

PROCEEDINGS

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ACHIEVEMENTS@75

Achievements of Indian Economy: With reference to the Village, Youth, Economy, Women, Environment, Digitalization and Industries

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1. Empirical Analysis of the Indian Stock Markets over the Study Period (2020-2021)

Amit kundu (Associate Professor) Shubham sah (Ph. D Scholar) Cooch Behar Panchanan Barma University

Abstract

This paper primarily focused to investigate the impact of Covid-19 on the Indian stock market. The research work has been done empirical to enquire the volatility of securities prices. Weekly closing prices of twenty securities from dissimilar sectors have been considered, as well as closing prices of indices - NSE Nifty 50 & BSE Sensex have been used for the analysis. Further the research tried to compare the market performance between pre-covid era, during-covid era and post-covid era. It is observed from the study that Covid 19 has a different impact on different sectors. Average volume of 20 securities fell until 1st April 2020 and then starts to rise. Also, the standardized volume of Nifty 50 and BSE Sensex have a downfall trend and investors desist to invest their money in the market.

Keywords: NSE,BSE, Stock price, Covid-19, Indices.

2. A Study of Women Education Policies in Uttar Pradesh

Prabha Singh Parihar (PhD. Research Scholar) Dr. Waseem Ahmad Khan (Assistant Professor) Galgotias University

Abstract

A woman is society is a fundamental unit. Women build a family, families build a house, and homes build a society. As a result, we should never assume that a society could exist without the contribution of women. The male has exclusive duty for educating and encouraging the females to take the initiative and participate in the family developing processes. Women access to the legal system is equally critical. Education is a crucial component of human resource development and is necessary for the country economic success. The purpose of this study is to investigate a hotly disputed topic in Uttar Pradesh: women education and the many ways in which it is conducted. Due to women & #39;s long-held gender role of staying at home or the family economic constraints, several countries have male-dominated enrolment. The education policies of women in Uttar Pradesh are the subject of this research.

Keywords: RTE, Women Education, Gender Equality, Empowerment

3. Digitalization in India: Trends and Challenges

US. Ilakya (Student) S. Jenifer Infanta (Student) Dr.S. Christina Sheela (Associate Professor) **Gnanam School of Business**

Abstract

On July 1st 2015, Indian prime minister inaugurated digital India week. Digitalization is the latest wave of innovation that is connecting people, products and services. Digitalization is digital technologies. Digitalization is a result of the converging of Information Technology, Telecommunication, internet and other related technologies. Today, advances in technology bring changes to people lifestyle, and challenging organization to accompany these advances. Organizational managers and those responsible for the information technology (IT) department must evaluate current trends in innovation and determine how they can boost business, creating new business models, and promoting competitiveness. Digitalization is shortening innovation cycle are widely discussed topics in management practice and theory and demand for new concepts. The objective of this paper is interpretation and discovering the perception of digital transformation. The discoveries in this paper contribute to build in theoretical basis and action that has been and being fallowed in India. This paper argues with the digital technologies which are virtually used and help in developing business and industries. Digitalization forces new solution orientation with the help of digital technologies we came to know that maximum number of companies, businesses, industries are using the new tech field. In more business, technologies help in improving the business strategy. Companies must obtain new digital capabilities, in order to be sustainable in future. Digitalization can affect the low-level literacy rate of people in rural areas. These are some of the key trends for digitalization transformation. On the upcoming future digitalization plays a vital role in all over the world. The impact on the level of digitalization challenges is equal to the level of trends it has set. The study also analyses the impact of digitalization in three business areas namely, labor and social relations, marketing and sales and technology. The major problem of this digitalization in developed nations is internet speed because of remote areas. In an organization, to overcome the challenges, the leader would suggest some solution to the workforce are developing digital human resource, digital technology and development, digital skills, building vision and strategic goals. The challenges that can be faced in the field of education, exchange of information, cybercrime and digital illiteracy. In the field of digital technology, there occurs lack of skilled man-power and day by day the number of workforces gets reduced because of technology development. In this paper, it is focused on the digitalization trends and challenges. Digital transformation challenges are complex to handle but the organization and the people must shift towards the changes of development.

Keywords: Keywords: Digital Transformation, Technologies, Trends and Challenges, Development Growth.

4. Barriers in Women Education as Stated in the Selected Short Stories of **Eabindra Nath Tagore**

Mana Biswas (Research Scholar) University of Kalyani,

Abstract

This research paper attempts to explore various aspects of women's education in the society of that time. Despite the hundreds of desire of women in the society of that time, women's education has emerged and the reasons behind it have been reviewed in this paper. Above all, in the eyes of Rabindranath Tagore, various aspects of Women's education and his mental organization have been discussed. Rabindra nath Tagore's short story titled 'Khata' (Exercise book)has been discussed to show how much it is able to highlight the barriers of Women's education.

Keywords: Women's Education, barriers, Short story, Khata.

5. The metamorphosis from conventional Advertising to Green Advertising in the Indian post-independence era.

Mrinal Kanti Mahato (Research Scholar) Dr. Salil Seth (Assistant Professor) Central University of Jammu

Abstract

As India is progressing post-independence, so is the progression observed in the arena of Indian advertising. Catapulted by global trepidations on the ecological front, the Indian advertising ha metamorphosised itself from its traditional outlook to an environment-friendly advertising base. This eco-friendly advertising is termed as Green Advertising and it has inculcated a sense of ecological balance in the landscape of consumerism. This conceptual paper aims at exploring the paradigm shift from the traditional form of advertising to Green Advertising in the postindependence era. The research design is exploratory in nature and engages qualitative treatment of data derived from secondary data repositories. The literature is gathered from authentic and reliable sources of data and later segregated into frames to draw interferences. Usage of systematic data mining technique imparted structuredness to the literature review. The undertaken research highlights the changes observed on the advertising front and the necessity of the advent of Green Advertising in contemporary times. The paper is anticipated to herald an eco-friendly approach to advertising that will open frontiers for corporate environment citizens, social advocates of the environment, marketers, policymakers and the incumbent government to move in the direction of going green in the post-independence era.

Keywords: Consumerism, Corporate environment citizens, Green Advertising, Post-Independence.

6. Growth of India's High-tech Exports: Do the Import of Intermediate Goods and Inward FDI promote India's High-tech Exports?

Tausheef Alam (PhD Scholar)

Dr. Phool Chand (Associate Professor) Delhi School of Economics PGDAV College University of Delhi University of Delhi

Abstract

At present the world is witnessing structural changes in exports and there is expansion of export diversification. There is also shift away from natural resource-based, low-technology exports toward medium- and high-technology exports. High technology competency is regarded as one of the most important drivers of economic development and Global trade in high technology products can be expected to remain a key growth factor. In light of these facts, firstly the present paper attempts to study the growth of India's high-tech exports and secondly to find out the impact of import of intermediate goods and inward FDI on India's High-tech export performance. Two control variables namely R&D expenditure and patents applied by Indian citizens are also taken into the study in order to take up the analysis. This study uses semi-log and Double-log regression model for the purpose of empirical analysis. In this study, High-tech exports is the dependent variable and on the other hand imports of intermediate goods, inward FDI, R&D expenditure and the number of patents applied by Indian citizens are four independent variables. Results in the study shows that high-tech exports performance has improved over the last two decades and secondly, both import of intermediate goods and inward FDI has a significant positive impact on the growth of India's High-tech exports.

