

IBMR International Management  
e-Conference (IBMR-IMC)

on

INDUSTRY  
**4.0**

“TRANSFORMING ECONOMY THROUGH  
INNOVATIVE MANAGEMENT PRACTICES”

(December 11-12, 2020)



UNNAYAN OFFICE

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SAARANSH “Transforming Economy Through Innovative Management Practices” 11-12 Dec. 2020



# SAARANSH

AICTE Sponsored International Management e-Conference  
(IBMR-IMC) 2020

on

Industry 4.0

“Transforming Economy Through Innovative Management Practices”  
11-12 Dec. 2020

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# IPS ACADEMY

INSTITUTE OF BUSINESS MANAGEMENT & RESEARCH (IBMR)

## **Preface**

The term “Industry 4.0” was initially coined by the German government which describes and encapsulates a set of technological changes in manufacturing and sets out priorities of a coherent policy framework to maintain the global competitiveness of German industry. Industry 4.0 has brought many professions to change. People are obligated to learn new, everyday tasks but now are also compelled to use hi-tech gadgets which are fast becoming the most important factor in their working life.

The term Industry 4.0 was first publicly introduced in 2011 as “Industries 4.0” by a group of representatives from different fields (such as business, politics, and academia) under an initiative to enhance the German competitiveness in the manufacturing industry. The German federal government adopted the idea in its High-Tech Strategy for 2020. Subsequently, a Working Group was formed to further advise on the implementation of Industry 4.0.

The impact of industry 4.0 on the modern global economy has already emerged significantly. The fourth Industrial Revolution has unfurled its wings over all industries to impact them positively. The financial sector is thriving due to the positive thrust of digital innovation and financial process automation all over the world. To remain relevant in the face of rapid technological development, companies across the automotive ecosystem are investing heavily in innovative products and manufacturing processes. This gave new hope to India, and Industry 4.0 became a new hub for the global supply chain and the manufacturing sector.

Industry 4.0 in Academic research has been categorized into six domains which are based on Industry 4.0 and the Strategic Role of Marketing Management, Financial Management- A way towards Industry 4.0, The Effect of Industry 4.0 on Organization & Human Resource Management, Industry 4.0 - Technology Disruption on Operations and Supply Chain Management, Technology and System Management for Industry 4.0, Consequences of Industry 4.0 in Economics and Business.

## **IPS Academy President Message**



IPS Academy, Indore was established with the dream to nurture the young minds and ignite their souls by imparting au-courant knowledge, professional skills, and technical expertise along with the blend of value-based teaching. The academy thrives continuously for fostering research-based pedagogical methodologies. Research-based teaching has become the quintessential part of modern-day academics.

As a part of the giant leap in exploring new ways of learning, the Institute of Business Management and Research is organizing an International Management e-conference on Industry 4.0, Transforming Economy Through Innovative Management Practices. The fourth Industrial Revolution strongly believes that technology has the potential to change the world of business in the future. In this pandemic era of COVID-19, we must all agree that this outbreak has impacted humanity, businesses & lifestyles of individuals, and the economies of nations. To increase our sustainability and for future growth, advanced technology will be an indispensable part of the personal and professional lives of the entire human race. All major countries and business conglomerates are investing hugely in the Research & Development activities to make the implementation of industry 4.0 more profound, to carve a new industrial growth path, in the post-pandemic era.

The main driving force behind this e-conference is to give the virtual platform to our future young professionals, academicians, research scholars, thinkers, and practitioners to develop their know-how about the fourth industrial revolution and also to get their opinions about the same.

I wish all the participants and attendees of the conference learn the insights of Industry 4.0 and innovative management practices which they can further include these insights in their pedagogical methodologies and research works for the future.

**BEST WISHES FOR THE FUTURE ENDEAVOURS!!!**  
**DIRECTOR, IPS ACADEMY.**  
**Arch. Achal Chaudhary**

**IBMR, IPS Academy  
Director Message**



IBMR, IPS Academy when embarked on its journey 25 years before, had a one-goal to impart world-class management education along with achieving academic and professional excellence. This never-ending quest of knowledge attainment and goal to transform our young minds into future-ready managers and leaders made the institute to strive continuously for the development of the students.

To take the learning curve of management education to new heights, there arises a need for pedagogies involving methods and applications of research processes. Research-oriented teaching is the demand of time. To harness the research potential amongst the students, scholars, and academicians, the institute is organizing an International Management e-conference on Industry 4.0 on the theme, Transforming Economy Through Innovative Management Practices.

The main aim of organizing this conference to provide opportunities to students and academicians to display their research work about the upcoming management practices associated with the fourth industrial revolution.

The impact of industry 4.0 on the modern global economy has already emerged significantly. The fourth Industrial Revolution has unfurled its wings over all industries to impact them positively. This gave new hope to India, and Industry 4.0 became a new hub for the global supply chain and the manufacturing sector.

I would like to extend my best wishes to all the research scholars and participants of the e-conference. I also hope that the conference is proved to be a knowledge enrichment session for everyone.

All the Best!!!

**DIRECTOR  
IBMR  
Dr. Vivek Singh Kushwaha**

## **Acknowledgment**

We wish to acknowledge the valuable contribution of all the Researchers and Contributors who were a part of the Conference. Their views and opinions gave a deep understanding of the multifarious perspectives from which we could develop this SAARANSH. We also extend our gratitude to the Session chairs who spared their valuable time in assessing the papers and articles for the conference.

We also thank the entire Conference committee whose members' relentless and tireless efforts helped bring success to the conference and helped in the compilation of the papers for the UNNAYAN Journal Special Issue and abstract for this SAARANSH.

We extend our sincerest thanks to the President of IPS Academy Group of Institutions, Ar. Achal Choudhary under whose visionary leadership we could make an effort to organize a knowledge-sharing event like this.

Our sincere thanks go to faculty members whose untiring efforts and contributions have made this conference and journal publication a successful one. We would also like to thank our administrative colleagues for their relentless efforts and support.

## CONFERENCE COMMITTEE LIST

“Industry 4.0: Transforming Economy through Innovative Management Practices” (December 11-12, 2020)

|   |   |
|---|---|
| <b>Conference Patron</b>  | Ar. Achal K. Choudhary  |
| <b>Conference Chairperson</b>   | Dr. Vivek Singh Kushwaha  |
| <b>Conference Co-Chairpersons</b>   | Dr. C. K. Goyal & Dr. Sachin K. Mittal  |
| <b>Conference Secretary</b>   | Dr. Satyakam Dube   |
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| <b>Certificate and Invitation Committee:</b>  |   |
| Dr. Jaya Nema p(Coordinator)<br>Mr. Saket Rathi (Co-Coordinator)<br>Mr. Lokesh Solanki  |   |

# Conference Schedule

December 11-12, 2020

Venue: VIRTUAL ZOOM PLATFORM

| <b>Day 1: 11 December 2020, Friday</b> |   |
|--|---|
| <b>Time</b>                            | <b>Particular</b>   |
| 10:30 A.M. -12:30 P.M.                 | Inaugural Ceremony  |
| 12:30 P.M. – 01:30 P.M.                | Lunch Break   |
| 01:30 P.M. – 04:30 P.M.                | <b>Track 1:</b> Best Ph.D. Presentation   |
| 01:30 P.M. – 04:30 P.M.                | <b>Track 2:</b> Paper Presentation: Industry 4.0 and the Strategic Role of Marketing Management             |
| 01:30 P.M. – 04:30 P.M.                | <b>Track 3:</b> Paper Presentation: The Effect of Industry 4.0 on Organisations & Human Resource Management |

| <b>Day 2: 12 December 2020, Saturday</b> |   |
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| <b>Time</b>                              | <b>Particular</b>   |
| 10:30 A.M. – 01:45 P.M.                  | <b>Track 4:</b> Paper Presentation: Financial Management: A way towards Industry 4.0                                    |
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## Customer Retention Strategy of Star Category Hotels in Indore

**Gagan Prakash**

Research Scholar

IBMR, IPS Academy

### **Abstract:**

India has seen inflow of investments both from global as well as domestic investors. Investments have flown in into various kinds of industries. The Government of M.P. has been conducting global investor’s summit. Indore being the commercial capital of Madhya Pradesh has always been the venue for Investors summits. Most of these visitors are business executives who are well traveled and are habituated to experience luxury in services. This has opened up an opportunity for a number of star hotels to set up their hotels and compete for business. Increase in the number of hotels, which on one hand, is a boon to customers as they get many options to choose from, on the other hand, is a problem to the hotel themselves. 450 customer’s responses were collected from 3, 4 and 5 star hotels in Indore. Statistical analysis helped the researcher conclude that tangibility, reliability and responsiveness are crucial to customers of 4 and 5 star categories. Whereas budget considerations along with service quality was of considerable importance to the customers of 3 star hotels.

**Keywords:** *Star hotels, Service Quality, Customer Retention*



## **A Study of Investigating Patanjali’s Business Strategy for Market Competitiveness**

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### **Abstract**

This paper investigates potential reasons of Patanjali’s market success by focusing on its business strategy and decisions related to spending on marketing plans. It includes four important areas of marketing spending like- marketing expenses, advertising expenses, distribution expenses and selling & distribution expenses. 10 years of financial data from 2010-2019 is taken on these marketing expenses head from CMIE PROWESS Database and linear relationship is examined between ‘marketing spending and sales revenue’ of the company. By this, the study would try to determine functional relationship of ‘marketing spending’ and its impact on sales revenue. The result of the study would help us to know- what is the marketing spending plan of Patanjali? Level of relationship of each variable with sales revenue? Is ‘marketing expense’ a potential determinant of ‘sale revenue’?

