

Editorial

It is indeed a pleasure to welcome you all to **Vol. XVI Issue I** of “Unnayan - International Bulletin of Management and Economics”. The Journal is also listed in J-Gate (an electronic gateway to global e-journal literature). 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 HR domain as-Conflict management, HR Practices & Performance management, Job Expectations& Gen Z, EI and Workplace employee behavior. Finance domain covers -FDI, Fintech Generations, Credit scoring , Robo Advisors in Investment management , E-Banking. Marketing domain covers Internet Marketing and Affiliate Marketing, Green product packaging and Customer purchase intention . Other topics as Reservations in Government Jobs, E-Learning and Higher education and Bibliometric Analysis on Gender Diversity are covered.

The First research paper titled **“PREFERRED STYLES OF CONFLICT MANAGEMENT BY THE FACULTY MEMBERS OF VARIOUS EDUCATIONAL INSTITUTIONS OF BHOPAL, MADHYA PRADESH”** by Prof.(Dr.) Arjun Murti studied aspects of conflict into organizational life. The study was an empirical research design to examine the possible causes of conflict in schools, identify suitable conflict resolution strategies, and provide suggestions for a more innovative approach to conflict resolution that will improve school performance. Following a thorough discussion with the faculty, it was determined that interpersonal conflicts accounted for the majority of conflicts. In many cases interpersonal conflicts were converted to inter group conflict, increasing its area and intensity of hostility because it is observed that timely intervention of education managers was missing in some institutions. Otherwise, be female teaching staff in majority, they have avoided entering conflicts.

The Second research paper titled **“THE IMPACT OF TRUST, PERCEIVED RISK AND OTHER FACTORS ON MOBILE WALLET ADOPTION IN INDIA: AN EXTENDED “TECHNOLOGY ACCEPTANCE MODEL”** by Mr.Deepak Deskmukh and Dr. Vipin Choudhary elaborated Indian customers' intentions to

adopt mobile wallets, or M-Wallets. This inquiry was based on the Technology Acceptance Model (TAM). In all, 500 Indian customers from around India are included in the survey. Participants in the poll answered questions about five constructs—intention to use mobile wallets, subjective norms, awareness, perceived security, and cash crunch—in order to provide data. The data was analysed by PLS Structural Equation Modelling (SEM). Consumers' intention to use m-wallets is positively correlated with factors such as perceived usefulness (PU), perceived ease of use (PEU), social influence (SI), reward (RE), security (S), trust (T), perceived risk (PR), and personnel innovativeness (PI). Furthermore, the risk factor has a negative relationship with the utility and security criteria that encourage the usage of m-wallets. Trust is shaped by social impact as well, and this in turn affects the inclination to use mobile wallets.

The Third research paper titled **“AN ANALYTICAL STUDY OF IMPACT OF FDI ON INDIAN STOCK MARKET”** by Ms. Khushbu Sahu research attempted an effort to assess the impact of FDI inflows on fluctuations of the SENSEX and Nifty on the BSE (Bombay Stock Exchange) and NSE (National Stock Exchange) throughout the study period. The study suggested relationship between Foreign Direct Investment (FDI) with BSE-Sensex as 0.733; NSE Nifty as 0.724. It indicated that the two variables are in partial positive relation with FDI. This research depicted that flow of FDI in India has significant impact on BSE SENSEX and NSE Nifty movements. By keeping this in mind that Foreign Capital has significant impact on Indian Market, they must attract to the Foreign Capital in India by offering more opportunities for the growth of the economy.

The Fourth research paper titled **“RESERVATION AND ITS BEYOND”** by Prof.(Dr.)Rajkumar Modak and Shri Sanjoy Basu Suggested that when the percentage of overall reservations is 59.5%, with SC making up 15%, ST making up 7.5%, OBC making up 27%, and EWS making up 10%, direct recruitment on an all-India basis through open competition is affected, and certain movements were organized to support the inclusion of the reservation category. But it is a fact that the facilities which the Indian government have, seems to be insufficient. It is insufficient because the total number of populations in India is about 140 crores amongst which 27.2% are between the age of 15-29 years for 2021, following the Union Budget for the financial year 2022-23, the total estimated number of Central Governmental Employees is only about 35 lakhs as recorded on 1st March, 22 and only 5% of the total population are taxpayers. We have to

search for an alternative in order to cope up with this situation. Stress on reservation due to the political pressure, might be the initial but it can never lead to the final solution to resolve the issue. Proper training, education, entrepreneurship and so on are necessary to be the part of a multinational company and thereby to get membership as a Global citizen.