Key Words: FDI, High-tech exports, R&D Expenditure and patents

7. The Study of NPA's in Scheduled Commercial Banks of India

Prof.Shweta Anand (Professor) Navodita Chaudhary (Research Scholar) Gautam Buddha University

Abstract

There is a high and positive correlation between growth of banking sector and Indian economy. But, there is big hurdle for Indian economy to become a strong and stable economy, that hurdle is NPA's. NPA's are affecting performance of banking system and hence it effects the Indian economy. Therefore, the present study had made an attempt to study the impact of NPA on bank profitability. The study conclude that there was continues increase in the advances of selected banks. Further, with the increase in advances NPA also increase till 2017-18. Amount of NPA was high in nataionalised banks as compare to new private sector banks. Lastly, present study concludes that NPA's were hurdle in the profit of banking sector and hence the economic

Keywords: NPA, Public sector banks, Private Sector banks, Scheduled commercial banks

8. Traditional Practices in the Modern World for Sustainable Development.

Suravin D (MBAStudent) Nithiya Lakshmi R. (MBA Student) **Gnanam School of Business**

Abstract

Environment, Society and Economy are the three vital components of Sustainability. Sustainable practices in India ensures that the unpreferred impacts on these three are aimed to subdue to the best extent. The objective of the paper is to gain an indelible understanding about the sustainable practices followed in India in a traditional manner. For example, India has followed sustainable practices traditionally with the usage of Banana leaves to serve food, Clay cups to serve tea or other drinks, Sal leaves, Jute bags, to name a few. The other objective is to understand the relevance of sustainable practices suggested by the United Nations Organisation-Sustainable Development Goals namely SDG-3 good health and well-being and SDG-6 clean water and sanitation. In the current scenario, the momentum of environmental endangers are growing high. Each corporate has to develop a benchmark sustainable practice to preserve the eco-system with special reference to the environmental production. The paper will bring rich insights in a descriptive manner to its readers about the sustainability practices and the required improvements both at a strategic and tactical level. As an extension of the current descriptive study and its key learnings, we would like to probe the policy imperatives of sustainable practices laid by the government in the areas of renewable energy, water treatment, and sanitation. In addition, it will ponder the challenges related to the sustainability practices in India in the coming days.

Key Words: Sustainability, benchmark practices, regulations, government, Sustainable Development Goals.

9. An Analytical Study on Corporate Social Responsibility: With Reference to Nifty Media

Vaishali Kajaria (Research Scholar) Prof. Pramod Kumar (Professor) Dayalbagh Educational Institute (Deemed-to-be University)

Abstract

The Corporate Social Responsibility (CSR) during the COVID-19 epidemic plays a role which is perceived as an indispensable and relevant facet of the corporate system. The primary goal of the research is to find out how much the CSR spending and CSR contribution gets affected during the COVID-19 epidemic and also to check out the focus area of the companies for CSR spending. The sample size consists of the top ten companies belonging to the NIFTY MEDIA Indexogram. The study used secondary data to analyze the data, graphs, and student t-tests. The findings showed that the mandatory provision of CSR has achieved a height. In comparison to previous years, CSR expenditure has been steadily increasing which indicates that Indian companies are genuinely committed to assisting the government in social activities, instead of only contributing money as a mandatory requirement.

Keywords: Corporate Social Responsibility, CSR contribution, student- t-test, NIFTY MEDIA

10. The role of leadership style towards digital transformation of educational institutes in era of industrial revolution 4.0

Rajesh Kumar Sharma (Research scholar) Dr KK Sharma (Professor) Chitkara University

Abstract

The fourth industrial revolution, known as Industrial Revolution 4.0 (IR 4.0), has necessitated digital transformation of educational institutes, which is being called as Education 4.0. This is capable of ensuring that learning takes place at any time and in any location, regardless of time or space constraints. It employs emerging technologies to aid educational contexts, for which teachers must be knowledgeable about information and communication technologies. While Education 4.0 is reshaping the educational landscape, there exists a disparity between the available talents and the required skills to meet the needs of this evolving education sector. The incorporation of digital technology into the learning process is seen as a defining feature of the Education 4.0 era. The IR 4.0 brought in new manufacturing, operation and e-commerce processes necessitating a trend to move away from the traditional learning methods. As various improvements in the online education delivery field show, robotization, smartphone, artificial intelligence, analysis of big data, and adoption of modern technologies remains a challenge for faculty and educational institutes. As a result, teachers must use information technology-based learning methods to develop communication and collaboration skills, as well as imaginative thinking and creativity capabilities. Transformational leadership (TL) is the most suited model for incorporating change and bringing a digital transformation of Education 4.0 in educational institutes. The TL has a most adaptive style to facilitate faculty performance and bringing better organisational efficacy and productivity. TL motivates and inspires people to take steps to grow and affect a smooth transition in the organisation for technological change. This study examines the impact of TL on the adoption of Education 4.0 in today's educational institutions.

Keywords. Leadership Styles, Transformational Leadership, Digitisation, Education 4.0, Industry 4.0

11. Body Dysmorphic Disorder

Shubhangi Verma (Undergraduate Student) **Amity University** Anukriti Pande (Psychologist)

Altreus Technologies Pvt Limited

Abstract

Body Dysmorphic Disorder (BDD) is a psychiatric disorder that is common in both men and women, equally. It is a condition associated with a perceived defect or flaw in one's appearance which is associated with certain repetitive behaviours like mirror checking, seeking verbal reassurance, or over-grooming. Searches from two bibliographic databases including Psych INFO and Google Scholar were studied from inception to the year 2021. Thirty-three studies are included in the review. It was seen that body dysmorphic disorder is common among adolescents and young adults and is associated with a high rate of comorbid illnesses such as obsessive-compulsive related disorders and depression as well as suicidal ideations. It was observed that more women than men were found with BDD in cosmetic and dermatological settings. The most triggering point for the patients with BDD was bullying in their childhood. Various researches done in this area conclude that the use of serotonin reuptake inhibitor medication, cognitive behavioral therapy (CBT), and Rhinoplasty in female patients were found to be an effective treatment modality. However, not every treatment worked in the long run as it was found that the positive effects of CBT are durable up to 12-months of follow-up, indicating that long-term monitoring and proper treatment are still a place to be researched

Keywords: Comorbid illness, obsessive-compulsive disorder, serotonin, cognitive behavioural therapy (CBT), Rhinoplasty.

12. Gender Differences in Schizophrenia

Pranshi Agarwal (Undergraduate Student) **Amity University** Anukriti Pande (I/O Psychologist) Altreus Technologies Pvt Limited

Abstract-

Schizophrenia is a brain disorder that is esoteric as a psychosis which means that it affects a person's thinking, sense of self and insight. The disorder has been observed to become evident during late teenage years or early adulthood. According to Diagnostic and Statistical Manual of Mental Disorders, 5TH Edition (DSM-V), a diagnosis of the disorder is made if a person has two or more symptoms, either of which should be hallucinations, delusions and the latter one consisting of disorganized speech. Most studies reporting the gender difference of schizophrenia show an earlier onset in males than females along with the premorbid functions being better for females, this might be due to differences in the diagnostic area. Focusing on the gender roles we can conclude a viewpoint that its usually seen that men suffer more negative symptoms while women have affective symptoms. The clinical observations furthermore show that men and women are different in prevalence and environment and social factors add as a moderating strand for the same. Notwithstanding the gender norm still remains unclear but the distinctions hold out to be pervasive. Looking at the various conclusions we can furthermore state that the gender differences are still wide to be researched upon with the pre-existing approaches and there is no specific viewpoint that can comprehensibly be mentioned. Keywords: Schizophrenia, gender differences, hallucinations, early onset, symptoms

13. Emergence of S Commerce- an Exploratory Study

Dr. Naveen Kumar (Assistant Professor) Vasundhra Singh (Research Scholar) Prachi Aggarwal (Research Scholar) Jyoti Yadav (Research Scholar) Gautam Buddha University

Abstract

The challenging times of COVID-19 saw the expansion of e-retailing in the furthest reaches of the country. This exponential growth has been attributed to the immense social media influence on the buyers of all ages. The buying of products through social media channels is called s commerce. The different forms of social media platforms helping e-retailing websites are peer feedbacks, influencer feedbacks, celebrity endorsement, customer reviews, recommendations, referral benefits, online communities and discussion forums. The marketers can take the help of social media analytics to track the number of times their brands are mentioned on various social media platforms, in blogs, in chat boxes, in chat communities. This will help the e-retailer to identify the problem areas as well as to identify what's working right for them.