**Keywords:** Sales Revenue, Marketing spending, Functional Relationship.



## Impact of COVID – 19 On Indian Solar Industry

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### **Abstract**

COVID-19 pandemic has severely hit solar industry like other aviation and tourism industry. The import restrictions and lockdowns have squelched the Indian economy. The issue was further aggravated by the migration of labor from their place of work to their villages due to fear of COVID-19 virus. The manufacturing of solar panels and other equipment came to a grinding halt due to lockdowns and the installation and commissioning projects slipped their schedules planned in June to Aug 2020. Purpose of this paper is to analyze the impact of COVID-19 on manufacturing of solar panels and components as well as impact on installation and commissioning of solar plants in India. This paper also studies the impact on financial issues in the Indian solar industry. In Research Methodology, the secondary data about the manufacturers of solar panels and companies that install and commission the solar plant has been studied. Due to COVID-19 pandemic scenario, the study is on secondary data. Various articles and data related to solar energy published on internet have been studied, compared and analyzed over the period of two months from 20 Aug to 20 Nov 2020. Practical implications, the views expressed by the solar industry experts if implemented by Govt agencies and various stakeholders will help Indian solar industry to face the challenges posed by COVID-19 pandemic and help in speedily bouncing back. Opportunity, the views and comments of various Indian solar industry experts help in better understanding of different facets of the challenges posed by COVID-19. It will help in handling the issues in more efficient and effective way. Research is analysis of secondary data of Indian Solar Industry.

***Keywords:*** *Solar Industry, manufacturing, Installation and commissioning, Rooftop.*



## **Modern Marketing Strategies for Special Interest Tourism**

**Dr. Bhanu Pratap Singh**

Lecturer, Institute of Management Studies, DAVV, Indore

### **Abstract**

The success of any business lies in marketing, as marketing refers to the process through which businesses and organizations promote themselves and their products by communication with potential customers. It includes all types of advertising, ranging from websites and television commercials to print and outdoor advertising. Businesses spend huge sums of money on marketing to improve their sales, but marketing also benefits society as a whole in several key ways. Marketing often has a persuasive intent, but it generally begins when a company identifies a customer need and seeks to explain how its products or services meet that need. For customers with clearly defined needs, marketing provides a means of learning about new products and what they do. Besides providing consumers with useful information about products and services, marketing can also help set and manage customer expectations. Consumers rely on trusted brands and the consistency that comes from brand loyalty. They also use information from consumer advocacy groups to learn about which brands are most reliable and represent the best values. Businesses use marketing to make consumers aware of major changes, such as mergers and transfers in ownership that affect product offerings or seek to improve quality. Thus marketing is the one of the major tool to communicate with potential customer. Modern Marketing calls for the new view of communication as an interactive dialogue between the company and its customers that takes place during the preselling, selling, consuming, and post consuming stages. Companies must ask not only “how can we reach our customer?” but also” How can our customers reach us?”. Thanks to technological break throughs, people can now communicate through traditional media (newspaper, radio, telephone, television) as well as through newer media forms (internet, digital guide book, mobile applications, social media etc.). The new technology have encouraged more companies to move from mass communication to more targeted communication and one-to one dialogues.

**Keywords:** *Marketing, Hotel, Hospitality, Tourism, Modern*



## **Blended Learning and Flipped Classroom during Pandemic: Opportunities and Challenges**

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### **Abstract**

A health crisis translated into economic crises, the spread of Covid-19 brought the global economy into its knees and induced lockdown worldwide. Social distancing is the only antidote to fight against this pandemic. Lockdown raised major challenges globally, led to shutdown in almost every sector. Starting from the small business units to the corporate giants all are shuttered. The impact on education sector cannot be overlooked however; the online teaching learning process played the role of a not out batsman. The academic institutes started practicing online platform to cope with this outbreak and engaged students meaningfully over the online and that nevertheless delivered a feeling of home away home to the students' fraternity. The current research work tried to understand the significance& different aspects of flipped classroom with the help of available literature. The paper also shades light upon challenges ahead to adopt the flipped teaching learning process.

**Keywords:** *Flipped Classroom, Online Teaching, Virtual Teaching, Covid-19, Students Learning.*





## **Green Electronic Product: A Thematic Review and Future Research**

### **Agenda.**

**Ms. Priyanka Yadav**

Assistant Professor

IPS Academy, Indore

**Dr. Sunita Jatav**

Associate Professor

IPS Academy, Indore

**Dr. D. N. Purohit**

Professor of Commerce

Govt. Arts & Commerce College Indore

### **Abstract**

With an upsurge in the consciousness regarding protection of environment and environmental changes, industries have started research and develop products which contemplate the need for the environmental conservation as well as provides them to sustain their market share and competitive edge. Currently nations and citizens are extra concerned about environmental protection and hence a new arrangement has come up as Green Business. Many companies using Green marketing as a tool. The eco-friendly process uses less resources which results in reduced environmental impacts, provide customer value and therefore are of great importance. The objective of this paper is to contribute to the comprehension in the area of green electronic product in the domain of green marketing. This study reviews the theory of green marketing and green electronic products. There are many researches related to green marketing but only few have focused on green electronic products in the context of green marketing.

**Key words:** *Green marketing, Green electronic products, Environment protection.*



## **Marketing of Organic Products in India**

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### **Abstract**

In India, organic farming was practiced since thousands of years. In traditional India, where organic farming was the backbone of the economy, entire agriculture was practiced using organic techniques, where the fertilizers, pesticides etc. were obtained from plant and animal products. This paper discusses about the existing marketing practices and problems to identify the loopholes and plug them correctly. The study explores the marketing trends for organic food products and unveils the areas where more attention is needed which issues are to be further researched, resolved and improvised. Thus, for boosting organic agriculture, marketing of organic products will be a main driving force.

**Keywords:** *Organic Products and farming, marketing trends, t- test*



## Impact of Digital Marketing on Consumer Purchase Decision

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### **Abstract**

Due to advancement of technology and highly globalised competitive market traditional marketing is replaced with Digital marketing. Digital marketing is a process of promoting brands using digital platform, Comprising of Internet, Smart phones and other interactive mediums. Digital marketing has changed the purchasing pattern of consumers. Major advantage of digital marketing is that business can extended globally with lower cost, consumers have also access to wide range of products. Main objective of this study is to analyze the impact of Digital marketing on consumer purchase decision and to find out awareness of consumers about various digital marketing platforms. Convenience sampling method will be used for selection of sample. The results of the survey will be analyzed using chi square test. Due to availability of updated technologies even in remote area and increasing usage of internet by Indians, interconnectivity of consumers is increasing day by day as a result of which consumer perception is changed and organization should easily recognize that change. Digital marketing provides an opportunity to the consumers to have a close look on the information of the product provided by the company and can able to do comparison, so that they can enjoy right of choice amongst available and can place order at any time and at any place.

**Keywords:** *Digital Marketing, Consumers, purchase decision.*



## **Brand Preference of Customer towards Various Cement Company in Selected Area.**

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### **Abstract**

The Cement companies are interested in the individual housing segment because it is highly profitable segment by value compared to the other two segments. This segment is most profitable because the bargaining power of individual house owners is less whereas the government and industries make bulk purchase and ask for low prices. Therefore, the customer segment chosen for this project was individual houses segment which is profitable by value and volume.

***Keywords:*** Brand Preference, Cement companies, customer segment.



## **Impact of Digital Media on Higher Education**

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### **Abstract**

The structure of Higher Education in India is primarily a public funded activity; its structure and organization are complex and varied. Higher education in India is growing rapidly as students are more careers oriented. India's higher education system is the third largest in the world. The growth of Digital Media since 90's and now has developed in such way that it has played a major role in the lives of the people. Digital media played a major role in the pandemic, suddenly it came up with more different techniques where digital media played a major role where online education took place and many enrolled themselves for online education in this. Through Digital Media students also looked for colleges via Facebook, instagram, YouTube, and LinkedIn etc. Earlier, it was difficult for the students even to look for good colleges, Universities; but now digital media has played a major role in this where students can look for colleges, Universities and Online courses as well. This paper aims to target and describe about the glimpse of Higher Education in India, the growth of Digital Media, impact of digital media into higher education

**Keywords:** *Digital Media, Higher Education, Pandemic*



## **Role of Shoppertainment as a Determinant in Elevating in-store Experience and Enhancing Retail Sales**

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### **Abstract**

Shopping has historically been an activity that human beings subconsciously tend to enjoy. And marketer's role is to not merely cater to fulfilling purchase-related needs of a person, but also to ensure that the customer enjoys the experience as much as possible, making them feel excited and positive. This is the core idea of Shoppertainment or Experiential Retailing. This research has been done to explore and understand how Shoppertainment affects people with different demographic details falling in the age bracket of 18-55. The study aims to investigate how various consumers respond to Shoppertainment and how they resonate with it. It aims to justify that by elevating in-store elements, retailers can create exciting shopping experiences for their customers, which increases footfall in the store, and eventually retail sales.. The present study has been carried out in Indore, using the responses of 227 people on a structured questionnaire. The data has been analyzed using tests of data normality, reliability statistics, frequency distribution, chi-square test, and regression analysis. After the tests, two variables namely “Shoppertainment” and “Retail Sales” were named. It has been deduced through the study that how the retail sale is directly dependent on certain factors that count as Shoppertainment.