The Fifth research paper titled **“FINTECH IN THE EYES OF DIFFERENT GENERATIONS: A COMPARATIVE STUDY”** by Ms. Nazma Shaikh empirically investigated the different generation’s (Boomers, Gen X, Millennials and Gen Z) perspective, knowledge and awareness towards the fintech services. The outcomes of the study showed that the awareness level in all four generation vary from each other regarding the fintech services. The level of satisfaction is highest in Gen Z and lowest in Boomers. Speed of service is the most dominating factor in attracting all the generations towards fintech world. There is a significant difference in perspective of all generations regarding safety.

The Sixth research paper titled **“IMPACT OF HR PRACTICES ON ORGANIZATIONAL PERFORMANCE – A REVIEW”** by Dr. T.K. Mandal and Mr. Atul Chanodkar attempted to present the available data for the impact of HR practices on organizational performance in various sectors. The findings suggested that the management in an organization may be able to increase the commitment level of employees by improving satisfaction with compensation, policies, and work conditions. Companies should involve their employees in decision making as they are viewed as an indispensable resource for competitive advantage. Expanding the interaction level with employees in staff meetings and encouraging guided discussions on topics related to these issues are some of the ways of improving job satisfaction at workplace, which in turn gives rise to improved organizational performance.

The Seventh research paper titled **“A NEW DIMENSION OF INTERNET MARKETING - AFFILIATE MARKETING”** by Ms. Vinita Ramchandani discusses about the concept of Affiliate Marketing. It tries to explore the process of Affiliate Marketing, its benefits and some of the top affiliate programs in India. Affiliate Marketing if viewed from the perspective of customers is a great way to know the about the products without even directly searching for them. This helps the genuine buyers to know the established and reliable firms where they can get the products they require from the websites/blogs they visit. For an Affiliate, Affiliate marketing is a way of making extra handsome income. If the

affiliate posts the original content, has great number of followers and views on his blog/website, markets the reliable products, he/she can be assured of his/her success.

The Eight research paper titled **“ROBO-ADVISORS IN INVESTMENT MANAGEMENT: AI AND FINTECH DISRUPTIONS”** by Dr.Ushaa Eswaran, Mr. Vivek Eswaran, Mr. Keerthna Murali, Mr.Vishal Eswaran reviews robo-advisor platforms assessing evolutionary growth trajectories, underlying AI mechanisms, demonstrated risk-adjusted portfolio efficiencies, regulatory policy landscapes across jurisdictions and adoption determining factors revealing key challenges around generalizable market validation, personalized customizations scalability, transparency & accountability and hybrid human-robo capabilities augmentation requirements going forward given complex psychological nuances crucial for sustained user trust and engagement. Technical remedies center on contextual explanation systems, human-AI collaboration interfaces and federated learning approaches allowing continual improvement safeguarding reliability. Strategic insights spotlight the critical need for increased cross-disciplinary synergies integrating finance subject expertise with data science and human-computer interaction design principles elevating robo-platforms beyond mere digital tools towards responsible wealth co-pilots adeptly navigating volatile landscapes ahead using coordinated intelligence.

The Ninth research paper titled **“JOB EXPECTATIONS OF GENERATION Z: A GENDER-DRIVEN PERSPECTIVE”** by Ms. Sameeksha Madan, Ms.Shefali Nandan identifies the factors of job expectations through exploratory factor analysis. Six aspects of a job were identified- growth and autonomy, enrichment, meaningfulness, development, economic and interest. The study also attempted to examine gender differences in job expectations. A strong correlation was observed in the rankings of job expectations factors by male and female respondents and no significant difference was identified in the job expectations between male and female students. The study adds new insights to the theory in the field. The findings have important implications for theory, policymakers and for managers.

The Tenth research paper titled **“A STUDY ON THE IMPACT OF GREEN PRODUCTS' PACKAGING ON CONSUMER'S PURCHASE INTENTIONS”** by Ms. Nikita Gupta, Ms. Sonali Arora studied product packaging and purchase behaviour of customers. Consumers are drawn to and expanded upon by

packaging. It thus cuts the manufacturer's marketing and sales expenses. Numerous useful benefits related to product preservation and effective transportation are provided by packaging. The findings suggested that consumers, on average, have moderate purchase intentions. Among the factors influencing purchase intentions, there is notable variability in opinions regarding packaging color, packaging material, font style, packaging design, and printed information. The standard deviations highlight the diversity of perspectives within the sample, indicating potential areas of interest for further investigation or targeted interventions in the marketing strategy.