Keywords: S commerce, e-retailing, generation Y, internet.

14. Effect of Motivation on Job Performance

Khushi Lal (Graduate Student) Amity university Anukriti Pande (I/O Psychologist) Altreus Technologies Pvt Limited

Abstract

Effect of motivation refers to the positive impact or influence a materialistic or non-materialistic have on a person. Job performance is how an individual perform a job-related task. There is a positive correlation between motivation and job performance. From the analysis of the articles read regarding the subject matter motivation partially and simultaneously influence job performance. Motivation for all the individuals varies as it depends on their culture, environment and personnel for some it is belongingness and love (Intrinsic motivation) while for some it is failure, promotion, incentive and criticism (Extrinsic motivation). Effect of motivation is subjective but is most likely seen to be positive in an organizational setting. Job performance of an individual gets a push from the motivation and hence moves in a positive direction. While researching on google scholar got around 34 articles in reference to the subject effect of motivation is visible on job performance. It is observed that positive emotions lead to increase in job performance, whereas, negative emotions lead to decrease in job performance. And the emotions are associated to the motivation factor introduced to the individual. However, more research needs to be done in this area to understand the overall impact of effect of motivation on the job performance.

Keywords: Job performance, Motivation, Emotions, Work Satisfaction

15. Women Empowerment and Economic: Experiencing Emancipation

Beauty Sarkar (M.Phil. Scholar) Dr. Sumit Paroi (Assistant Professor) Kazi Nazrul University

Abstract

Women emancipation and empowerment are now most vital and universal global issues of 21st century. Women economic development is also very much necessary for country's social transformation. Women empowerment is the process of giving rights the women to think freely, take necessary actions and control their work in an autonomous way. Empowerment means giving power to individuals in all spheres of life for their survival in the society and their fullfledged development. Economic development of women is a critical issue in developing nations, Even though women are an integral part of any society, yet their involvement in decision-making by the use of their active contribution in economic activities is shallow. Women empowerment and economic development are interlinked with women emancipation, where on the one hand, development alone can play a significant role in driving inequality between women and men while on the other hand emancipated women can benefit national development. This paper aims to focus on the contributions made by the women in India towards the Indian national development, along with their proper role performance in the family and society.

16. India's Road Transportation @75 and economic stimulants.

Dr.Devi.R (Assistant Professor) Basheer Ahmed Sayeed College for Women

Abstract

The most noticeable investment that will help and enable to stimulate the economy is investing in infrastructure projects especially road connectivity. The investment in the road transportation stimulates motor vehicle production, increases the demand for secondary production sector, increase in employment, increase in supply, increase in demand for consumer goods and exponential increase in national income. So here the study focuses on the investment on road infrastructure since 1950 and Government schemes on road infrastructure. The study also used the method of comparison to compare general tendencies in the areas of road infrastructure, GDP and FDI.

17. Impact of covid-19: Challenges and opportunities of Indian Financial **Technology**

Alfishan Rehmat (Research scholar) Saghir Ahmad Ansari Ashkara Krishna Kumar Jadaun Aligarh Muslim University

Abstract

The aim of this research paper is to identify challenges and opportunities befalls due to the Covid- 19 pandemic on Indian Financial Technology. This study covers the areas of Indian Fintech, impact of covid -19 on fintech and challenges and opportunities of Indian fintech. This study is qualitative and descriptive in nature and the data is collected from secondary sources such as annual reports of Reserve bank of India and other sources. The results shows a positive impact of covid -19 on Indian fintech as more and more people shift from traditional financial services to to digital financial services due to covid-19. Prominent opportunities and challenges for the Indian fintech resulting from the impact of covid-19 pandemic, including increased use of fintech through online shopping platforms, payments and loans; accelerated digitalization of financial services; slowed economic activity; arose various risks; and decreased debtors performance due to the impact of the pandemic.

Keywords: Covid-19; Impact on fintech; Indian fintech challenges and opportunities.

18. A study on factors affecting customer satisfaction

Archana Prakash (Research scholar) Dr. Naveen Kumar (Assistant professor) Gautam Buddha University

Abstract

Purpose – The Purpose of the study is to identify potential website elements that help in building customer satisfaction and boasting future purchase intension.

Design/methodology- In this study we have systematically reviewed the literature related to website attributes. We have reviewed research papers on customer experience and website attributes that influence customer experience for period (from 2010 to 2020) to understand the concept deeply.

Findings- The study aims to explore impact of website attributes on formation of customer

satisfaction and forming long term loyalty. We identified "website elements plays important role in customer satisfaction formation.

Practical implications – The research would provide marketers the information about websites variables, specically about potential of each element in formation of customer satisfaction

Originality/value – This study finds that website attributes must be analyzes each variables wise to have deeper understanding of the concept and to find their impact on customer satisfaction and loyalty

Keywords: Website attributes website elements, Customer Satisfaction and customer loyalty

19. Role of Nurses in Our Society and Accessing their Competencies which may Require **Training in Private Hospitals of Lucknow**

Naman Pathak (Research Scholar) Affiliation- Babu Banarasi Das University

Abstract-

BACKGROUND- Nurses play crucial role in delivering healthcare in society. Nurses are battler for health promotion, educate patients and the public on the prevention of illness and injury, provide care and aid in cure, participate in rehabilitation, and provide support. No other health care professional has such extended role. Nurses help families to learn and become healthy by helping them understand the range of emotional, physical, mental and cultural experiences they encounter during health and sickness. Nurses help people and their families to cope with sickness, deal with it, and if necessary live with it, so that other segment of their lives can continue. Also woman have driven 80% of the overall growth in booming healthcare field since the turn of century. Competency of nurses is essential to safe nursing practice as well as required component to drive quality of nursing services. Competency growth is a continuous process of improving knowledge, attitudes and skills.

OBJECTIVE-This study aims to explore the role of nurses in our society and accessing their competencies which may require training in private hospitals of Lucknow.

METHOD-Descriptive research was conducted in private hospitals of Lucknow with a purposive sample of 40 Private hospitals (includes doctors of hospital). Primary data has been used and data collection was done through questionnaire. Descriptive analysis (SPSS) was used to analyze the data.

FINDINGS-The respondents rated the competencies of nurses on five point likert scale. The analysis was done on clinical skills, managerial skills, communication skills and technical skills of nurses. After doing analysis of all the responses that we have received, we gain familiarity that which domain of nurses need to be focused more and require training.

CONCLUSION-The derived knowledge would greatly be beneficial for clinical nurses, administrators, nursing educators, doctors as well as other relevant health care stakeholders in proposing solutions to promote training for nursing practitioner in order to enhance the nursing competency and quality of nursing services in the city.

Keywords- Role of nurses, Competencies of nurses, Training nurses, Private hospitals, Descriptive analysis.