**Keywords:** *Shoppertainment, Retail, Experiential Retailing, Retail Sales, Hedonistic, In-store Retailing, Shopping, Marketing, Experience*



## **Role of Service Quality in Influencing Customer Satisfaction towards Hotel Services in M.P.**

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### **Abstract**

The Indian Hotel Industry has seen a significant growth in all categories from upscale luxury to limited services and boutique and budget hotels and it is all set to enter the next phase of growth of untapped growth potential. High level of competitiveness in the marketplace in which hotel industries functions has been one of the biggest contemporary challenges of management in Hotel industries in providing service quality and maintaining customer satisfaction. The present research therefore attempts to examine customers' perceptions of service quality of the hotels in MP and the impact of service quality on customer satisfaction towards hotels. The SERVQUAL model is applied to measure customer's perception towards service quality of hotels and construct to measure satisfaction towards services in the hotels. A sample of 300 respondents has been used to collect data from 6 cities of Madhya Pradesh which comprising Indore, Bhopal, Jabalpur, Pachmarhi, Khajuraho and Bandhavgarh on the basis of two stage sampling method. The study has used T-test, ANOVA test and correlation analysis as statistical tools for the analysis of the data collected. The study indicated that *Empathy* was perceived to be the most important factors affecting customer service quality followed by *Responsiveness* and *Assurance*. The results also revealed that there is a significant relationship between service quality and customers' satisfaction. Further study found that occupations and income of customers have a significant influence on the perception of quality of services in the hotels in MP.

**Keywords:** *Service Quality, Customer Satisfaction, Customer's Perception, Hotel Services*



## **Attitude of Students towards Kahoot as a Game-Based Learning Approach at Campuses in Ernakulam District**

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### **Abstract**

The practice of game-based learning approach coupled with conventional learning approach would lead to an entertaining, fruitful and fresh experience. This study preferred Kahoot as a game-based learning approach in order to investigate the general attitude of students towards such technique. A total of 120, both male and female students enrolled in various courses were taken as samples from campuses in Ernakulam district of Kerala. The study has analysed students' attitude towards games, attitude towards Kahoot game-based learning tool and perception of students towards Kahoot application. Further, the relationship of demographic data with regard to students' attitude towards games as well as game-based learning approach were calculated. Electronically generated questionnaire was employed to collect primary data and analysed using Karl Pearson Correlation, Chi-Square and Crosstabulation in order to accomplish the goals of the study and proving hypothesis. Results at the end revealed, the attitude of students' was positive towards Kahoot as a game-based learning approach.

**Keywords:** *Games, Gamification, Game-based learning, Attitude, Kahoot.*





## **Factors Affecting Festive M-Commerce Sales Promotion and its Impact on Consumer Buying Behavior in India**

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### **Abstract:**

The objective of this research is to identify various factors which affect festive m-commerce sales promotion. Also find the impact of these factors on consumer buying behavior. The study is descriptive in nature and self-structure questionnaire was designed to take responses from a consumer who are buying online. A sample of 154 respondents was finalized. Factor analysis and regression tool used to examine collected data and five major factors identified names as discount, cash back, coupons, financing (EMI) and exchange. Regression tool applied to know impact of these factors on consumer buying behavior and it is found that these factors impact on consumer buying decisions. It is found that three main determinants which affect consumer buying decision named as discount, cash back, coupons.

**Keywords:** *Festive sales, online sales, m-commerce sales, Seasonal online sales, Consumer behavior.*



## **A Comparative study of Nifty Bank Indices**

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### **Abstract**

Investment in stock market equity is a golden opportunity to earn best return. Stock market includes several securities that are being traded by speculators and investors day in and day out. There is a lot of risk involved while investing in any sector in the stock market when the thought comes in mind about investing for short run. In the long run, investment in banking sector has been considered as a good opportunity. Bombay Stock Exchange (BSE) and National Stock Exchange (NSE) are leading stock exchanges in our country. NSE was the first exchange to provide the fully automated platform for share trading. It provides trading facility in an easy way to all investors spread across the country. NSE has various indices that serve people investing in different sectors. These market indices work as benchmark to measure performance of portfolio or stocks. Banking sector is a growing sector and this study is based on the performance of the banking sector. Banking sector can be divided into two sectors i.e. Public Sector Undertakings (PSUs) and Private Sector Banks. The indices which represent the banking sector include Nifty Bank, Nifty PSU Bank and Nifty Private Bank. The Nifty Bank has 12 constituents. Nifty PSU Bank has 12 constituents and Nifty Private Bank has 10 constituents. This study is based on the performance as well as the risk involved in three Nifty indices based on the Banking sector. The period of study for evaluating risk and return has been taken from April 2016 to March 2020. The researcher has used mean, correlation, regression, beta and standard deviation. It is very important to understand the risk and return involved in various sectors and then decision regarding selection of a particular stock for investment should be taken.

**Keywords:** *Beta, Standard Deviation, nifty, correlation.*



## **Brand Placement Efficacy: Consumer Evaluations and Brand Recall**

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### **Abstract**

The purpose of this paper is to evaluate the effectiveness of product placements in Indian movies in conformity with brand recall. The study goes further to understand the growing trend of brand placements in the Indian movie industry. A study on 110 young adults (below 25 years) was conducted, Clippings of 15 brands from 20 different hindi movies released during year 2019 were shown. Both primary and secondary data is used. Primary data was obtained through an online questionnaire which was framed on pre identified variables using purposive sampling techniques. In-film placements of various brands were found to be highly prevalent in Indian movies. Showing the usage of the brand was the most common style of execution. This mechanism can be used for better brand recall, improving purchase intentions and attitudes towards the brand. This study being young -respondent centric, covers only 15 brands and 20 movies from year 2019. For this study, only brand recall is being used to measure the effectiveness. Further scope lies in study of role of demographic factors, brand familiarity, celebrity, and other stimulus factors. The study will help students and academicians to understand the nature and effectiveness of Product placement and also contribute to marketers in improving customer’s perceptions towards brand and its attributes. This study is one of the first to systematically record, and analyse the effectiveness of brand placement on consumers on the basis of brand recall.

**Keywords-** *Product placement, Brand Placement*



## **Exploratory Research on Women Leadership at Workplace: In Different Organizations of Indore**

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### **Abstract**

The escalation in research regarding women leadership has brought various facts forward, but unbalanced ratio of male and female leaders draws scope for research on women leadership. In professional environment too, women are taking over various challenging job positions and large masses of women are onto their journey of synergizing their family responsibilities with professional job roles. Such synergy calls for their leadership traits and decision making in both the spheres. This study attempts to study the factors of women leadership especially in their professional sphere. Studies have concluded that occupational differences have an interactive effect on leadership. Hence, taking the base of the surveys of past researches this empirical study has been planned to know the impact of occupation on the factors of women leadership. Using a survey of female respondents from Indore city the study concluded that occupation has a significant effect on women leadership factors of Women Empowerment, Stereotype mindset and Professional Competency. However, occupation was not found to affect the factor of Gender Discrimination.

**Keywords:** *Women leadership, gender diversity, workplace, occupation.*



## **Role of Emotional & Social Intelligence in Work Settings: Review of Literature**

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### **Abstract**

This research paper explores the pre-eminent and vital characteristics of Emotional and Social Intelligence and their importance in the working environment. The paper approaches to review the application and utility of emotional and social intelligence competencies predominantly in the work settings. It also envisages the psychological impacts of social and emotional intelligence suggesting further developments for working professionals. In present scenario, researchers determine social and emotional intelligence as an important attribute of successful and contented working professionals and also to the growth of the most dynamic organizations. Emotional and social intelligence has garnered due consideration of many employees as a formula for big achievements and professional success. In this respect, this paper can provide useful insights to the organizations and its human capital to comprehend the principles of social and emotional intelligence. The paper can provide useful guidelines to stimulate the application of social and emotional intelligence in the workplace for the well-being of employees and affluence of organizations.

**Keywords:** *Emotional and social intelligence, competencies, professional life, workplace.*



## **Employee Retention Policies: A Survey of Selected IT Companies**

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### **Abstract**

The current research focuses on studying employee retention policies adopted and implemented by Indian IT firms. Growing importance of employee retention techniques and higher attrition rate in IT firms were the main reasons of conducting this research. It includes various dimensions of ‘employee retention’ and its effectiveness across IT industry. With the help of empirical survey of 176 respondents from different IT firms important ‘retention’ techniques are identified and measure its effectiveness based on three important demographic attributes like- gender, experience and length of service in current organization. Result revealed that, retention strategies are still workable and help firms to engage and retain best talent. Male and Female employees doesn’t differ in their perception towards effectiveness of retention programs in IT firms. Experience and length of service in current organization also play significant role in shaping employees’ behavior towards the importance of retention strategies. The study proves importance of retention techniques in IT firms and suggest to innovate it at timely basis to maintain its effectiveness.

**KeyWords:** *IT Industry, Employee Retention, Employee Retention Strategies, Attrition Rate.*



## **A Study of Academicians’ Perception towards Present Management Curriculum and Graduate Employability**

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DAVV, Indore

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### **Abstract**

The objective of this research was to study the academicians’ perception towards present management curriculum and graduate employability. A sample of 120 academicians from different management institutes of Madhya Pradesh was studied. Analysis leads us to the conclusion that the academicians are not satisfied with the present management (MBA) curriculum and suggest revision and updating of curriculum to bridge the gap in present curriculum and industry demands. In their view the primary function of management education is the development of necessary skills, attitudes and values among management graduates followed by their awareness about the business world. They also give due importance to the inclusion of practical exposure and teaching with the help of real-life examples for the development of employability skills among graduates. Some of the major recommendations were industry exposure, action-oriented learning, commercial awareness and inclusion of industry-based research in curriculum.

**Keywords:** *management curriculum, Employability, Industry Demand, skills.*



## **A Review on Moderators of Workplace Incivility: Agenda for Future Research**

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### **Abstract**

Workplace incivility is a mild form of workplace mistreatments, and there has been a phenomenal growth in the number of literatures on workplace incivility for the past 21 years. The objective of the present study is to review and synthesize existing literature on workplace incivility to get a clear understanding of the moderating mechanism on the incivility-employee outcome relationships. In total, 30 empirical studies from academic databases have critically reviewed, and different moderating variables were identified on the said relationships. The moderating variables identified has classified into personality traits, demographic variables, organizational resources, situational variables and personal resources. The study also provides potential moderators with strong theoretical support which can be examined by future researchers while analyzing the incivility-outcomes relationship.

