, angel, venture capital, and private equity funds, with technical support from incubators, accelerators, and the government. The government, for its part, is creating an enabling environment through its flagship Startup India initiative, which came into force in 2016. With India pushing towards a knowledge-based and digital economy, the government is attempting to deploy ICT infrastructure and provide

policy support for enhanced e-governance, investments, and technology innovation through research and higher education to support entrepreneurship and spur economic growth. Data suggest that the expansion in the startup ecosystem has largely been clustered in the large

(Tier 1) cities and states with financial depth, and especially in IT-enabled sectors including ecommerce, transport, and finance. Small businesses beyond the metros are not fully aware of, or integrated into, programs that provide startups with various government incentives and tax breaks. Availability of skilled manpower along with proportional number of training institutes makes the state an ideal destination for startups. The state has evolved its policies to offer a startup friendly ecosystem with a clear focus on incubation, funding and individual startups.

The policy offers benefits and incentives across various areas of intervention to startups. Madhya Pradesh Industrial Development Corporation (MPIDC) has emerged as the leading investment promotion agency worldwide. In the field of investment promotion, the state scored 97%. In parameters comprising inviting investors, taking investment to Madhya Pradesh, providing investors with facilities after setting up companies, building infrastructure and website, the state scored 100%. Madhya Pradesh is the second largest state in India and is among the fastest growing ones with significant investments and economic growth in the past few years. The State of Madhya Pradesh has developed a robust infrastructure along with conducive policy environment and industrial growth centered which has boosted the growth of industrialization. Realizing the high potential in the manufacturing industry, this State has positioned itself as a favorable destination for high tech industries with heavy Engineering, IT, Telecommunications, ESDM, Automobiles, Textiles, Cement, Pharmaceuticals, Agro and Food Processing based industries by establishing a dedicated Industrial Cluster in various places across the State. This has increased the growth of industries and has, therefore, resulted in the higher demand for Incubation, Plug and Play facilities for upcoming entrepreneurs in the State.

Objective of study:

This study has contributed toward structuring and documenting the growth driving trends, and it will help the budding entrepreneurs to get familiar with the contemporary trends, pros and cons associated with it and the ways to leverage these trends to build a successful startup. The study also shows enhancement of the business ecosystem for start-ups.

Startup Ecosystem

The period 2018–19 is considered an inflection point for the Indian startup ecosystem with the emergence of six “unicorns” in those 2 years. Since then, the Indian startup ecosystem has evolved steadily owing to several underlying factors, including 600 million citizens are still under the age of 25, with rising internet, smartphone, and financial penetration. With the growing middle class with increasing disposable income and social media adoption, changing consumer demographics that were previously inaccessible, with mobile and data tariffs among the lowest in the world and incorporated and increasing number of active domestic and foreign angels/VC funders. The improvement in ease of doing business and conducive innovation environment through adoption of digital technologies and government initiatives like Startup India and Digital India and establishing regulatory infrastructure.

Higher education: India has a huge pool of engineering and technical graduates (though many

need training before they can be employed). At first glance, gas pricing in India appears notoriously complicated, as there are a variety of different prices at the wellhead. In a nutshell: the price of domestic gas to producers is set according to the terms of the fiscal regime that governs a producing field. Agglomeration effect in Tier 1 cities has created larger clusters of startups, investors, and supporting infrastructure.

Industry-academic-government linkages: growth in the number of university and industry-led incubators and accelerators, and setting up of government patent hubs One of the major shifts in making digital services more accessible to the masses was spurred by the telecom industry shake-up, driven largely by a new entrant, Reliance Jio's price war over data in 2016. This near commoditization of the internet gave Indians the world's cheapest data plans and opened up an entirely new user base.