20. Outlooks and Dispositions of First Generation Students in Higher **Education: A Grounded Theory Exploration**

Brajesh Kumar (Assistant Professor) Babasaheb Bhimrao Ambedkar University

Abstract

First-Generation students are those young people who are first in their families to pursue higher education. As compared to traditional students, these students face many problems in higher education. The feelings and experiences of these first-generation students in higher education in India are least known. There is a dearth of studies on first-generation students in higher education in India. The purpose of this paper is to answer two research questions: Do the experiences and outlook of young first-generation students in higher education differ meaningfully? How can we classify first-generation students based on their experiences and feelings on the campus? In answering these questions a substantive theory has been developed to understand the dispositions of young first-generation students in higher education using grounded theory methodology. As theoretical sampling was used the sample size was not predefined. The potential respondents were added throughout the research process till the stage of theoretical saturation. Theoretical saturation reached with a sample of 48 young people in higher education. The results show that first-generation students are not a homogeneous category. Their experiences and outlook differ significantly. Some first-generation students either drop out or surrender to the existing educational environment. The majority of firstgeneration students face difficulty in interaction with teachers, staff and fellow non-firstgeneration students. Yet, some of them use their agency and accommodate and assimilate themselves in higher education. The first-generation students in higher education can be classified into five categories based on their dispositions: forgoing, unassertive, Assertive, Sociable and Belligerent.

Keywords: Disposition, first-generation students, higher education, outlook and mixed methods research.

21. Growth to efficiency: The commemoration of India

Archana C (Assistant Professor) BMS College of Commerce and Management

Abstract

India @75 is not just the celebration of 75 th Indian Independence, but also to have commitment towards the planet and people by serving the purpose of being the responsible citizen of Aatmanirbhar Bharath. India has experienced significant transformation in its economy since independence, especially with reference to Agriculture. The headway of agriculture has been found even for oilseeds, Poultry, Fishing, Fruits, Vegetables, sugarcane and Cotton. From the phase of deficit to the surplus and then for the achievement and exports was not a small achievement for a country like India. But the continuous, Systematic and Strategic research has led to the development of new technologies to address the specific needs of the farmers with the object of revamping the challenges in agriculture into opportunities. The post-Independence journey of Indian Agriculture has been quite admirable despite of several restraining factors such as weather uncertainties, declining soil health, increasing atmospheric temperature and emergence of more pernicious and malignant pests. Where in few are still existing like Lands turning Saline, Soil fertility issues, Fall in ground water level etc. In this regard the Technology, Institutional Innovation, Government Subsidies and Incentives had played an important role. India has perceived the growth from 55 million tonnes production of food grains to 308.65 million tonnes last season (July 2020- June 2021). Through its agricultural activities India has become a role model for many of the developing countries and sharing position among the top 10 agricultural product exporter, and also extended its hand towards Land Lease Markets, Build efficient Supply chains with Farmer Producer Organisation (FPO)etc for its sustainability. And now the next shift is towards trance figuring Farmers to 'Agripreneurs' through encouraging the starts-ups in agriculture by supremely educated young minds and thereby increasing the eternal GDP contribution of agricultural sector for the country.

Key Words: Commemoration, Restraining Factors, Sustainability, Agripreneurs, Eternal Contribution.

22. The effect of Intended Nationally Determined Contributions (NDCs) on Indian Economy and Shaping Indian Economic Policies for Net Zero Carbon Emission.

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Abstract

The Mitigation Measures of Climate Change widely created the dilemmas among Developed and Developing Countries to framework the Intended Nationally Determined Contributions (NDCs) as it affects the Economic and Developmental policies of such countries. India is one among the founding father of the principle "Nationally Determined Contributions" (NDCs). Before the conference of parties (COP) 26 convoked at Glasgow, There are 153 countries which accounting for 49% of Global Carbon emissions had updated their NDCs to give effect the Paris agreement 2015 which would limit the global temperature to 2.7°C, but which is higher than the 2°C target by 2100. The COP 26 at Glasgow establishes pact that developed countries to double their adaptation finance from 2019 level, by 2025 and Glasgow dialogue between parties on loss and damage to be convene from 2022 to 2024. This study shows that, Since the emergence of climate change mitigation obligations through international conventions, India is adopted various Climate mitigations strategies through economic and development policies which is inadequate to control temperature below 2°C Paris agreement 2015, and Balancing between NDCs and Economic Growth is difficult with inadequate funding from Developed Countries. This Study takes up India's Climate mitigation action Measures at State and Global level and suggests the possibility of India's pledge for net zero Carbon Emission by 2070 should be consistent with economic and inclusive developmental framework and ways for efficient use of climate fund resources for Sustainable India @ 100.

Key Words: Climate Change, Mitigation Measures, Economic Policies, Net Zero Carbon Emission, Climate Fund and Sustainable Development.

23. The influence of overconfidence bias in the stock market: a systematic review

Dr. Ganesh R (Assistant Professor)

Safeeda K A (Research Scholar) St. Mary's College

Abstract

Prior to the development of behavioural finance discipline, investors and market regulators relied solely on standard finance theories such as CAPM (Capital Asset Pricing Model), EMH (Efficient Market Hypothesis) etc. to make financial decisions. All these standard finance theories are built by assuming all the investors are rational in their decision making. These theories hold good only when an investor decisions are untouched by human emotions and feelings. However, in the real world, the thrill of profit and the dread of loss are always present when it comes to investing. Behavioural finance examines how human psychology, emotions, feelings, biases, and other factors influence financial decisions. Behavioural biases are the result of irrationality in investment behaviour and this happened due to the influence of many biased calculations from the investor's angle. Overconfidence bias is one of the common prejudices that may be found all across the world. An overconfident investor exaggerates his ability and refuses to recognise the investment adverse risk. As a result, riskier portfolios are carried by overconfident investors than by other investors and often end up either in loss or lower profit than average investors. The current study analyses past overconfidence bias studies undertaken in various stock markets around the globe, with the goal of identifying whether overconfidence bias persists in all stock markets and the elements that influence the bias. The study compares the Indian stock market to the stock markets of other developed and developing nations in order to determine how far Indian stock markets and investors have progressed toward attaining an efficient financial system. The study also looks at the role of gender in making an investor overconfident, with the goal of identifying the impact of overconfidence bias among female investors, who are becoming more active in the Indian stock market. Thus, the result of the study helps to compare the influence of overconfidence bias in Indian stock market with the stock market of other countries. This will help the stock market regulators to identify the present level of rationality and investment skills of investors along with developing future strategies to make them better in future.

Keywords: Standard Finance Theories, Efficient Market Hypothesis, Capital Asset Pricing Model, Behavioural bias, Overconfidence bias and Stock market.

24. Transition in Household Savings: Emerging Pillar of Indian Financial Market

Annu Kumari (Research Scholar) Guru Gobind Singh Indraprastha University (GGSIPU)

Abstract

With the development in financial system, the household savings accumulated in the form of physical assets and financial assets has undergone a transition. As the inclusiveness of financial system improved, the households have been indulged in diversifying their savings and thus seeking financial assets over physical assets to save their earnings. This shift in household savings from physical assets to financial assets is a new arena of policy thrust and priority. Therefore, this paper aims at studying this dynamic transition in household savings from physical savings to financial savings during the period 2000-01 to 2019-20 and for assessing the shift in household savings, descriptive statistics, overall growth rate, hypothesis testing have been applied. In order to establish the relationship between financial inclusion and household savings, correlation and regression analysis have been adopted. Subsequently, measured the trend and composition of household savings via graphical analysis. The results of study revealed that there has been a mild shift in the composition of household savings in the form of physical assets and financial assets owing to greater financial inclusion and digitalisation. This transition in the composition is a direct consequence of the increasing access, usage and quality of the financial resources that lays the path for sound development of economy.