**Keywords:** *workplace incivility, moderators, personality traits, personal resources, organizational resources.*





## **Study of Participants’ Perception Regarding Effectiveness of Online Management Development Programme in Post-COVID 19 Scenario**

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### **Abstract**

Training and Development programme for employees acts as Capacity Building Measures not only for the employees but also for the organization. Expenditure on Training and Development Programme may be termed as investment on Human Asset of the organization, which upgrades knowledge, skill and attitude of the Asset. Company XYZ is a wholly owned Government of India Non-Banking Finance Company - Infrastructure Financing Company (NBFC-IFC), established to provide long terms finances to commercially viable infrastructure projects. Company XYZ also undertakes many Capacity Building Measures in terms of Training and Development Programme for its Human Asset. One of such measures is sending the individual employee for short term Class Room Management Development Programme (MDP) to globally and Indian renowned institutes like, IIMs, ISB, XLRI, Dun & Bradstreet, ASCI, CRISIL, NIBM, Euromoney and London Management College etc. Company’s endeavor is to expose all employees of at least one such training programme During unprecedented Covid 19 situation, it has been not only difficult for the institutes to run class room MDPs but also for Company to send its employees for MDPs. In this situation, institutes started running on line MDPs and accordingly, employees of Company XYZ are being nominated for on line MDPs.

**Keywords:** *NBFC-IFC, MDP, Training & Development, Training Effectiveness, Effectiveness Quotient.*



## “Are they leaving or staying”: Employee Turnover an IT Industry Analysis

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**Dr. SatyakamDube**

HOD, IBMR, IPS Academy

### **Abstract**

Research questions that this paper attempts to answer are – has it ever happened in your organization that people seemed absolutely satisfied with the Performance Appraisal (PA), but they left the organization. The research work focused on significance impact of performance appraisal on IT industry employee and after PA impact on employee turnover. 126 employees were associated with an IT company from last 3 years’ data set that was used for the research. Based on the results of a pilot study, two groups were distinguished, i.e. Performance Based Appraisal (PBA) and satisfied employee and PBA and dissatisfied employees in IT Industry, Chi square tool was applied to identify the impact of performance based analysis and its impact on Employees Turnover in IT industry in India. The findings provide evidence for meaningful differences (e.g. satisfied employees and dissatisfied employees) result found significant association between performance-based increment and left the organization after employee satisfaction dissatisfaction both from organization. There was no link between performance and pay, lack of learning opportunities, organization doesn’t have a brand recognition, lack of challenging role and you don’t like the city in which the organization is based, can be the reason to leave an IT Organization and it should be improved by Companies.

**Keywords:** *Employee turnover, Performance Based Appraisal, IT Industry.*



## **A Focus on Emotional Labour in Armed Forces**

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### **Abstract:**

Managing individual emotions is part of being successful at work, whether as academician, fire fighters, stewardesses, Pilots, Doctors or Soldiers. Emotions such as excitement, sadness, anger, shame or fear, whether controlled or uncontrolled, displayed, suppressed, or utilised are experienced and learned from every day of our life. We use and manage emotions in everyday life and at work, and how we do so is largely influenced by who we are, ie our class, gender, ethnicity, society, peer group etc, and what we are doing ie family work, occupational work etc. Hochschild's pivotal work *The Managed Heart - Commercialization of Human Feelings* (1983) has been crucial to, research on work and emotions. In her book Hochschild, tried to make sense of how the growing service industry shifts the exploitive mechanisms of capitalism to the realm of women's work. Hochschild's identification of 'emotion labour' as typically provided by middle class women, she identified emotional alienation as the central danger of the then rapidly-growing service industry. The feeling rules, as identified by Hoshschild, of many professions are primarily driven by rationales which are non-profit and non-commercial in nature, such as help (social work), health (doctors, nurses), or national security (soldiers). Emotional management is not the sole preserve of women and the service industry, as Hochschild originally had assumed, but is also undertaken by male employees in male-dominated occupations and professions, such as, firefighters, rescue workers and soldiers.

**Keywords:** *Emotional Labour, Surface Acting, Deep Acting*



## **Impact of COVID-19 on Human Resource Policy: Employee Perspective**

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### **Abstract**

The COVID-19 pandemic has captured the entire world and has also affected the organizations. Various changes are made in organization with innovative technologies like IOT, data science, AI, etc to boost up economy. With the outbreak of COVID-19, employees are adopting technologies very fast and various organizations are making changes in their work practices to cope up with the challenge. It has been observed that post COVID-19, HR departments have restructured their HR policies to restart the work functioning. The purpose of this study is to understand the job related attitude of employees towards the amendments in HR policies. The study makes an attempt to identify the factors that affect the employee’s job-related attitude towards the amendments in HR policies post COVID-19. The most significant factor is identified through statistical procedures of SPSS version 20 software. The findings of the study will help organizations in identifying the factor that can assist in improving the HR policies and strengthen their work environment to conquer this pandemic situation and contribute in transforming the economy.

**KeyWords:** *Human Resource Policy, Employee Perspective, COVID-19 pandemic, Working Environment, Job Security.*



## **The Drucker Insight on Doing Business in Lego World**

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### **Abstract**

Societies, markets, and workplaces are driven by new populations with new demands. This paper extracts the concept of enterprising in The Lego World from the unrevealed legacy of Peter Fredinand Drucker, “The Father of Modern Management” who was an Austrian – born American management consultant, educator and author , In the twenty-first century, businesses exists in a Lego world, Companies are built out of Legos: People Legos, Product Legos, Idea Legos, And these aren’t just ordinary Legos; they pass through walls and geographic boundaries, and they are transparent. This Legos are not a manner of time nor a matter of space , Breaking this Legos is not an easy task. This papers aims in identifying and synthesizing the concept of Doing Business in Lego World, Which will guide executives in absorbing and assimilating Drucker’s ideologies towards better Leadership and exponential growth.

**Keywords:** *Strategy, Organizational Behavior, Peter Drucker*



## **A Study on Impact of Self Help Group Linkage (SHG) Program on Women Decision Making Ability in India: with reference to Krishna District, Andhra Pradesh**

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### **Abstract**

Paper analyze the role of SHG bank linkage programme on Women Decision Making Ability in India. The SHG movement in Andhra Pradesh began in 1998 on the basis of the ideals of thrift, self-help and internal lending. The creditworthiness of these groups, which are otherwise unbanked and have no collateral, has been based on their group discipline, repayment culture and accumulated corpus funds; and this has resulted in the SHG Bank Liaison Scheme, through which SHGs are granted credit by service area banks as per Micro Credit Plans of SHGs. Started in 2000, the groups have used bank loans of more than Rs.50 thousand crores. The paper aimed to analyse the key characteristics of the effect of the Microfinance Program on Women's Decision Making Capacity in the selected district. The research also contrasts women's decision-making powers before joining the group and after joining the group.

**Key Words:** *Micro Finance, SHGs, Women, Loan, Decision Making*



## **A Study of Skill Development in Information Technology Professionals to Make Them Industry 4.0 Ready**

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### **Abstract**

Due to the rapid industrialization, increase in the number of industries and over the time, many revolutions took place. In this series, the 4<sup>th</sup> revolution in the industry changed the entire working pattern and technology of industries. The main aim of the research is to highlight the meaning of industry 4.0 and the skill required to do work in a fully transformed industry. Industry 4.0 is another name of recent trends in the automation process and exchange of data in any manufacturing industry. Industry 4.0 is the 4<sup>th</sup> revolution in industry and it represents the organizations in novel form. It is an intelligent complex network of new technological processes and machines. Information Technology organizations are knowledge organizations and have a rich contribution to the Indian economy. Now after the manufacturing industry, the IT industry is ready to embrace industry 4.0. The employees who are working in it should possess sound digital skills. As far as industry 4.0 concern, only digital skill is not sufficient for IT professionals, many other advanced skills are required for an IT professional to make them competent for industry 4.0. Researchers describe all the advanced skills required for better performance in novel industry environment by IT professionals such as advanced technical skills, intellectual abilities, behavioral qualities, and much more advanced innovative domain knowledge of networking, information technology and expertise in data analysis etc. is required to be ready for industry 4.0.

**Keywords:** - *industry 4.0, IT professionals, digital skill.*



## Work-Life Balance in the COVID-19 Pandemic Times: an Empirical Study

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### Abstract

The study has attempted to capture the scenario during and post- countrywide lockdown that was initiated in March 2020. The main objective of the study was to understand the spillover of professional commitments on family time, and vice-versa. It also tried to capture how the sense of work and family life evolved (and changed) during and post lockdown. The respondents are primarily working professionals (across manufacturing and services sector) who are managing both office and family – via online or offline. A standard questionnaire by Netemeyar et al., developed in 1996, has been used. Literature review has further helped identify factors responsible for work and family spillovers. Three tools were used to analyze the responses – Confirmatory factor analyses, Correlation and Regression analysis. The outcomes of the study provided clarity on two established constructs, namely- Work-Family Conflict (WFC) and Family-Work Conflict (FMC).

**Keywords:** *Work life Balance, COVID-19, Spillovers, and Conflict*





## **HR 4.0- Shaping HR Strategies to cope with Transformation**

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### **Abstract**

The digital Transformation known as Industry 4.0, blurring the lines between people and technology fusing the physical, digital and biological worlds together. If Industry 4.0 represents a major transformation in the way companies approach manufacturing, it is also true that this move has reduced human resource requirements, especially through automation. Similarly, the exchange of data between different systems has dramatically increased efficiency and decision-making processes related to people management.

