
Editorial

It is indeed a pleasure to welcome you all to Vol. XV Issue I of “**Unnayan**”- **International Bulletin of Management and Economics**. Our team has put in efforts to publish the best research papers in the context of management and economics regardless of theme. We have published scholarly research that describes and explains the current market scenario in management and economic perspective. The issue encompasses both theoretical and empirical scholarly papers. Varied topics range from Healthcare, Financial Markets, Cloud Computing, Environmental Sustainability, Financial Inclusion, Indian Stock market, Human Resource Management, Automobile Industries and a Book Review.

The first research paper titled “**THE SHORT-RUN AND LONG-RUN LINKAGES BETWEEN THE SELECTED EXCHANGE RATES: EVIDENCE FROM INDIA**” by Dr. Rajkumari Soni and Shri. Bhumit Shah attempted to investigate the evidence of Co-integration and Granger causal relationship amongst Selected Exchange Rates (SERs) i.e., the US Dollar Rupee (USD-INR), the British Pound Rupee (GBP-INR), the Euro Rupee (EUR-INR) and the Japanese Yen Rupee (JPY-INR) using daily exchange rates. The results of the co-integration test indicate the existence of long-run relationship between all four SERs and the results of Granger causality test showed that Uni-directional Causality exists in GBP-INR to USE-INR, JPY-INR to GBP-INR and EUR-INR to USD-INR, Bi-directional causality exists in EUR-INR and USD-INR and no causality exists between JPY-INR and USD-INR & EUR-INR and GBP-INR.

The second research paper titled “**ROLE OF STATISTICAL CHARACTERISTICS OF HUMAN POPULATION ON DECISIVENESS OF AN INDIVIDUAL IN MONETARY MATTERS**” by Ms. Vinita Ramchandani and Dr. Anindita S. Chatterjee studied decision making for financial services. The study was an attempt to understand the impact of such basic factors on financial communication practices, investors’ risk perception and investment decision making. According to the statistical methods applied, a significant difference was found in investment decision making of individuals based on Gender. Further the analysis revealed that no significant difference exist on the basis of age group of respondents. The study further revealed that significant difference exist in investment decision

making on the basis of educational qualification of an individual with major difference among graduate and post graduate groups.

The study further revealed that significant difference exist in investors' risk perception on the basis of annual family investments with major difference among groups investing up to 1 lakh and above 3 lakhs per annum. Significant difference was seen to exist in investors' risk perception depending upon the marital status of the individual. With a family to support, an individual is seen to have a different perspective regarding the amount of risk he/she wants to bear to grow his/her fund.

The third research paper titled **“WOMEN IN INDIAN BANKING INDUSTRY: ROLE AND CHALLENGES”** by Ms. Nidhi Saxena and Dr. Ravindra Kumar explains the transformation journey of women. It focused on the present scenario of women in banking sector. With changing times, women in the society started participating in the formal Indian labour force. But few women could reach the top position of organisational structure.

The fourth research paper **“EVALUATION OF IT EMPLOYEES (WORKING FROM THEIR HOMES) INVOLVEMENT AND JOB SATISFACTION BY USING OCTAPACE CULTURE METHODOLOGY”** by Dr. Vinith H P and Dr. Prakash Rao KS tried to identify the effectiveness of OCTAPACE Methodology to evaluate employee involvement and satisfaction within the organization. From the study it was evident that employee involvement and satisfaction level can be effectively measured by making use of OCTAPACE Culture Methodology, and also can identify and categorize factors influencing employee satisfaction under OCTAPACE Culture Methodology. Using the statistical tool chi square test the result has been obtained that there exist a high level of employee involvement and job satisfaction level in respective organizations of IT employees working from their homes. Further it was also proved by the responses and with the help of chi square test that if the organizations adopt OCTAPACE Culture Methodology then effectiveness of Employee Involvement and Job satisfaction level can be evaluated, same opinion with employees where OCTAPACE Culture Methodology already exists.

The fifth paper titled **“EMERGING TECHNOLOGY:A BLOCKCHAIN AND DIGITAL CURRENCY IN FINANCE”** by Nand Kishore Mishra, Jatin Gupta and

Suraj Gupta intended to depict the role and conceptual epistemology of Block Chain and Digital Currency with reference to the new regime in financial education. The study portrayed the role of Block Chain and Digital Currency used in finance to serve and spread knowledge among the financial educators or financial learners, students, youngsters and those who want a career in the finance domain. The study presented the highlights in diagrammatic format.