Keywords: savings, investments, physical asset, financial assets, financial inclusion.

25. Cop 26 and Indian economy

Sreeraj k r (Assistant professor) Cherpulassery college of science and technology

Abstract

The objective of this research paper is to provide insights into the key features of Conference of Parties (COP) 26 Summit and India's stand at COP 26. COP members have been meeting every year since 1995. COP 26 or the United Nations Climate Change Conference was the 26th United Nations Climate Change Conference held at the Scottish Event Campus in Glasgow. Scotland from 31 October to 12 November 2021 under the presidency of UK cabinet minister Alok Sharma. According to the United Nations Framework Convention on Climate Change (UNFCCC), COP 26 will work towards securing global net zero emission, mobilizing finance and finalizing the Paris Rulebook. In the United Nations led COP 26 Summit on climate change in Scotland, the 'BASIC' group of four nations – Brazil, Africa, South Africa and China – is pursuing a new long term climate funding objective. The honorable prime minister of India has proposed five nectar elements or Panchamrit of India's climate action. In other words, the honorable prime minister revealed to the world the five significant commitments or amrit tatva that India would meet as it works extremely hard to address the challenges of climate change. The first commitment was that India would enhance its non-fossil energy capacity to 500 gigawatts by 2030. Secondly, India would meet 50 percent of its energy requirements with renewable energy by 2030. Thirdly, India would reduce its carbon emission by one billion tonnes by 2030. Fourthly, India would reduce its carbon intensity by 45 percent by 2030. Last but not the least, India would achieve the target of net zero emissions by 2070. This research paper aims to provide a guideline on regional challenges and opportunities for mitigation, adaptation and resilience measures for India associated with climate change and a global transition to an inclusive, desirable and resilient net-zero future. As a part of its overall approach, India has focused on the foundational principles of equity and common but differentiated responsibilities and respective capabilities in order to achieve the target of net zero carbon emissions by 2070. India has also demanded the developed countries for climate justice and for undertaking rapid reductions in carbon and greenhouse gas (GHG) emissions during the current decade so as to reach the target of net zero emissions much earlier than the dates announced in the COP 26 Summit. Setting an economy wide net zero emission targets is indeed a challenging task. However, given that the development priorities of the vast majority of its population are vet to be met, it is necessary that India sets a net-zero targets in a manner that also supports its development priorities. Over half of the country's population is relied on climate-sensitive sectors for their livelihoods, making India one of the most vulnerable countries to the impacts of climate change. Therefore, there is a need to strengthen international

cooperation to move India on an accelerated and just pathway towards reducing the carbon and greenhouse gas (GHG) emissions.

Keywords: COP 26, Climate change, United Nations Framework Convention on Climate Change, Green House Gas emissions

26. Changing role of Information Technology in medium and small scale industries.

Shashank Shekhar Singh (MBA graduate) Vani Kanojia (PhD Scholar) Gautam Buddha University

Abstract

Technology has had a significant influence on many parts of society, including the economy, corporations, and organisations. The global economy is experiencing a profound shift, and technology, especially IT, is playing an important role. IT has a significant influence on most industries and all parts of the economy, and organisations and enterprises are still undergoing significant changes. The use of these technologies is changing business norms, resulting in fundamental changes in businesses. Information technology, which is having a considerable influence on the operations of Small and Medium size Enterprises, is necessary for modern businesses. It is said to be necessary for the survival and expansion of economies in developed and developing nations, as well as in transition countries. Small and medium scale businesses are widely acknowledged to play a critical role in the regeneration and growth of national economies in many nations, particularly in India. It promotes the growth of small businesses and the role that they may play in fostering economic and social development by providing job opportunities. These elements are detailed and explored, and it is suggested that more additional research and studies on the use of information technology in small businesses in India be conducted.

Key Terms: Business, Small and medium scale businesses, Information Technology.

27. FDI inflow in India: trends, challenges and way to forward

Rakesh Srivastva (Assisitant Professor) Sharma Yogita (Research Scholar) Gautam Buddha University

Abstract

Every country wants funds for their economic growth, India being no exception to this condition. Pre-conditions of economic growth - savings, investment and capital formation on a large scale, improvements in production techniques, education, skill formation, spirit of enterprise, power, transport etc. Foreign direct investment (FDI) in India has played a key role in the development and growth of the Indian economy. Foreign Direct Investment (FDI) is an investment directly into production and services in a country by a company located in another country, either by buying a company or by expanding business in that country(R.B TELI 2013) The present paper aims to study the trends of FDI in India and understand the reason behinds its fluctuations. The study has been analysis FDI inflow country wise, route wise, sector wise for the period 2015- 2020. This study also analysis policy changes during the period of 2015-2020. The study has been used Secondary data collected from various sources like reports of the Ministry of Commerce and Industry, Department of Industrial Promotion and Policy, Government of India, Reserve Bank of India, and World Investment Report etc. . The study also discussed the various problems about slow the foreign direct investment inflow in India and suggests some recommendations for the same

28. Youth Involvement in Families Final Purchase Decisions in Industry 4.0

Akanksha Rajput (Research Scholar)
Jaipuria Institute of Management

Abstract

The internet of things (IOT) and the internet of services (IOS) have helped in launching the fourth technological revolution. The perpetual communication via internet between humans and machines (C2C, C2M) and also between machines themselves (M2M) led to the phenomenon of Industry 4.0 (Roblek et al., 2016). The youth in the era of Industry 4.0 is using these processes and have a solid influence on final purchase decision making of family (Marshall &; Reday, 2007). In consumer behaviour, it is a difficult area to study and is also most under-researched when it comes to family purchase decisions (Wang et al., 2007). We performed a systematic review of literature in family purchase decision to assess the youth children as the most influential.

Keywords: Family purchase decision, Industry 4.0, Youth in industry 4.0, Children in Family Purchase

29. What Ails Higher Education in India?

Dr. Samar Raqshin (Faculty Associate) Dr. Monika Bhati (Faculty Associate) Adithya k (Student) Gautam Buddha University

Abstract

In this paper I argue that the precarious scenario of Higher education in India warrants further reforms. Although the higher education scenario has improved since the past decade in terms of accessibility and Gross enrolment ratio (GER), the quality of education and affordability still remains a cause of concern. Only 8% of the labour force in India are University graduates; the rest enter the global competitive economy at a serious disadvantage. Due to poor quality of education, college graduates are also illprepared to enter an increasingly globally integrated labour market, rendering them unemployable. India educates approximately 10 percent of its young people in higher education compared with more than half in the major industrialised countries and 15 per cent in China. For India to reap the benefits of its demographic dividend, it is incumbent upon the policy makers to take necessary measures to make higher education more affordable, accessible and of superior quality.

30. Work-life balance of academics at higher education During COVID 19 pandemic

Jyoti Bhadana (Research Scholar) Dr. Neelam Saxena (Professor) **Amity University** Dr. Archana Bhatia (Associate professor) (D.A.V College)

Abstract

Purpose: The purpose of this study is to examine the work-life balance of academicians at higher education during the COVID 19 pandemic. Research methodology: Using a survey method, primary data was collected from academics working in Delhi NCR. A structured questionnaire was drafted and introduced as a method for data collection. Respondents were chosen using a judgemental sampling method. Data were analysis using SPSS.