Although the world will see even greater changes in the coming years, much of the technology needed is already in place to replace much of the current HR-related activities. Therefore, HR 4.0 is a revolution in the area of Human Resources. In adopting this change industry faced with lack of skilled level of work force as the skills which are important today will become obsolete in the future and the work force will be expected to possess new skills in the domain of information technology, data analytics, etcThe effect of these paradigm shift brings , HR to becomes more automated, focusing its activities on strategic issues and no longer on manual, bureaucratic and repetitive actions. The paper explores transformation in HR strategies- new way to recruit the talent,Talent development, Skill Enhancement , provide digital leaderships, focuses on Emotional Quotient, building Employee Relations, and Talent Retention .

**Keywords :** *Industry 4.0, Smart 4.0, Recruitment, Talent Development, Skill Enhancement Digital Leaderships, Emotional Quotient, Employee Relations, Talent Retention.*



## **A Study on Impact of Non-Performing Assets on Profitability of Selected Public Sector Banks of India from April 2014 - March 2019**

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### **Abstract**

The study focuses on the levels of Non-Performing Assets of Selected Nationalized Public Sector Banks in India from April 2014 to March 2019. In this paper we have tried to analyze the share of deposits in the Indian Banking Industry which contribute that 83% of the share is held in the hands of either state or nationalized banks. The effect of Non-Performing Assets on the bank lays a negative impact on the overall performance of the bank and there have been made continuous efforts for the reduction of the same since very long. The paper evaluates the levels of the Non-Performing Assets on the Banks Profitability in the set duration and is measured with the help of application of comparative analysis and some statistical tools. The study also tries to evaluate the interrelation between the variables that are Non-Performing assets and Profitability of the bank in gross and net prospects for the stated years and helps to develop an understanding between the effects of the Non-Performing assets on the Profitability of the bank. It shows the gradual rise and fall of the measures and their comparison for actual performance evaluation the Banking Industry in India through Nationalized medium.

**Keywords:** *Indian Banking Industry, Non-Performing Assets, Profitability, Level of performance*



## Acceptance of Net Banking Services

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### **Abstract:**

Banks are the backbone of India’s economy and have a major role to play in the economic development of the country. They not only provide employment to many people, but also serve as a medium to provide different banking services to a large number of customers. Technological advancement has revolutionized the services sector and its impact on the banking sector has been phenomenal. The dynamic business environment accompanied by globalization and changing needs of people has given rise to e-banking Services viz. Net Banking, which has changed the way banking is done and is gaining currency day by day. With digital banking we can transact with higher speed, ease and convenience. Functions like fund transfer, cash withdrawal, getting statements, paying the bills, investments, etc. can be performed in a very short time. Digital banking has taken off in a big way after smart phones came into the market. Most banks have their apps for customers such as mobile banking app and pay zapp app. These services made it easier for customers to operate their accounts and slowly led to the coining of the phrase ‘Any time anywhere banking’. This paper examines the current scenario of digital banking services in India and its future perspective from banking point of view.

**Key words:** *Digital banking, economy, technology, globalization, customer.*



## **Indian Auto Component Makers: A Detailed Review of Industry Scenario**

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### **Abstract**

Indian automobile industry is world’s largest and fastest growing industry in terms of production capacity, supplies, sales, auto component manufacturing and exports. The current study concentrate on reviewing industry scenario for auto component makers by concentrating on four important area like- Market Demand, Government Support, Competition and OEM policies. Covering these four parameters the study would examine the situation of Tier 1, 2, & 3 auto suppliers. As the Indian automobile industry is very vast to study, therefore the current research only include commercial vehicle auto component makers. The study shall go for deep literature review of articles, researches, blogs and industry expert interviews published to analyze current industry scenario. The result reveals that, government policies and support are not enough to completely eliminate the suppliers’ problems, market scenario seems to be bright and trending for OEMs but not exactly same for component suppliers, competing contract manufacturers are getting tough competition from domestic producers.

**Key Words:** *OEM, Automobile Industry, Auto Component Makers, Tier 1, 2, 3 Suppliers, Commercial Vehicle Suppliers.*



## **GIG Economy in Economic Distress in the Post COVID Era**

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### **Abstract**

Digital Technology has transformed the whole world and provides the platform for future generation to contribute their knowledge and skills as a franchise or freelancer. This transformation is known as ‘gig economy’. This provides temporary and short-term jobs through digital platforms connected to many job seekers. It is observed that in the Pandemic (COVID-19) many people have become jobless and even those who run their businesses, they also have to shut down their businesses. The increasing trend of on demand services by Gen X and Gen Y has given rise to this type of economy. So for the millennial generation, the ‘gig economy’ has stretched its arms to professionally qualified job seekers and help out in declination in the rate of unemployment. Many start-ups are connecting directly with the consumers like Swiggy, Zomato, Uber, IT consulting firms etc. in the form of GIG economy. In the Pandemic the GDP has come down beyond the limitations so it would be beneficial for the coming years that ‘gig economy’ can be taken to heights. The aim of this research is to examine the perception of people towards ‘gig economy’ in providing the employment in economic distress. The emerging ‘gig economy; brings opportunities and benefits in increasing the new employment, easy accessibility of goods and services and increased productivity. For this study, Indore city, a Commercial Hub of Madhya Pradesh will be selected as a sample area and based on convenience sampling method 250 respondents will be chosen who are the part of franchise or freelancer i.e. work from home. The expected outcomes will be concluded to know how people are able to cope with the economic distress and strengthen the Indian Economy. In analyzing the study, regression will be applied in examining the effects of ‘gig economy’ on their livelihoods. In this way, we can revive our economy by generating number of employment opportunities.

**Keywords:** *GIG Economy, Economic Distress, Millennial Generation, Easy Accessibility, Employment Opportunities, Increased Productivity.*



## **An Assessment of Correlation between E-Way Bill System and GST Collections**

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### **Abstract**

The biggest tax reform in India has been implementation of GST. E-way bill is a compliance mechanism to curb tax evasion and increase *revenue* for the Centre and States Government. It was made mandatory from 1<sup>st</sup> of April 2018. It is the transparent and digitalize technique. Objective of this study is to understand the concept of E-way bill and its relationship with the GST collections. The study was conducted on the secondary data of Number of E-way bills generated and GST collections of 24 months. The study found that there is low positive correlation between the two. Findings of the study are expected to serve as a guide and help to government for increasing the GST collections.

**Keywords:** *GST, E-way bill, Correlation, Tax Evasion*



## **A Case study on Strategic Management of Non-Performing Assets in HDFC Bank: An Implementation of Mckinsey 7S model**

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### **Abstract**

The case explores and analyses management strategy employed by HDFC bank to cope up with the problem of Non-Performing Assets using Mckinsey 7s model. The case also presents SWOT analysis for HDFC bank through the assessing lens of bank’s NPA management. A brief profile of HDFC Bank has been presented in the case study along with key financial highlights and selected financial ratios of the bank for eight years period from FY 2011 to FY 2018. In the case study, light has been thrown on the strategic intent of HDFC bank to deal with Non-Performing Assets with underlining of Bank’s Mission and Vision. Case study also conferred HDFC Bank’s business model in order to develop understanding about operational insights and business structure of the bank. In SWOT analysis, it has been observed that immense efforts has been made by HDFC Bank for management of NPA and maintain standard asset quality in the loan portfolio of the bank. A brief discussion on NPA statistics has been presented and case study concludes with comparative presentation of strategic management of NPA by HDFC bank and its private peers through Mckinsey 7s framework.

**Keywords:** *Indian Banking Industry, Non-Performing Assets, Mckinsey 7s model*



## **E-banking Services- Analysis of Most Popular Services among Customers**

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### **Abstract**

The study focuses on e-banking services offered by banks for making banking transactions more easy, smooth and faster. It also aims to determine most popular services among customers based on gender, age and occupation. For this, 180 responses are collected through structure questionnaire from different customers. The study finds, demographic profile like- age, gender and occupation have significant impact on choice and selection of e-banking service. Customers with different age bar prefer different services, similarly, male and female also differ in their perception and people of different occupation also use different services.

**Keyword:** *E-banking Services, Digital Transactions, E-banking in India, Online Banking*





## **A Study of Measuring Covid-19 Impact on Stock Performance of Selected Sectors**

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### **Abstract**

Stock market is vulnerable in nature especially in developing economies which quickly get influenced from any uncertainty occur in any macroeconomic indicator or variable. The end of 2019 experienced the introduction of ever introduced human hazardous virus attack globally which not only hit the human life but badly impacted the businesses across the world. India too couldn't keep itself untouched, and beginning of 2020 brought unprecedented economic changes in the country. Long lockdown hit demand, production, investment etc. which in turn reflected in poor performance of stock market. The present research collects evidences of stock performance and return of selected sectors with respect to Indian stock market. The findings would help investors to have camera ready results of stock return of important sectors and help to make future investment plan accordingly. It would also help to understand the real impact of Covid-19 in India with empirical evidences.

**Keywords:** *Stock Return, NSE, Stock Performance, Covid-19, Indian Stock Market.*



## **A Study on Impact of Earning Potential Ratios of listed General Insurance Indian Companies on its Stock Market Price**

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### **Abstract**

This article presents a research agenda for the various dimension and impact of earning potential ratios on its stock price of listed general insurance company. After an in-depth Literature reviews it was found that stock price also gets affected by micro and macroeconomic factors. The study has focused on five earning potential ratios viz Book Value per Share (BPS), Dividend Payout Ratio (DPS) Earning per Shares (EPS), Yield or Return On Total Assets (ROTA) & Return On Average Equity (ROAE) to analyses the impact on Market price of Stock. Multivariate Regression Technique was used for analysis of relationship among different variables with the stock price per share. The calculated result was based on moderate level of significant linear relationship among market price of stock with earning potential ratios of listed General Insurance Indian Companies are found at 95 percent level of significance.