The Eleventh research paper titled **“EXAMINING THE IMPACT OF E-LEARNING ON HIGHER EDUCATION IN DEVELOPING NATIONS: A CASE STUDY OF BANGALORE, INDIA”** by Ms. S. Jayashree to investigate the changing environment of education, most specifically in developing countries that are struggling with a lack of faculty members and where the advantages of e-learning are becoming more widely recognized. For the purpose of determining whether or not e-learning is useful, the goals of the study are specified. These objectives include determining the components and dimensions of e-learning. In addition to highlighting the relevance of aspects such as user-friendliness, time-saving, academic performance enhancement, and autonomous self-study, the data reveals that there is a significant gender disparity. A significant proportion of respondents had a positive attitude towards online platforms, highlighting the benefits that they believe to be associated with them.

The Twelfth paper **“GENDER DIVERSITY AND FIRM PERFORMANCE: A BIBLIOMETRIC ANALYSIS”** by Dr. Arunachal Khosla conducted a bibliometric analysis of the research area from the SCOPUS database. The results of the bibliometric analysis point towards a lot of interest in the field and the continued efforts to understand the phenomena at hand. The results also highlighted the pioneers of quality research in this field as well as a country-wise analysis of the same. Developed countries have taken the lead but the baton has been carried forward with research increasing in developing countries. Developed countries lead the publication and citation in the area of research with the United States of America the leader of the pack. Publications in the area of research have grown 24 percent CAGR over the last two decades. Keyword analysis and map throw up Gender diversity, corporate governance and firm performance as the ones with the highest occurrences and link strengths.

The Thirteenth paper **“A STUDY ON THE IMPACT OF EMOTIONAL INTELLIGENCE ON WORKPLACE BEHAVIOUR OF EDUCATION SECTOR EMPLOYEES”** by Dr. Ritu Mishra, Dr. Satyakam Dube attempted to understand the effect of emotional intelligence on the workplace behaviour of higher education employees. The result indicated the impact of emotional intelligence dimensions such as self-emotion appraisal, use of emotion, others' emotions appraisal, regulation of emotions, and emotional labour on task performance, organisational citizenship behaviour, and workplace behaviour using these variables. The findings revealed a strong impact of self-emotion evaluation, an Emotional Intelligence factor for education personnel, on the components (Task Performance, Organizational Citizenship Behaviour and Positive Workplace behaviour). The conclusion revealed a considerable impact of others' emotion appraisal, an Emotional Intelligence factor of education sector employees, on the components (Task Performance, Organizational Citizenship Behaviour and Positive Workplace behaviour). The results revealed that personnel in the education sector's use of emotion, a characteristic of Emotional Intelligence, had a substantial impact on the components (Task Performance, Organizational Citizenship Behaviour and Positive Workplace behaviour).

The Fourteenth paper **“FACTORS AFFECTING ADOPTION OF E-BANKING SERVICES”** by Dr. Ankit Laddha examined the effect of technology in the adoption of e-banking services. The findings revealed that demographic wise users are more concerned with perceived usefulness, perceived ease of use, attitude, subjective norms, perceived behaviour control, perceived risk and intention to use.

The Fifteenth paper **“THE ROLE OF CREDIT SCORING IN MODERN BANKING—AN OVERVIEW OF METHODOLOGY & IMPLEMENTATION”** by Ms. Meeta Sharma Moghe, Dr. Shiva Johri highlights the implementation of credit scoring models in real-world banking scenarios. It examines the data requirements, data pre-processing techniques, feature selection, and model validation methodologies involved in developing robust credit scoring systems. The integration of credit scoring models into banking operations and decision-making processes is explored, emphasizing the importance of model monitoring and updates.

The paper examines the influence of regulatory frameworks and evolving consumer trends on credit scoring practices. It discusses the need for

transparency, fairness, and ethical considerations in credit scoring algorithms to mitigate biases and ensure responsible lending practices. In conclusion, this research paper sheds light on the role of credit scoring in modern banking, providing insights into the methodology, implementation, and future aspects. By understanding the evolving landscape of credit scoring, banks can enhance their risk assessment capabilities, improve lending decisions, and adapt to the changing dynamics of the financial industry.