Recent Trends in Investment in Indian Startups and Data Availability:

Between 2011 and 2015, investment values increased at a compound annual growth rate (CAGR) of over 75% and the number of deals at a CAGR of over 80%. Since then, VC investments have increased rapidly according to various estimates and peaked in 2019.under the Nomination Regime (covering the period from Independence to the early 1990s, whilst exploration and production turned into carried out completely by means of the NOCs) costs have been constant via the government below its Administered rate Mechanism (APM) on a 'price-plus' basis – or expenses plus a regulated price-of-return. A challenge for obtaining data on startup finance is that they are mostly in the private realm where companies charge a subscription fee for accessing investment data an

Challenges Faced by Startups:

A large market opportunity but Indians still do not have the discretionary income needed to create unparalleled products. India's middle class of about 78 million only earn INR 250,000 per year according to the National Institute for Applied Economic Research (The Economist 2019).

Regulatory and taxation complexities also affect startup profitability. Corporate tax rates are high, although recently reduced to 22% and 14% in 2019 from 33%. Terms for startups to qualify for government benefits are too stringent and the application process cumbersome, and once revenues exceed INR 1 billion they are disqualified. This has led to a third of the entrepreneurs actively looking at relocating out of India to reduce compliance and tax burdens, according to a survey.

Indian startups, like their global counterparts, struggle with a high failure rate with technology venture success rates at lower than 5% worldwide. While incubators and accelerators have been most effective in supporting startups, the government will need to focus on simplifying regulation around registering companies, bankruptcy laws, and getting failed entrepreneurs back into the system. Many Indian startups want to expand globally but face issues of credibility, except for software as a service (SaaS players) players, and even such entrepreneurs cannot tap into a global market as they are often unaware of global market opportunities. India also struggles with a lack of innovation, lagging behind Japan, the PRC, and the Republic of Korea in international patents. One study cited lack of innovation as the most common reason for the high rate of failure. A lack of skilled workforce, inadequate formal mentoring, and poor business ethics with over 70% of India's engineering graduates being considered "unemployable."

Conclusion:

Study expanded competitiveness of states accounts for increased investments in startups inside the ones states. This indicates that once states make investments extra in R&D, making it simpler to file patents, and develop tie-ups with universities and industry by means of expanding the incubator/accelerator ecosystem, startups benefit from better investment and access to technology and expertise. The government will now want to recognition on raising top-notch technical talent and international business skills through “reverse brain-drain” and making India a startup-friendly nation. India can learn from Israel and nations that make investments heavily in R&D, and strengthen linkages between startups, corporates, academic institutions, and the government. India punches above its weight in terms of international innovation and much more can be accomplished in developing human capital and investing in higher education and putting in place an intellectual property approach in innovation. Startups in India will also require support for entrepreneurs and innovators who are frequently only interested and constrained in producing their own products and services and do not have the expertise and capacity scale with higher accounting, marketing, and sales.

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Impact of Innovative HRM practices on employee's ethical behavior

Shivangi Sharma^{1*}, Mohd Alim²

¹Assistant Professor, Oriental College of Management, Bhopal

²Assistant Professor, Oriental College of Management, Bhopal

Abstract

In *today's* competitive environment, it is very tough for an organization to develop an ethical Framework. If any organization wants to acquire competitive advantage consistently then it is important to develop an ethical framework. Innovative HRM practices are about to maintain the indigenous practices and attaching some new clauses to them. Taking high risks promotes an ethical framework which will increase the performance of an organization and gain a competitive advantage to accomplish the vision of an organization. In this paper, we will be discussing four aspects of Innovative HRM practices – Adaptive work culture, ethical performance monitoring assessment, 720-degree performance appraisal, and involvement and collaboration. Meanwhile, HRM practices should be flexible enough to adapt the changing environment. The purpose of this paper is to design a new approach in finding interrelations between innovative HRM practices and *employees' ethical* behavior. Organizations by applying the best innovative HRM practices can influence, rebuild, and shape the ethical behavior of employees. For this, *we have analyzed 100 employees' in an educational institute* to show the interrelation between innovative HRM practices *and employees' ethical* behavior which justifies that positive innovative *HRM practices can lead to an increase in employee's ethical* behavior.