**Keywords:** *General Insurance, Dividend Payout Ratio, Yield, Return on Equity*



## **A Study of Determining Factors Shaping Investing Behavior of Investors**

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### **Abstract**

The study emphasizes on identifying potential indicators which play crucial role in shaping investors' behavior towards investing into different investment avenues. By this, the study would determine important factors that play crucial role and influence investors' choice of selecting specific investment option. Exploratory factor analysis shall be used to identify the factors and draw a factor diagram using e-Views software. The findings of the study will help to understand investors' behavior towards selection and investments into different investment options. It will also provide a deep insight about potential factors responsible for investors' choice making for investments. Self-structured questionnaire will be used to obtain responses from eligible respondents. The data will be process using SPSS and e-Views software.

***Keywords:*** *Investment Pattern, Investment Behavior, Investment Options.*



# Modeling Stock Market Volatility with Returns Using GARCH Models Under Different Distributions

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## Abstract

This paper studies daily returns data using appropriate GARCH model with different distribution that captures conditional variance and volatility clustering effect. Daily close price value of SENSEX from Bombay Stock Exchange (BSE) for the period April 2003 to March 2019 was gathered. Four symmetric GARCH models were applied at different distribution densities such as Normal distribution, GED distribution and student's t-distribution. Along with this, certain stylized facts such as conditional variance, volatility clustering, asymmetry and mean reversion were also discussed. This study utilizes varied information criteria for selecting best fit model. Results concludes that GARCH (1, 1) model has superior information criterion values, log likelihood value and lower standard error values for all the coefficients in the model. The particular research reflects a market expectation between daily return data and model estimation and thus framing an important implications for traders, speculators, forecasters and hedgers.

**Keywords:** *GARCH model, conditional variance, volatility clustering, information criteria*



## **Unconventional Monetary Policy of the Reserve Bank of India: An Assessment and New Evidence**

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### **Abstract**

The Global Economy have been plunged into deepest contraction due to the COVID-19 pandemic, with massive supply disruptions and demand destruction from employment and income losses on large scale which not have seen before. The Central Banks has to alter its fundamentally setting and made them to conduct of monetary policy more prudent and effective. Previously, the monetary policies of many countries seemed to follow the Taylor rule, consider the conventional criteria on which they had always based their interventions. After COVID-19 declared pandemic, many central banks began to use unconventional monetary policy in order to boost the effective transmission of monetary policy and to provide additional direct monetary stimulus to the economy. In India, the Reserve Bank of India undertook a various unconventional liquidity management measures to ensure normal flow of money and finance, for better and faster transmission of monetary policy in the wake of the unprecedented situation created by the COVID-19 pandemic. This paper will use of an event study to analyse the impact of those unconventional monetary policies which included LTRO TLTRO implemented by RBI on debt market of India.

**Keywords:** COVID-19, Central Banks, Monetary Policy, RBI, LTRO, TLTRO, yield,



## **The Effect of Gender, Age and Family Income on the Usage of E-wallets**

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### **Abstract**

In recent years, there is a noticeable increase of cashless transactions due to the development of financial technology. As a result of being expansion of fintech products such as e-wallet, consumers are shifting from cash-based to cashless. Young adult consumers in 21st century are regarded as tech-savvy as they were born in the era of smartphone technology. E-wallet is a type of card which works electronically and also which is used for transactions made online through a computer or a smartphone. Its utility is same as a credit or debit card. Cashless payments are now becoming a popular trend in almost every field. This study aims to examine the effect of gender, age and family income on the usage of E-wallets. This study helps the service providers of the digital marketplace further to have better understanding of the usefulness of using e-wallet for transaction purposes.

**Keywords:** *E-wallet, Cashless, Digitization, Financial Technology, Tech-Savvy.*



## **A Study on The Acceptability of Islamic Banking in India**

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### **Abstract**

Islamic Banking has become the buzz world in the field of banking and finance around the world. For a country like India which has a large Muslim population, Islamic Banking will facilitate financial inclusion and at the same time provide access to untapped savings of millions of people who remain outside the ambit of the financial system due to their reservations against interest-based transactions. Due to regulatory and other issues, Islamic Banks are yet to be allowed to begin operations in India. However, there is growing awareness, in India, with regard to Islamic Banking and the principles on which it is based. An attempt is therefore made to study the acceptability of Islamic Banking principles in India.

**Keywords:** *Islamic Banking; Interest-free Banking, Islamic Finance*



## **A Study of Performance Analysis of Gold Loan NBFCs based on CAMELS Model**

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### **Abstract**

Industry 4.0 has also shown a major influence on the contemporary industrial economy. Moreover, in the coming years, the potential effect of I-4 will become immense, since virtually all industry and business sectors are making all their effort to use industry 4.0 's strength. It is acknowledged that India is the world's biggest importer of gold. As a result, there has also been good growth over the past few years in the gold loan industry. Looking to the India's economic growth and financial inclusion perspective, gold lending NBFCs have, on the one hand, made a major contribution by monetising the country's idle gold supply and on the other hand, the NBFCs gold loan meets the customer funding needs particularly of rural and unbanked communities of India. The vigorous growth and hostility of these gold loans by NBFCs in penetrating the potential gold loan market demanded a performance analysis of these Gold Loan NBFCs. The two giant gold loans NBFCs Manappuram Finance Ltd. and Muthoot Finance Ltd have been considered to analyse the financial performance based on elaborate and pertinent ratios using CAMELS model. The present study found that, Muthoot Finance Ltd scores better than Manappuram Finance Ltd in terms of Earnings Ratios; both the companies have near similar Capital Adequacy Ratio; in terms of Net NPA Ratio, Manappuram Finance Ltd scores better than Muthoot Finance Ltd. The study also has evidence that the two companies have displayed proclivity in their Liquid Assets Ratio and Debt to Equity Ratio.

**Key Words:** Gold, Gold Loan, NBFCs, CAMELS Model, t-test.





## **Impact of Non-Interest Income on Financial Performance of Select Banks Operating in India**

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### **Abstract**

The study was conducted to identify the impact and relationship of between Return on Assets and non-interest income of the select listed banks operating in India. Banks will be able to identify impact of non-interest income on their financial performance with the help of this current study. Return of Assets (ROA) considered as a financial performance indicator for the current study and dependent variable/Total assets (log), capital adequacy, interest income/total assets, non-interest income/ total assets were considered as an independent variables. Both descriptive and analytical analyses were deployed to observe the relationship. From the result analysis, it is revealed that the non-interest income negatively affects the financial performance of the public sector banks. Study also revealed that non-interest income had positive impact on the financial performance of private sector banks. Non-interest income had insignificant impact for public sector as well as private sector banks. It is also found that not all variables have equal effect on the financial performance, for private sector banks the factors like Total Assets (Log), Interest Income/Total Assets and Capital Adequacy Ratio had positive and significant impact on Return on Assets (ROA).In case of public sector banks the factors like Total Assets (Log) and Capital Adequacy Ratio had positive and significant impact on Return on Assets (ROA) and Interest Income/Total Assets had insignificant and positive impact. Results revealed that banks should considered the non-interest income components for improving their financial performance.

**Keywords:***Financial performance, Non-interest income, Private Sector Banks, Public Sector Bank, India.*



## **Are Increased Profits Always a Sign of Better Management? Evidence from Indian Banks using Dynamic Panel Data Approach**

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### **Abstract**

This paper analyses the role of bank-specific variables in describing the nuances of non-performing assets (NPAs) of Indian banks in an unbalanced panel dataset of 71 banks for the period 2005–2017. Empirical analysis is controlled for macroeconomic variables; Gross Domestic Product growth rate, Wholesale Price Index (Inflation rate), and currency exchange rate. Generalized Method of Moments (GMM) technique in dynamic models is applied to identify statistically significant time persistence of NPAs in Indian banks. Empirical evidence establishes that lagged NPAs have a significant and positive affect on current NPAs thus concluding that significant time persistence exists in NPA structure of Indian banks. Presence of moral hazard in bank lending is also established; empirical evidence suggests that larger banks are more likely to default in comparison to their smaller counterparts and a rise in profits in the previous period leads to increased NPAs in the next period. The study has found empirical evidence for existence of adverse selection and moral hazard incentives in sample banks and thus has conclusive associations of rising problem loans with elapsing time period. Significant and positive effect of macroeconomic variables on NPAs in Indian banks is also established. Results conclude pro-cyclical relation of bank NPAs with business cycle.

**Keywords:** *Non Performing Assets (NPA), Panel Data Regression GMM*



## Economic Growth as a Consequence of the Industry 4.0

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### Abstract

India's economy is the third largest economy in the world. It is ranked seventh in the world in terms of area, second in population and India with only 2.4% of the area India Provides harbors 18% of the world's population. Prior to the reforms, government control was mainly dominated by Indian industries and trade, and it was strongly opposed before the reforms were implemented but due to the good results of the economic reforms, the opposition has come down to a great extent. However, a large section is still unhappy with the lack of fast progress in the basic structure and a large part has still not benefited from these reforms. In Industry - 4. Upcoming fields like artificial intelligence, machine-learning, internet offshoots, blockchain and big data can take India to new heights of development. And can make the lives of citizens better. This is not only an industrial change for India but also the basis of social social change. Industry 4. India has the capacity to leverage creative change. This will help in improving the work with the required speed. In an agrarian country like India, where more than 50% of the population is dependent on agriculture, industrial development will give a significant boost to the agriculture sector. Today, where agriculture is struggling with the problems of laborers, the same industry 4.0 is able to reduce dependence on the laborers of agriculture. Industry 4.0 has the potential to increase labour productivity along with reducing production costs, which will ensure greater profitability to entrepreneurs, improvement in living standards of the labour class and availability of manufactured goods at reasonable prices to the public. Information technology and mechanics engineering have an important role in accelerating economic development through Industry 4.0, for this we need to pay special attention to skill creation in these areas.