The sixth paper titled “**DOMINANCE FACTORS OF PROLIFIC AUTHORS IN OPEN ACCESS JOURNALS IN LIBRARY AND INFORMATION SCIENCE**” by Dr. Sapna Sharma and Prof. Sudhir Kumar tried to define the term Dominance in genetics, economics and research. The study further gives formula of dominance factor developed by Prof. Sudhir Kumar. Applies chi square test for the test of hypothesis. Paper first give selected lists of open access journals in library and information science published from India, USA and UK. Calculates average values of Degree of Collaboration (DC) and collaboration index (CI) of these journals. Analysis 2118 articles contributed by 3923 authors from India and calculated DF values of some prolific authors. For USA, the paper analysis article from 3402 authors contributed and prepares a list of prolific authors and their DF values. For UK the list contains 2445 authors and prepares a list of prolific authors and their DF values. In the end applies chi square test on the data collected for each journal by calculating DF values of authors with 4 or more articles and categorized as shown in 3 different tables of the paper. Result shows acceptance of hypothesis for India and rejection of hypothesis in USA and UK. Concluded that prolific authors in Library and Information Science are generally dominant and their values of DF are high.

The seventh paper titled “**ROLE OF DEMOGRAPHIC VARIABLES IN GREEN MARKET SEGMENTATION**” by Dr. Sangeeta Jain and Dr. Neha Modi tried to identify distinct market segments based on several environmental variables. Given the complexity and the range of variables that may determine the characterization of these groups, as was made evident in the literature review, it was decided to focus this research mainly on demographic criteria. The results of this study show that there are consumers who buy green products and that certain environmental and demographic

variables are significant for differentiating between the “greener” segment and the other segments. Word of mouth and market communication permit consumers to be espoused to green products, then consumer pay attention, he/she understands the benefits that products can bring him/her and finally it can lead to purchase decision.

Demographic variables such as age, gender, education level, occupation and income level show significant relationship towards the factors that are affecting green purchasing behavior. This implies that irrespective to these demographic variables, everyone has equal perceptions towards the environmental factors.

The eight paper titled **“IMPACT OF COVID 19 ON INDIVIDUALS CHOICE OF E-LEARNING”** by Dr. Amit Kumar, Dr. Tarika Nandedkar, Dr. Nidhi Jhawar and Dr. Gunjan Anand investigated the individual’s choice of e-learning during and post pandemic period taking ‘high school and university’ students as study group using descriptive-analytical method analysis and CFA measurement model reflects significant difference in the ‘items’ contribution to the construct.

The study found amazing difference in the purposes and perspective behind the tech-adoption for learning and development purposes. Both the student categories believed that online learning platforms offer different choices at affordable cost. Here, ‘choices availability’ was the common factor identified whereas other two reasons were different like- for high school students ‘risk minimization’ was the prime reasons and for university students ‘cost effectiveness’ was important.

The ninth paper titled **“An Empirical Study of Integration of Indian Capital Markets with Global Markets after Covid 19 Pandemic”** demonstrated that the Indian capital markets have been impacted by the movement of other major world capital market. It calculates the degree to which the major international stock markets of the United States, United Kingdom, Japan, and Hong Kong are correlated with the Indian Stock Market Index, such as the NIFTY 50. According to the aforementioned correlation coefficient values, the Indian Stock Market is currently quite well linked with the New York Stock Exchange, the Hong Kong Stock Exchange, Tokyo Stock Exchange, and to a lesser extent the London Stock Exchange.

The tenth paper titled **“FUNDAMENTAL OF 5G NETWORK AND BEYOND WIRELESS COMMUNICATION”** tried to explore the probable growth of 5 G. 5G,

or “Fifth Generation” mobile wireless technologies, are projected to be a disruptive force central to the development of the Fourth Industrial Revolution. These sets of technologies are expected to be a major driver for a dizzying array of ground-breaking digital services and changes that will sweep across the world over the next decade. In this digital era of the country technology upgrade day by day with new rebellion in wireless & mobile computing. Technology offers the facilitate potential the evolution of the future growth of the network.

The eleventh paper titled “**A STUDY ON THE LEVELS OF ROLE STRESSORS IN RETAIL SECTOR**” studied **the** levels of Role Stress maintaining healthy status of Job satisfaction of employees working in Retail sector. With respect to Level of Role Stress, in the study it was found out that Role Stress amongst the different demographic groups of Male and Female, Married and Unmarried, Staff and Manager, Sales and Marketing, Young and Adult produces effects only on Married and Unmarried, Staff and Manager, Sales and Marketing groups only. Where, it produced high effect on Staff and Sales groups.

The twelfth paper titled “**Paytm IPO Saga: A Review**” is a systematic review of Paytm’s IPO in Indian stock Market. Authors Mr. Mahawar, Dr. Modak and Dr. Mukherjee with their research tried to help an investors in evaluating the investment that they might be planning in the given company with their research. According to research, huge marketing attracted retail investor to get trapped into the IPO. Euphoria of IPO gains shall fade now with Paytm disaster hence study recommended that investor should focus on positive financial numbers of the company. Rather than focusing on valuation.

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