Findings: Data were analyzed and found that there is a negative impact of COVID on work-life balance of academicians at higher education.

Practical implications: The study findings may be useful to regulatory authorities and higher education employers who are considering making online teaching a regular practise in the future. The knowledge gathered from the findings can aid them in revising their existing policy frameworks and developing new tactics and technological structures to help their instructors deal with any future crises.

Originality/value: This study approaches to address the issues experienced by teachers during online teaching and evaluation in the home environment setting. The current study fills a gap in the literature by contributing to the literature on online teaching and assessment in the context of a pandemic at home.

Keywords: COVID 19, Work-life balance, Work from home, Academicians, Higher Education.

31. Seventy five years of Indian economy – an overview

Jitesh Chandra Saha (Assistant Professor) GDC, Kamalpur

Abstract

Population growth of India is approaching stability after passing explosionary stage of demographic transition. Expanding population and their needs are met through rising national income which results from market valuation of outputs from different sectors of agriculture, forestry, fishing, mining, quarrying, manufacturing, construction, electricity, gas, water supply, trade, hotels, transport, communication, financing, real estate, professional services, public administration, defence and other services. Various sectors progress are not same, some achieved it with little fluctuation while other sectors depict greater variability. Achievements of different sectoral growth, particularly higher growth for manufacturing, construction, electricity, gas and water supply, in recent years for India are also generating greater need to move both people and commodities from one place to another. This reflection can be observed in large scale people and freight transportation facility provided by Indian railways. From these perspectives, this paper makes an effort to analyse economic performance of India for the past seventy five years as a whole and different interval periods.

Keywords: Population, Economic Growth, Sectoral Achievement, Railways

32.A study on Government Backed Initiatives towards Financial inclusion in India

Pradeep (Research Scholar) Prof. Shweta Anand (Professor) Gautam Buddha University

Abstract-

The paper gives a general overview of the important aspects of Financial Literacy and the role of Financial Literacy in the Indian context. Financial inclusion can be described as the delivery of banking and other financial services at affordable costs to the vast sections of disadvantaged and low-income groups.

Design/Methodology/Approach: This study looks at data from secondary sources, where research goals have been set up to show the findings. It also elaborates in detail how the Government Backed Financial Inclusion Schemes have unfolded over a period since independence. This is what we know so far about the level of financial literacy in India till date. There is still a lot of work to be done in the Indian context when it comes to financial literacy. People in India are not very good at understanding how money works, according to a lot of different studies that carry this in their findings. There should be a lot of serious policy changes made to improve people's financial literacy, both at a basic level and at a more advanced level. This way, people can better save and invest in different ways in the investment options.

Research says that more needs to be done to get around the problems in the field of financial literacy. Research shows that not enough research is done in the academic field, which can make it hard for people to learn about money.

Practical Implications: This paper has a lot of important implications. The study identified the predominant factors influencing impact of financial inclusion on factors such as economic development, personality development, familial development, and financial literacy. Keywords- Financial Literacy, Financial Inclusion, Rural area, Financial Schemes.

33.DIGITAL FINANCIAL INCLUSION IN INDIA

Dr. Deepika Saxena (Associate Professor) Nihanshi Goyal (Research Scholar) Jagan Institute of Management Studies

Abstract

Digital financial inclusion refers to the internet access to use the formal financial services by excluded and underserved population. Due to the technology engagement in financial inclusion, E-Banking activity in rural India leads to greater consumption of financial services and improved living circumstances. Financial inclusion, as a result of digital financial services, also promotes economic growth. The purpose of this research is to identify the factors that influence the adoption of digital financial services, as well as people intentions to use them. This will aid in determining how the correct technology and strategy may help India achieve financial inclusion. The study also tries to identify the role of digital financial inclusion in the country's economic growth. This study is exploratory in nature, with an emphasis on using secondary sources related to financial inclusion to better understand new banking technologies and people attitudes on adoption and usage of banking services.

Keywords COVID-19 Pandemic, Digitization, Economic Growth, Financial Inclusion, Financial Technology.

34. A study of waste management practices by FMCG Giants with reference to HUL, Mahindra and ITC.

Dr. Nirmesh Sharma (Associate Professor) Shalini verma (Assistant professor and Research scholar) **Ouantum University**

Abstract

The river having water polluted with soil and faeces, insects, snakes and rats and carrying rainwater will aggravate all doshas. Slimy, having insects, impure, full of leaves, moss and mud, having abnormal color and taste, viscous and foul smelling water is not wholesome."- -Charaka Samhita ""We must not only sustain the behavioral change seen in people but also harness the latest technologies available to transform waste into energy. I now propose to "expand the Swachh Bharat Mission to undertake sustainable solid waste management in every village," —-Nirmala Sitaraman

Excessive consumption is a curse of our modern times. In India 60% of the waste is collected from the households and only 15% of the urban waste is processed. To overcome such a problem many big business houses like ITC, HUL, Tata, Mahindra etc., has come up with their flagship initiatives which seeks to evolve a sustainable and a scalable solution to segregate, collect and promote reuse or recycle solid waste. The industrial giants are directly contributing to governments' flagship initiative 'Swacch Bharat Abhiyan'and also lives up to the dreams of our father of nation. The success of these initiatives again make Fayol's principle of "Subordination of individual interest to general interest' relevant in present scenario a by their contribution to the Honorable Prime Minister's Vision of Swachh Bharat.

Key Words: Waste Management, Role of FMCG sector, Initiatives for waste management.

35. Sustaining the sustainability @ 75 years

Gunjan Tripathi (Assistant professor) **SGT** University

Abstract

Post-independence the country has shown many developments in the arena of Industrial Growth and development. In these 75 years the companies in India have adopted different strategic approaches in tune with the demand of changing business dynamics. After the liberalization, privatization and globalization policy of India the Indian companies went global and were exposed to a new set of risks. Simultaneous advancement in technology, rapidly changing business environment coupled with the worldwide network complexity has triggered unforeseen disruptions and in these two decades the firms in their pursuit of worldwide expansion have been subjected to many economic and financial vulnerabilities which have the potential to threaten the existence of the companies. The outbreak of pandemic like COVID-19 has pronounced this impact. Amongst the many risks exposed the supply chain functions is one key area that needs attention .The ensuing supply chain disruptions challenge the companies to incorporate sustainable practices in their strategic planning to ensure survival and continuous sustainable development. The research is an attempt to develop a conceptual scale to measure the sustainable practices to be followed by the companies. A research survey collected data from 153 companies in Delhi/NCR. to gauge their level of adoption of sustainable practices. The study further supplements the need of adoption of sustainable practices by studying the impact of the

sustainable SC practices on the sustainable performance. The analytical outcomes of this research make academic contribution to the existing SCM literature and also enable practitioners to understand their preparedness to face future disruptions and further supports them to design and implement the micro level SSCMP activities

Keywords: firm sustainability; Supply chain disruptions; developing counties, sustainable supply chain management practices.