**Keywords:** *Economy, Industry 4.0, labor productivity, economic development.*





## पातालकोट क्षेत्र के आदिवासी जनजातियों पर कोरोना महामारी का आर्थिक प्रभाव

(छिन्दवाड़ा जिले के सन्दर्भ में)

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### सारांश:-

प्रस्तुत शाधे-प्रपत्र मध्यप्रदेश के छिन्दवाड़ा जिले के तामिया विकास खण्ड के अन्तर्गत पातालकोट क्षेत्र के 12 गाँव में निवास कर रही विशेष आदिवासी जनजाति भारिया व गोंड पर आधारित है। प्रस्तुत विषय को चुनने का मुख्य उद्देश्य पातालकोट क्षेत्र के आदिवासी जनजातियों पर कोरोना महामारी का आर्थिक प्रभाव का अध्ययन करना है। क्योंकि यह जनजाति प्रायः शहरी सभ्यता से बहुत दूर गहन जंगलों के अंधेरे कोने में छोटी-बड़ी पर्वत श्रेणियों में उनकी तलहटियों में तथा पठारी क्षेत्रों जैसे दुर्लभ जगहों में जीवन निर्वाह कर रही है। पातालकोट क्षेत्र की अत्याधिक पिछड़ी आदिवासी जनजाति है। जबकि पातालकाटे क्षेत्र अपार प्रकृति सम्पदाओं से भरा हुआ है। शोधार्थी द्वारा अवलोकन के माध्यम से इस जनजाति के पिछड़ेपन के कारणों एवं इनके रीति-रिवाज, प्रथायें परम्पराये यह लोग जंगल और पुरानी तकनीक वाली कृषि से अपनी आर्थिक आवश्यकताओं को पूरा कर अपना जीवन-यापन कर रहे हैं आदिवासी जनजाति अपने जंगल में ही खुश हैं। अपनी बुनियादी जरूरतों के सामान घर में ही मिल जाते थे सिवाय (किरोंसिन तेल, हल्दी, नमक, बर्तन बांस के बने दौरा, सूप, नहाने और कपड़े धोने का सबुन) इत्यादि इनको खरीदने के लिए जरूरी नहीं था के साप्ताहिक हाट ही जाकर लाया जाये गाँव में ही अब कुछ विशेष व्यक्ति द्वारा पहुँचाया जाता है इस हाट बाजार में रुपये के बदले मक्का, धान, कोदो कुटकी, पशु धन का ही अदला-बदली करते हैं आदिवासी जनजातियों के सम्पूर्ण आर्थिक मूल्यों को बताने प्रयास किया गया है। जिसने पातालकोट क्षेत्र के आदिवासी जनजातियों पर कोरोना महामारी का आर्थिक प्रभाव बहुत कम हुआ है वे अपना जीवन पहले की तरह जी रहे हैं लेकिन कोरोना महामारी एक जान लेवा संक्रमण है इसलिए बाहरी लोगों से दूरी बना लिए हैं अपने ही गाँव में कृषि कर जीवन-यापन कर रहे हैं। सरकार द्वारा आर्थिक सहायता दी गई, 5 किलो चावल, 1 किलोदाल, 1 किलो, शक्कर, 1 किलो तेल 1 किलो नमक, इत्यादि आवश्यक सामग्री प्रदान की गई है। कोरोना महामारी से सुरक्षित रहे घर में रहे और अपने आदिवासी जनजाति को इस कोरोना महामारी से जागरूक करे। कोरोना महामारी के कारण आर्थिक जीवन प्रभावित हुआ है। इन आदिवासियों पर कोरोना महामारी का आर्थिक प्रभाव से होने वाली आर्थिक आवश्यकताओं में कोई कमी नहीं हुई। इसके लिए सरकारी सहायता प्राप्त हो रही पातालकोट क्षेत्र के आदिवासी जनजातियों पर कोरोना महामारी का आर्थिक प्रभाव पर मुख्य दृष्टिकाणे डाला गया है। इसमें हमारे द्वारा प्राथमिक एवं द्वितीयक समकों का संकलन किया गया है।



## **Macroeconomic Volatility and Its Impact on Passenger Car Sale- an Evidence from India**

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### **Abstract**

The paper focusses on 5 crucial macroeconomic variables of India and analyzes its effect on the sale of passenger cars in the Indian automobile market. The macroeconomic variables consist of- Interest Rate, Fuel Prices, Taxation, Inflation, and GDP. Correlation and level of impact are being examined in the study with the help of the ‘Correlation & Regression’ model using data from official and authenticated sources. The study may provide valuable inputs on making policy and driving business strategies to passenger car making companies and the government. The study found the top three macroeconomic variables which have a significant impact on passenger car sale in India in the short run. They are 'Interest Rate, Fuel Price, and Tax on automobile industry'. The study also proposed a regression model which can help to estimate changes in car sale due to change in studied macroeconomic variables.

**Keywords:** *Car Sale, Macroeconomic Variables, Multiple Regression, Inflation, Interest Rate, Fuel Price, GDP*



## **Industry 4.0, and Challenges of Employability in India**

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**Hemmani Pandey**

Research scholar

### **Abstract**

New technological Development brings new opportunities and challenges in society. Developments of modern societies have been based on industrial development. Although it is started from England and Europe but, nowadays it is a global phenomenon. In extent of industrial revolution, it has been established that we have reached at Industry 4.0, which are more prone to digitization, automation and robotics. The challenges of Indian society and economy with industry 4.0, where unskilled workforce are prevalent, are more severe compare to developed nation. Indian job sector is classified into skilled, Semi skilled and unskilled work force, and unskilled workforce is very high. Which is going to affected more harshly. In recent times, jobless growth has been very debatable topic in academia and institutions, now the conditions are getting worsened and we have reached at job loss growth. This Paper asserts 2017-18 NSSO data to examine what are the impacts of Industry 4.0 on employability of Indian Economy

**Key Words-** *Employability, Job sector, Industry 4.0, Technology, Growth.*



## **Fourth Industrial Revolution: An analysis of India's Preparedness**

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### **Abstract**

The fourth industrial revolution and Industry 4.0 are both interchangeable terms. This initiative was started in Germany in 2006. The German Government launch term Industry 4.0 publicly in Hannover fair in 2011. In definition term industry 4.0 is the automation of manufacturing activities, where both modern machines and computers work together. In the words of Klaus Schwab(Executive Chairman of world Economic Forum) it is a era of robotics, artificial intelligence, nanotechnology, quantum computing, biotechnology, the internet of things, the industrial internet of things, decentralized consensus, fifth-generation wireless technologies, 3D printing, and fully autonomous vehicles. In India digitalization as a flagship program launched in 2015. India's rank in Network Readiness Index is 91st out of 121 countries. Network readiness Index issued by World Economic Forum is a key indicator of how countries are performing in the digital world. Thus, with all these factual background this paper tries to analyse the India's preparedness for the Industry 4.0.

***Keywords:*** Industry 4.0; automation; robotics; artificial intelligence; internet of things



## Education Technology Business in Indore Growth, Problems and Prospects

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### **Abstract**

In the present age of proficiency in economy, ongoing education has gained distinctive value. Various developments in shaping unmatched extension of trade and industry have caused propagation of business education round the world besides development in various areas including engineering and medicine. Aftermath of business education achieved tremendous value. The significance of education technology business has been further enlarge in developing economy of India .India has still long way to become and reach the status of developed economy. An outline of the widening of the education technology business in Indi has been presented in this study through highlighting its problems and future prospects. For this purpose a precise description review was carried out in such a way that the thorough review of the existing literature on education technology business in Indore was done. It has been found that the roots of education technology business in Indore recline in the education system instigate by British in past. The present system of education technology business in India has gradually grown in past seventy three years in such a way that it has accomplished a paradigm shift in 21<sup>st</sup> century, when the Government of India invested huge amount in education sector for development of country through technology and knowledge. It is still facing different inherited problems which are either from the side of the institution or from side of government .There is a need of a more dynamic approach for full development of the education technology business in country through joint collaboration among government, education institutions and society. One such system will be refined then the stipulation of business sector will be successfully contented and country will get a strong base in commerce, industry and trade, which will eventually develop the country as a whole.

**Keywords:** *Business education, professional knowledge, economic development, Indian subcontinent,*





## **Cash to Cashless Economy- A way towards Fourth Industrial Revolution**

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### **Abstract**

Industry 4.0 is synonym with forth industrial revolution which represents the modern control systems embedded with software systems and dispose of an Internet address to connect and be addressed via [IoT](#)(*the Internet of Things*) using smart machines. At the midst of transformation stage concerning the methods of production and digitalization of manufacturing the biggest challenge of our economy is smooth functioning of manufacturing through cashless system. Due to digitalization our economy is transforming from cash to cashless which can be a helping tool to curb out black money and money laundering type of problems. However, making country cashless is also having certain challenges and problem such as security concerns and lack of technological skills. Thus, the present paper is the analysis of cashless economy its benefits and challenges.

**Keywords:-** *Cash, cashless, economy, transformation, digitalization.*



## **Review of the Impact of Industry 4.0 - Challenges and Opportunities**

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### ***Abstract***

The fourth industrial revolution (Industry 4.0) is the ongoing [automation](#) process of industrial practices and traditional manufacturing using modern smart technologies. It refers to a new phase in the industrial revolution that focuses on Machine-to-Machine communication (M2M), Internet of Things (IoT), Inter connectivity, and Real-time data communication. The major components of industry 4.0, or Smart factory are Cyber Physical Systems, Cloud Computing, Artificial Intelligence, and Cognitive Computing. Industry 4.0 connects embedded system production technologies and smart production processes to pave the way to a new technological age which is transforming industry and also changing production value chain and business models. Adopting an Industry 4.0 standards have improved productivity, reduced costs, made overall system flexibility and compliance easier. In this paper, we have tried to review the various technical aspects of Industry 4.0 and its effects, such as the transformation of occupations and job profiles, changes to employment forms, and a more significant role for the economy. The main opportunities and challenges for new industries due to shifting of the work environment, are also reviewed.