Keywords HRM practices, Ethical framework, Adaptive work culture, Ethical Performance monitoring and assessment, 720-degree appraisal, Involvement and collaboration

Introduction

There is always a concern for an organization to develop ethical framework and to maintain that for its consistent growth. The success of an organization ultimately depends upon the human resource. Organization will prosper well only if the other resources like machine, money, methods and material are being fully and utilized by its human resource. For a developing country it is very much important to enhance the capacity and capability of human resource, this requires some innovative HRM practices to be well adopted to enhance human resource and employees ethical behavior, which eventually will foster the growth of an organization to accomplish its vision, Further it will make a roadmap for a developing country in becoming a developed one. These innovative HRM practices should be flexible enough to change with internal as well as external environment of business and also with the changing world business environment.

This research paper aims at four proposed innovative aspects of HRM practices - Adaptive

Work culture, performance monitoring assessment, 720-degree performance appraisal, and involvement and collaboration. These innovative HRM practices are targeted to enhance the ethical behavior of employees which will eventually result in growth in performance of an organization.

Literature Review-

General Overview-

Human resource is always considered as an asset for an organization but it is difficult to make human resource work ethically and effectively to accomplish the vision of an organization. It is important to know their priorities, preference and their needs to build innovative HRM practices which will increase the growth of the organization and the ethical behavior of the employee's. As mentioned earlier HRM practices are directly linked with organizational performance

Google is a well-known company in the Tech market which is considered as a lighthouse when it comes to HR practices. **Laszlo** the former VP of People Operations at Google, in his book *Work Rules* (2016) [1], has given some best HR practices in which he has given weightage to Company culture, selecting high performers, the importance of data in HR, why it is necessary to compensate unfairly. people should be paid according to their performances and also mentioned how to deal with mistakes.

Best HRM Practices -

In previous Research paper **BEST HR PRACTICES IN THE CORPORATE SECTOR AND THE INDIAN ARMED FORCES: A COMPARATIVE STUDY** [2] In that paper they have mentioned some best HRM practices which is being adopted by Indian companies namely, Working conditions and environment, training and development, Performance management system, Rewards and recognition. According to their findings, the practices mentioned above were applicable for the Indian Armed forces as well as for the corporate sector, but these are not always applicable for every corporate sector further they have taken the bank data only which do not cover the whole corporate sector because each sector or industry varies from each other in corporate world .so the findings cannot be applied in generalized way for the whole corporate sector.

360 -degree Appraisal -

“360- degree appraisal” **Kankana Mukhopadhyay, Lecturer (Praxis Business School) – HRM** [3] previously explained about 360 -degree appraisal where he defined it as multi-level feedback which is a questionnaire survey that can be considered as a self-appraisal technique that tells an employee about their surrounding people and helps in getting feedback from them. This will succor the employees for overall development and it also aids to behave in an ethical framework. This technique is not suitable for all types of organizations, if it a small-sized company or a start-up it will not give an accurate result or appraisal. This will complex the situation and will disturb the organizational culture. Basically, the main drawback here is different perceptions of employees working in an organization and prejudice among them by their superiors, subordinates and co-workers. Furthermore, Co-workers also don't have a knowledge of others work profiles and they are unable to give feedback or to appraise the performance of other employees.

Impact of Ethical Leadership on Employee Job Performance, Shukurat Moronke Bello (4). This paper voices the concern of ethical leadership which will increase employee performance. In today's era ethical framework is considered to be the supreme conduct. Corporate leaders are more engaged to unethical decisions that will diminish the trust and

Commitment of employees towards their leader and can originate an unethical framework in organization, which in turn is not favorable for employees as well as for the organization. In the developed countries many companies like The Enron, Arthur Andersen, WorldCom, Tyco, Parmalat and HealthSouth where leaders, in order to achieve success at any cost and because of pressure in the competitive market have shown some unethical practices. (Berenbeim, 2009; O'Connell & Bligh, 2009; Victor & Souta 2005) Profit earning is the major cause of unethical practices. This paper states that there should be ethical policy and framework for every organization to be conscious of unethical behavior.