36. Tourism Intermediaries' Behavior Regarding Destination Branding and Image Building of Haryana

Jitender Singh (Research Scholar) Dr. Kuldeep Chaudhary (Assistant Professor) M.D.U. Rohtak M.D.U. Rohtak

Abstract

The primary objective of present research to measure the behavior of tourism intermediary regarding destination branding and image building of Haryana. The current research is both descriptive and empirical in nature so both primary and secondary sources will be used for data collection. To collect primary data a customized questionnaire based on selected models were designed and administered. The self-structured questionnaire was used to record responses from tourism stakeholders. Media marketing is the eighth most significant tourist promotion component. The Chi-square test revealed a substantial variation in perception amongst Stakeholders (tourism intermediaries) regarding tourism promotional services. The results also show that respondents think tourism intermediaries profit from tourist development. The ranking advantage of tourist growth is helping to conserve cultural assets. Last but not least, tourist growth aids in overcoming socioeconomic adversities. The Chi-square test findings show a substantial variation in stakeholder (tourism intermediaries) opinion of the advantages of tourist development. The data show that tourist intermediaries see Haryana as a symbol favorably. The Land of Mahabharata is recognized as the most effective emblem for branding Haryana. Land of Battles is Haryana's ninth most successful emblem for branding.

37.E-commerce Industry and Growth of Indian Economy

Y. Priya Dharshini (Student) P.S. Ankayarkanni (Student) Gnanam School of Business

Abstract

This paper traces the history of e-commerce in India and presents the history and drivers to the growth that it has been witnessing since the advent and spread of Internet and mobile telephony. Owing to the increasing internet user base and favourable market conditions, India has shown phenomenal growth potential in e-commerce. The market value of the e-commerce industry in India was approximately 22 billion U.S dollars in 2018. This number is estimated to reach 200 billion U.S. dollars by 2027 (statista.com). The drivers for this phenomenal growth is due to many contributory factors, including rapid adoption of technology by Indian consumers, large increases in the number of internet users, new enabling technologies, innovative business models, alternative payment options and aggressive pricing and promotions offered by E-commerce companies. The current pandemic also spurred the adoption of online buying as consumers preferred to avoid crowded retail outlets. The growth of e-commerce has seen a lot of positive benefits for the economy such as generating employment on the technology side like web developers, software coders, analytics experts, content writers, graphic designers and digital marketers. The necessity to home-deliver the goods resulted in a huge

demand for delivery persons and many unemployed youth found this generated income for them. India has attracted a lot of investments in start-ups. During 2021, the Government recognised over 14000 new start-ups as compared to only 733 new start-ups during 2016-17, most of them in the e-commerce space. Currently the world's third-largest start-up ecosystem, India got investments totalling \$22 billion in the e-commerce space from VCs in 2021 against \$8 billion in 2020. The attraction for investors in this space comes from the fact that e-commerce business models require comparatively less investments than brick and mortar businesses and the scope for expanding business online globally is immense leading to good returns to the investors. The Government of India has created a good eco-system for fuelling the growth of ecommerce. The paper identifies the policy frameworks introduced and implemented by government departments and agencies such as the Reserve Bank of India, Central Board of Indirect Taxes, Ministry of Micro, Small & Definition Medium Enterprises (MSME) and the Department for Promotion of Industry & Department for Promotion of Industry & Department (DPIIT). The paper concludes with focusing on the future of e-commerce in India and identifies the technologies will be drive its growth through increasing the convenience and transparency of operations both for sellers and their buyers. Technology enabled e-commerce will provide rich, compelling shopping experiences, and enabling experiences across channels in a consistent, customer-friendly way leading to new users adopting this platform in larger numbers in the future.

Keywords- e-commerce, history, growth drivers, impact of ecommerce, Government initiatives.

38.Study of Air Pollution Management Policies in India, the United States and the European Union

Shalki mishra (Student) Gautam Buddha University

Abstract

Air pollution has assimilated into our lives like never before, impacting nearly 7 million worldwide. In the Indian subcontinent alone, air pollution kills almost 2 million people annually. The hazardous effect of air pollution on health is a grave cause of concern, with symptoms of chronic bronchitis, pulmonary lung diseases, and hypertension becoming increasingly common among its citizens, especially women and children. This paper is a comprehensive study of air quality management tools, policies, and strategies undertaken by the Indian government authorities. In a quest to find similarities and differences in air quality management, the research findings from India were compared with two other developed regions - the United States and the European Union. The Environment Agency websites from respective regions were thoroughly studied to identify Pollution Control Bodies - the extent of the Environmental Protection Act, the intensity of law enforcement and the implementation of corrective measures. In order to supplement findings from the literature reviewed, a stakeholder consultation was undertaken, and secondary data analysis was conducted. This involved searching for articles and reports on online databases such as ScienceDirect, PubMed, and resources from Pollution Monitoring websites. The assessment is done across four key parameters: current air pollution monitoring capacity, environmental policies, vehicular emissions regulations, and future proposals. Both the US and the EU have 'good' to 'moderate' levels of air pollution, and the Air Quality Index (AQI) is very much under the safe limits. As a result of stricter regulatory bodies to monitor air pollutants, the developed nations have achieved significant air quality improvements. In contrast, India is a clear violator of air quality standards set by the World Health Organisation limits. Its air quality management still requires an integrated and ambitious approach to mitigating the pollution crisis. Furthermore, the Indian governmental authorities, in collaboration with other stakeholders, can determine the individual steps of the implementation of the above process according to financial, economic, and local needs.

39.E-Commerce Industry and the Indian Economy: A Study

Nikhil Basina (MBA Student) Indian Institute of Foreign Trade, New Delhi

Abstract

This paper aims to study the dimensions, namely economic and social, through which the ecommerce industry has affected the Indian Economy, and consequently the lives of millions of Indians. An extensive literature review has gone into writing this research paper. The available literature has made it possible to identify these dimensions and explore their impact on the Indian Economy.

40.An analysis about the "Role of MSMES in the Indian Economy"

Kapil Kumar (Sr. Manager(C&MM) Nuclear Power Corporation of India Limited Nikhil Basina (MBA Student) Indian Institute of Foreign Trade, New Delhi

Abstract

This paper aims to study the role of the Micro, Small & Medium Enterprises in the socioeconomic growth of the Indian Economy. An extensive literature review has gone into understanding the various aspects of contribution of MSMEs to the Indian Economy and into writing this research paper. The available literature has made it possible study and explore the impact of MSMEs in the fields of economy and social development. As we all aware that the Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last few decades contributing significantly in the economic and social development of the country by fostering entrepreneurship and generating largest employment opportunities at comparatively lower capital cost, next only to agriculture. MSMEs are complementary to large industries as ancillary units and this sector contributes significantly (in excess of 25% to GDP) in the inclusive industrial development of the Nation.

Keywords: MSMEs, Economic Impact, Social Impact

41. TO DEVELOP MICROCREDIT CARD SCHEME FOR WOMEN LABOUR FOR WOMEN EMPOWERMENT: CONCEPTUAL STUDY

Prashant vimal (research scholar) Gautam Buddha University

Abstract

This paper is based on conceptual modeling and I write this paper after read various kishan credit card research paper and I also observe the kishan credit type scheme in my professional career. If government develops micro credit card scheme for urban and rural women labor it reduces unemployment in economy and it increase the grass root money flow in economy and it reduce crime rate against the women and it increase the women empowerment and also develop maximum women entrepreneur in the economy.