Training and Development-

Human resource is considered as an asset for an organization, so it has become a necessity for today's changing environment to upgrade the skills and knowledge of employees consistently to ensure the growth and well being of the employees that will eventually enhance the organization's performance. On one hand it is said that training tends to increase turnover while others say that, it will increase employee retention (Becker 1993). Training always comes with some cost attached, but will give more return than any other investment if done in a proper planned manner. A training program should be designed which comprises of a budget, agenda and predetermined results. (Colarelli 1996). In today's era it is important for an organization to know the importance of training. Once the importance of training is well understood investments in training will tend to increase. Around 10% of company assets are allotted to trainer's salaries and 5% to tuition reimbursement (Frazis (H. G.,) 1995). Benefits of training and development for employee's better position, and better career life. Similarly, organizations also have numerous benefits from training and development of employees it creates Roadmap for attaining the objective of an organization which will create a brand value for an organization ultimately. THE EFFECT OF TRAINING AND DEVELOPMENT ON EMPLOYEE

PERFORMANCE IN PRIVATE COMPANY, MALAYSIA (International Journal of Education, Learning and Training) (5). Prior research conducted on the topic **Impact of Training and Development on Employee Performance (Case: Salt'n Pepper)** Imran Raza Saimia University of Applied Sciences Faculty of Business Administration, Lappeenranta Degree Programme in International Business Thesis 2015 conducted a survey to know the importance of training and development programs on employees performance. They have stated that training and development are extremely important for unskilled and less experienced employees. Training and development tools and techniques should be selected that are efficient enough to be suitable for their employees. This will help them to increase their employee's efficiency and aids to achieve organizational objective. For future requirements, organizations should plan in advance their training needs and techniques which should be beneficial for employees. The major drawback of this research is that they have a limited scope of study. Research has concentrated on only one restaurant from big industry.

Rewards and Recognition-

Rewards and recognition both comes under compensation and benefits which can act as an employee engagement technique that enhances the employee performance as well as organisations performance. There is always a reward and recognition policy in every organization mentioned in HRM practices which are the guidelines for an organization to encourage and appreciate the extra ordinary performers of an organization. Unhappy employees in an organization can make an organization handicapped as this can stop the progress of organization. **Ambassador's Journal: J. K. Galbraith.** According to a survey

66% employees leave their job because of having a feeling of unappreciated. Every organization should have a urge to plan reward and recognition policy in their organization, they can seek advice from their employees without any hesitation because eventually employees will only get benefited out of it and will also feel appreciated. **(Kayla Matthews, a technology journalist and human resources writer) June 28, 2019. (6). Previous research that manifest relationship between reward and recognition and employee satisfaction (7)** Organization and human resource both are equally responsible for each other's performance. If the organizational culture is exemplary then only employees can have outrageous performance otherwise they will leave the organization that will decrease employee retention and on the other side, if employees do not perform to their potential best then such an organization can never succeed in future. Motivation is the desire to attain specific needs (Buford, Bedeian, & Lindner, 1995) In this research they have taken motivation as a factor which will encourage employees to give their best for this they have used motivation theories-**Maslow's Need Hierarchy Theory (1943)** in which there are two types of need lower level (extrinsically) and higher level (intrinsically) Once lower level needs are met then person moves to a higher level need. **Hertzberg Two Factor Theory (1959)** This theory is divided into two factors one Satisfiers and second Dissatisfies **Aldefer's ERG Model (1972)** This theory is divided into three basic levels Existence Needs, Relatedness Needs and

Growth Needs. **Vroom's Valence, Instrumentality, and Expectancy (VIE) Theory (1964)** this theory states that motivation comes from the expectation of an employee that particular efforts will lead them to outstanding performance and will bring them rewards and recognition. This paper concludes that there is an extensive relationship between reward and recognition and an employee's satisfaction. All the theories suggest that all three terminologies are interconnected. Specific recognition and rewards are honored in form of monetary and nonmonetary form (Mark, 2006) **The Impact of Rewards on Employee Performance in Commercial Banks of Bangladesh: An Empirical Study (8)**. In this paper they raise the concern that cultivating the right candidates or employees and then retaining them for years is a big challenge for any organization which can metamorphose to competitive advantage later in the long run. Studies elucidate the relationship between rewards and employee's performance and they have also stimulated a positive relationship between extrinsic and intrinsic rewards. This research has a constraint of geographic area which is limited to Dhaka only and requires auxiliary research of a wider area outside Dhaka.

Adaptive work environment and work behavior-

Damianus Abun, Libertine Gertrude R. Macaspact, Elita B. Valdez, in their research paper **"The effect of innovative work environment on the innovative work behavior of employees" (9)** states that there is a correlation between an innovative work environment and the innovative work behaviour of employees which is high but not very high. It has some limitations and they have found that limitation and revised the meaning of innovative work environment and innovative work behaviour as "innovative work behavior is not an innovative work behavior without any purpose but it is work behavior that serves the goal of an enterprise. But they put an assumption to it that" an innovative work environment influences the innovative work behaviors of employees and they can be measured" which actually is their limitation as this doesn't happen in reality because their research is only

Limited to 2 educational institutes which consist of creative people. But there are more educational institutes where these things can't be applied as the faculties or other members working there will hesitate to adapt to the new environment easily.

Career Planning-

Career Planning can be defined as planning of a person's activities in such a manner so that he sees an opportunity to grow in his career and should find a practical way to reach out there.

Opportunity is the key driver for an individual working in an organization, As workers want a chance to enhance in their careers and this is why around 40% of employees are engaged in that(Dixon,2017).

Arka Kumar Das Mohapatra, in his research paper "**Career planning and career management as antecedents of career development: A study**" (10), he in this paper used a self-administered questionnaire in a five-point Likert scale which involved three parts, namely, career planning, career management and career development collected from 57 respondents and it only proved that career planning and career management, have a positive and significant influence on career development. Their study concluded that effective career development is dependent on individual career planning and career management.

Scope and objectives of the study

The objective of this study is to find the relationship between Innovative HRM practices and employees' ethical behavior in educational institutions. There are already many HRM practices that have been in practice from many years that will increase the overall performance of organization as well as of employees. In this research we have discussed four HRM practices out of which one -720-degree appraisal is proposed in our paper. These four Innovative HRM practices will increase the ethical behavior of employees.

Research Methodology-

D. Slesinger and M. Stephenson in the Encyclopedia of Social Sciences define research as "the manipulation of things, concepts or symbols for the purpose of generalizing to extend, correct or verify knowledge, whether that knowledge aids in construction of theory or in the practice of an art."

Research is an assistance to already present knowledge to make advancement and to add new dimensions to it. (C. R. Kothari former principle college of commerce, university of Rajasthan) The following methodology has been followed in the present study:

Data source and method of data collection- This study is mainly based on primary data that is collected through questionnaire filled by educational institutes, half are collected through

Mails and half are collected manually. Questionnaire is mainly based on HRM practices and ethical behaviour.

Sample size- Total 100 set of questionnaire were given to respondents from which 59 filled questionnaire were received back and in this 5 likert scale were applied. The data was collected in random sampling from educational institutions Oriental Institute of Science and Technology, Bhopal and Jindal Global University, Sonapat, Haryana (through mail).

Demographic Profiles –

Table 1.1

Demographic Profiles				
S.No.	Variables	Categories	Total Respondents	%
1	Age	20Yrs <30Yrs	30	50.8
		30Yrs <40Yrs	21	35.6
		Above 40Yrs	8	13.6
Total			59	100.0
2	Academic Qualifications	Graduate	8	13.6
		Post Graduate	40	67.8
		Non Teaching	11	18.6
			59	100.0

Tools and techniques –

SPSS 20 package has been used for all the statistical Calculations.