42. Digitalization of Education

Dr. Shrutee Kanwar (Assistant Professor), Gautam Buddha University

Abstract

Technology has flounced and is sweeping quickly all spheres of life as many adjustments have befell in numerous sectors of economic system in addition to the schooling machine (education system). Almost the whole thing is primarily based on use of technology and application of ITC ranging from communication, to visual and audio entertainment, electrification, security, travelling to mention a few. Over a time period Education sector in assessment to the alternative sector has seen many stages in its development. From Guru-Shishya system of conducting the class in open garden below the trees to closed class room lectures, presentation form of teaching with the help of liquid crystal display, presentation with the variety of teaching touch-screen projector to on-line notes. Currently Whatsapp messages are no more than nonsense among the students. Even education is reworking with rapid tempo from being traditional chalk and talk based and book based study to internet based education system. The conventional magnificent rooms with black boards are being changed with the aid of using clever training outfitted with audio and visual system followed by PPTs. Teachers have been seconded by online teaching assistance by way of online tutorials and teaching aids provided by a variety of online learning applications such as BYJU'S, Cuemath, GuruQ.in, EPathshala, Google Classroom etc., that are imparting on spot answers to college and school students. Text books are being changed with the aid of using e-books. The point to make is that we're shifting a long way we are moving far from physical method of teaching and learning towards virtual teaching and learning skills. This variation in education system has created immense advantage in terms of enlarging knowledge base among students and making them extra assured to compete with inside the dynamic environment. However, there's is a flip side of it as well, that the majority of the days students thinking that they will access the knowledge on line don't seem to be centered enough on category lectures and in most cases they are doing not give expected relevance their teachers.

The students of nowadays are becoming impolite as well. At the same time since many info is obtainable to them easily, students are involving themselves in unwanted activities and they are exposed to information that isn't meant for them at the present age. In this background the paper tries to search out what the assorted electronic mediums available to students, what are the benefits of digitization of education and what detrimental effect has been on students and society on over reliance on digital method of education supported adoption of ICT tools? The paper is predicated on secondary supply of data gathered from varied authentic websites, analysis papers, newspapers and magazine articles.

43. Achievements of Indian economy: with reference to women, economy, digitalization and industries in 75 years of independence

Archana Shahi (Research scholar) Chitkara University, Punjab, India

Abstract

As of this year, India will mark the 75th anniversary of its independence on August 15th. For the next two years, India will celebrate Amrut Mahotsav, a two-year-long national campaign to mark the occasion. Since attaining independence in 1947, India's economy has had many ups and downs. Formerly known as a "third world country," a derogatory phrase for developing nations, India is now one of the world's largest economic powers. However, India still has a long way to go in this regard. From agriculture to nuclear and space technology, from affordable health care to world-class educational institutions, from ayurveda to biotechnological innovation, from massive steel plants to becoming an IT powerhouse with the world third largest startup ecosystem, India growth story has been impressive for 75 years. The newly independent country of India was left with a shattered economy, widespread illiteracy, and a life of abject misery. The political and socio economic environment of India has seen numerous changes and vicissitudes since its independence. As part of our research, look at India's accomplishments in the economy, digitization, and the industries throughout the last 75 years of independence. We;ll use a secondary research technique to do our research, which means we; Il depend on already acquired data. Existing data is examined and collated in order to increase the quality of research.

Keywords: Indian economy, women, economy, digitalization, industries, independence.

44. Occurrence of hazardous invasive alien plant species in and around the campus of the Gautam Buddha University, Greater nodia

Shailja Saraogi (Research scholar) Prof. N.P. Melkania, (Professor) Gautam Buddha University

Abstract

Biodiversity is known to provide diverse food and ensure nutritional security to the global humans, serves through herbal medicines that cure diseases, such as, dermal, digestive, pulmonary, cardiovascular and cancer too. For the past decades, the invasive alien plant species (IAPS) have been recorded globally as one of the potential threats to the local/native biodiversity, environmental quality, ecosystem services and human health. The hotspots of IAPS are confined to the locales of high economic growth, transitional zones, massive urbanization, industralization, and further growth of urban amenities- the expressways, freight corridors and green field-led airport to name a few. As an eco-region influenced by the business, trade and built environment in the former agriculture- centric rural landscape, the NCR-Delhi presents a complex of native and introduced plant diversity. The neo-anthropogenic activities have led to introduction and /or spread of IAPS that is posing biotic threat to the native biodiversity. An attempt has, therefore, been made to study the occurrence of IAPS in and around the campus of the Gautam Buddha University, Greater Noida, Uttar Pradesh covering about 1200 acre land area which includes the industrial zones, built environ and rural-urban landscapes. Species, viz., Ageratum conyzoides, Ageratum hostonianum, Argemone mexicana, Calotropis procera, Datura stramonium, Eichhornia crassipes, Eupatorium adenophorum (Ageratina adenophorum), Lantana camara, Mikania micrantha, Parthemium hysterophorus, Prosopis juliflora and Xanthium strumarium are recorded as the potential hazardous IAPS occurring all round the year in different phenophases. This contribution describes the IAPS recorded in the study area, habitats occupied and/ or invaded and phenophases. Workable measures to minimize their occurrence are outlined

Key words: Invasive alien plant species, Native biodiversity conservation, National Capital region- Greater Noida, Uttar Pradesh

45.Impact of Integrated Reporting on value performance: Evidence from listed companies in Australia

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Abstract

Purpose of study: The purpose of the study is to investigate the impact of Integrated Reporting on Performance of listed companies in Australia. The study considers 24 companies for a period of time ranging from 2015 to 2020.

Research methodology: The technique employed for analysis is sub-divided into two parts: firstly, a disclosure IR index and coding approach have been applied to assess the performance of listed firms in terms of capital components and in accordance with IIRC reporting framework. Secondly, a System GMM regression analysis was applied to ascertain the impact of IR on performance of Australian companies.

Findings of study: Australian companies consider less importance to the disclosure of NC, since it can be found that there is a low level of TNC disclosures in the firms' annual reports. Meanwhile, they disclosed more information on intellectual, social and relational capital. So, companies are transparent and consistent through social media or any other means of communication. In addition, the estimates confirmed a negative significant relationship between IR and performance indicating that IR practices should be improved to enhance the performance of Australian companies and ameliorate the shareholders' monitoring abilities.

Originality: This is one of the study conducted in the context of Australia employing Disclosure of IR items and Coding Approach and System GMM for conducting panel analysis.

Keywords: Integrated Reporting, Value Performance, Australia companies.

46.Educational Audio Podcasts: An Emerging Learning Tool

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Abstract

An educational audio podcast is any digital or online media file, or series of files related to study content distributed over the internet for listening and learning on moveable media devices, mobile, laptops, and private computers. Podcasting has recently emerged as a vital data technology tool for health professionals. Podcasts can be listened to and viewed online or downloaded to a user's laptop or a hand-held multimedia system device, sort of moveable MP3 player, smartphone, or electronic device. The principal advantage of the podcast is that the presentation of knowledge needn't be coupled with any explicit time or location. Since students are acquainted with newer technology tools and perhaps exploit them on a daily basis, audio podcasts may function as a convenient tool for college students to assist bear in mind abstract and factual data. This text is regarding the supply of the simplest podcasts for academics and teacher educators over the web to find out how to form their own podcast channel and the way to implement it because it is the best teaching tool throughout online teaching-learning. This study is based on the perception of students and working professionals who are aspirants of competitive exams and using podcasts for study. The sample selected for the study were through non-random purposive sampling, the students who were aspirants of UGC net and PhD entrance exam aspirants. All students

were post graduates in education (M.Ed.) of the urban area of NCT of Delhi. These students were using Educational Audio Podcasts for preparation of their entrance exam. The sample size was 60. Research Methodology used for this study is through survey method. This study was done to know the usefulness and perception of students towards Educational Audio podcasts. A tool similar to Likert Scale having a 5 point scale was prepared by the researcher and the response on the usefulness of the podcast was taken. The data was collected and analyzed through descriptive techniques and found that podcasts are very helpful as a self-learning tool as approx.70% of the total sample have the perception that audio podcasts are very useful learning tools and now this has emerged as a popular learning tool in India during lockdown.

KEYWORDS: Educational Audio podcast, Emerging, Learning Tool