Results –

Mean and Standard Deviation have been calculated to find the consistency between the independent and the dependent variable which has been shown in the Table 1.2

Table 1.2

Independent Variable	Dependent Variable
Adaptive work culture	Employees Ethical Behaviour
Performance monitoring and assessment/20-degree appraisal	
Involvement and collaborations	

Parameters		Mean	Standard Deviation
Adaptive work culture	I am easily able to adapt my work culture	3.9852	.0958
	Work culture is less competitive	4.0356	.0859
	Work culture is not self based	4.5698	.07845
	All employees are treated equally	4.0789	.06987
Ethical Performance monitoring and assessment	Performance is monitored on frequent basis	4.01258	.01569
	Employees are awarded on the basis of performance	4.87963	.02578
	Sessions are done to raise the performance level	4.7896	.05489
720-degree appraisal	Employees have started working hard	4.25879	.036548
	Employees are focusing on ethical standards	4.12589	.085962
Involvement and collaborations	Collaborations have been done for growth	4.87963	.02365
	MOUs have been signed with various organizations	4.7896	.04896
	Development programs have been started	4.79996	.04552

Regression Analysis:

Regression Analysis was also done to find out the variation between the 4 above-mentioned parameters and employees' ethical behavior. Table 1.3 below represents the regression coefficient of the independent variable i.e. how employees ethical behavior is elucidated by Adaptive work culture, Ethical Performance monitoring and assessment, 720-degree appraisal, Involvement and collaboration (82%, 78%, 77%, 81%).

Table 1.3

Dependent Variable	Independent Variable	Adjusted R ²	F	t
Employees ethical Behavior	Adaptive work culture	0.824	105.665	11.234
	Ethical Performance monitoring and assessment	0.783	109.335	10.234
	720-degree appraisal	0.774	110.554	11.436
	Involvement and collaborations	0.812	118.432	12.435

Findings and Discussions-

There have been many researches regarding optimization on employee's performances through many HRM practices as we have discussed in literature review, many researches were based on Ethical leadership, but none of them talks about ethical behavior of employees which can be a major factor to increase the performance of both the employees and organization. In this research we have stressed upon Impact of Innovative HRM practices on employee's ethical behavior, innovative HRM practices positive ethical behavior of employees. Effective HRM practices motivate Employees to intimate ethical behavior in their performance. Following are the proposed Innovative HRM practices that

will intimate ethical behavior-

1. Adaptive work culture – The more the culture is adaptive to employees, the more there will be a feeling of trust and commitment among employees towards the organization. The culture of any organization directly affects the performance of an organization. If any organization wants their employees to act ethically then they should build an adaptive work culture.
2. Ethical Performance monitoring assessment- There should be a system in the organization to assess the ethical performance of employees. If employee's ethical performance is monitored on a day-to-day basis and rewarded and recognized, they will increase their ethical behavior.
3. 720-degree performance appraisal – As we have already discussed 360 degree performance appraisal which means taking feedback of an employee performance from its subordinates, superior and colleagues and if this process is done twice in a year it is called 720 degree performance appraisal .720 degree appraisal is more effective and a good monitoring system for ethical performance also because it is done twice in year.
4. Involvement and collaboration- If we involve our employees in decision making of organization, they will feel more connected to organization and will work ethically according to ethical policy of organization. Collaboration can also optimize the ethical behaviour of employees.

Conclusion-

This study concludes that innovative HRM practices can optimize the ethical behavior of employees. Effective HRM practices motivate the employees to work ethically and give whole heart to increase the performance of organization to attain competitive advantage. Four proposed innovative HRM practices in this paper can increase the ethical behavior of employees which says that Indian companies should inculcate effective and innovative HRM practices which should change and modify according to time to make their employees ethical behavior increase. With time every organization should change or modify the HRM practices so that it will be effective enough to make employees work ethically.

Limitations –

The limitation of this study is time constraint and scope. This study takes into consideration two educational institutions. The study is only limited to educational institutions.

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PEOPLE'S INSTITUTE OF MANAGEMENT AND RESEARCH, BHOPAL


People's Campus, Bhanpur,
Bhopal, (M.P.) - 462037


www.peoplesuniversity.edu.in
hoi.management@peoplesuniversity.edu.in