***Keywords:*** *Industry 4.0, Digital Technologies, Internet of Things, Shifting of work environment, Machine-to-Machine Communication.*



## **Industrial transformation, Sustainability and Contribution to Economic Growth –An Indian and Nigerian Perspective**

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### **Abstract**

Industrial transformation is very crucial for growth and development of developing economies. The study demonstrates the impact of industrial transformation on different dimensions of development specially in case of developing nations. The dimensions appropriately cover economic, investment and sustainability dimensions as a true representative of development of a nation. The impact of industrial transformation on growth has also been evaluated. The study demonstrates impacts and relations of such macroeconomic fundamentals especially in case of two developing nations identified as lower middle-income countries by the World Bank namely India and Nigeria. Both positive and negative relationships and impacts of all the interconnected growth, development and industrial transformation parameters have been observed in the study.

**Keywords:** *Industrial Transformation, Sustainability dimensions, Macroeconomic fundamentals.*



## **Study on the Adversity of Inflation Upon Poverty of India during COVID-19 lockdown**

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### **Abstract**

The reverse migration of labours employed in Industrial Cities of India was unprecedented. Close to 40 Million labours retreated back to home districts bare foot via the highways meant for giant wheels. The total and countrywide lockdown amid COVID-19 infestation has many economic consequences which is not only limited to Indian poor class and middle class also. In this paper, the unorganized labour market has been regressed upon the total industrial output and labour cost and demand curve of essential goods and services. This paper is based upon the secondary data sourced from Institutes of repute from India and world. It produces a literature to probe further and establish arguments which will help suggesting the policies to regain the lost thrust of Indian economy.

**Keywords:** *Lockdown, Reverse migration, poverty, inflation, demand curve, labour cost, total Industrial produce, unemployment.*



## **Subsidized Smart Farming as a Risk for Developing Countries**

**Alice Katherine Schmidt**

**M.A**

### **Abstract:**

The European Union is a pioneer in so called ”smart farming”. Due to the opportunities of Industry 4.0 the EU’s agriculture became one of the most efficient in the world. The high amount of domestic support allows investments that are inaccessible for farmers in developing countries. This paper underlines the increasing North–South divide caused by the high investments in the EU in digital farming and a great lack of investment possibilities in developing countries. This leads to an inefficient agriculture, decreasing jobs in the agricultural sector and a dependency on production resources and agricultural products from the EU in West Africa. By citing farmers and experts from West Africa this paper presents the perspective of West African farmers and experts on the impact of digital farming.

**Keywords:** *North–South Divide, Digital Farming, West Africa, Agricultural Subsidies, Distortion*



## **A Study on India- Nigeria Bilateral Economic & Commercial Relations**

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### **Abstract:**

Trade relation plays an important role for development of any country. India and Nigeria are having friendly, and deep-rooted bilateral relations. At present, India is Nigeria’s largest trading partner and Nigeria is India’s largest trading partner in Africa. India is also the largest buyer of Nigerian crude oil. Over 135 companies are owned and/or operated by Indians or Persons-of-Indian Origin in Nigeria. The total bilateral trade between India and Nigeria during the year 2019-20 registered US \$ 13.82 billion, as against US\$ 13.89 billion recorded during the year 2018-19. Indian exports to Nigeria during the period 2019-20 were US\$ 3.61 billion, as against US\$3.0 billion (20% increase) in 2018-19. India’s imports during the period 2020-19 recorded US \$ 10.21 billion, as against the US\$10.88 billion in 2018-19. The present study focuses on analyzing the bilateral trade relation between India and Nigeria.

**Keywords:** *Bilateral trade, Trade relation, India, Nigeria.*



## Impact of COVID on Student Admission Counseling – A Case Study

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### **Abstract**

Owing to covid-19 the world has faced several challenges and is undergoing various changes. In the pre-covid period, student counseling was comparatively simple – student was contacted or the student contacted the university or college, he / she visited the campus to get the feel, the counselor during meeting worked on the seven Ps and the student was enrolled. But covid restricted everyone at home; even after lockdown the movements have been restricted. The university resorted to new measures to market and reach students virtually. The paper highlights the methodology adopted by university towards the 7ps to counsel the students effectively.

**Keywords:** *Students, Methodology, Covid-19, Students effectiveness.*



## “Management in Indian Mythology with special reference to Qualities of A Manager According to Bhagwad Geeta”

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### **Abstract:**

The management science and its principles can be traced out in the Indian Mythology, particularly in Ramayan, Mahabharat, Upanishad, and Bhagwad Geeta. Lord Krishna explained the Geeta on the battlefield of Kurukshetra to Arjun the prince of Pandavas. If we see the words of wisdom by Shrikrishna they are found useful and significant to the modern managers. It is a myth that Geeta is a mythological book which is to be studied after the retirement of a person, in fact Geeta teaches us about how to live and it also helps us to face the day to day situations in the life. It preaches how to become successful in the life and how man should play different roles during his lifetime. This paper focuses on the different essential qualities and capabilities of a successful man as told by Lord Krishna to Arjun. The managers while working in the company must adapt the qualities discussed in the paper Gyan ,Dhyan, Self Control, Buddhi, Dhriti, Karma and Swadharma. After thousands of years passed, still those capabilities and qualities are worthwhile for the young managers when they take charge for the overall administration and proceed towards the accomplishment of the common goals of the organization. The study of spirituality is always beneficial for managers. Adaption of these qualities by the managers will certainly make their and other’s life full of harmony, satisfaction and prosperity.

**Keywords:** *Ramayan, Mahabharat, Upanishad, Bhagwad Geeta, Pandavas, Kurukshetra.*







## **A Study on ICT as a Catalyst in the Growth of Higher Education**

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### **Abstract**

Educational institutions across the world are passing through a transformation period. To meet out the social and commercial expectation of stakeholder’s government took several initiatives to strengthen and fulfill the demand of technology based, futuristic and carrier-oriented education and have invested millions of dollars to adopt ICT in the education system during the last two decades. Information and communication technology (ICT) has become an important source of innovation and improvement of efficiency for many sectors across the globe. In the education sector, particularly, the application of ICT has become a critical part of the learning process for university students both outside and inside the classroom setting. This paper addresses the role and benefits of ICTs in various aspects of higher education in the present scenario ad defining the role of ICT as a catalyst in the growth of higher education. Further this paper critically analyzes some previous researches related to ICT in the Indian Education System. This paper has also discussed the initiatives taken by the government to implement ICT in higher education and providing them quality education. We further came up with recommendations to address the different issues of ICT.

**Keywords:** *ICT, Higher Education, Catalyst, Innovation and Technology*



## **Agriculture 4.0 : Impact of Emerging technology on Indian Agriculture Sector**

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### **Abstract:**

The fourth phase of Industrial revolution involves further modernization of existing industries. This revolution heavily focus on an array of digital technologies, automation, machine learning, Artificial Intelligence, interconnectivity, real time data processing, things on Internet, mobility & open innovation. On the eve of 20<sup>th</sup> century this modern revolution of industry is making agriculture sector to evolve into Agriculture 4.0.

Agriculture 4.0 involve employment of modern techniques of farm management, Precision farming, Big data, new production equipment. Traditionally, the agricultural practices include preparation of soil, sowing, adding manure and fertilizers, irrigation, harvesting and storage. Advancement to these basic steps by modern technologies like robotics, temperature and moisture sensors, drip irrigation, remote sensing and aerial imaging etc. to maximize output over input and decrease labor intensity of agriculture marks the beginning of Agriculture Revolution i.e. Agriculture 4.0. Agriculture is one of the major sector of Indian Economy. As compared from 1950 to 2020, the contribution of agriculture in GDP has declined from 50 percentage to 16 percentage respectively. This depletion is warning sign for our country as we are Agro-based economy. Through this paper, we analyze the challenges and major problems affecting the consistently turndown contribution of agriculture sector in GDP. Also compare performance of Indian Agriculture with model foreign agriculture countries

**Keyword:** *Industry 4.0, Agriculture 4.0, Agriculture Revolution, Modern technologies of farming, Farm Management, Precision Farming, New Production Equipment, Foreign Agriculture Model.*



## Readiness of Students towards Industry 4.0

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### Abstract

Industry 4.0 which is the fourth stage of industrial revolution related with the development of industries in addition to the high-tech strategies in Germany in the year 2011. Many technologies are considered within it such as artificial intelligence, big data, robotics, 3D printing, cloud computing, biotechnology, linked data and amalgamation of technology with human body in operations of industry. The attainment of innovative technologies for Industrial revolution 4.0 does not put forth challenges to the financial investments only but also in the field of various levels of organization for the competent personnel who are proficient in dealing with the escalating complexities of the production system in future. Consequently, organization ought to identify the potential candidates that bear competitive advantage for the company in future. Previous studies have focused on the readiness among college students required to beat the new technology. Additionally, no significant statistical result affirmed on the factors that influence the readiness of students towards Industry 4.0. The present research work is designed to identify the factors that influence the readiness of the students of DAVV University towards Industry 4.0. This study practiced the quantitative research method using the statistical tool SPSS 2.0. The primary data is collected through self structured questionnaire using 5 point Likert scale. The Industrial Revolution 4.0 readiness factors studied in the research are the technical skills and non-technical skills of the students. The results of the study showed that out of the two types of skills focused on, technical skills contribute majorly towards the students' readiness on Industrial Revolution 4.0. Moreover, recommendations for proactive implementation by future researchers are also presented.

**Keywords:** *Industrial Revolution, readiness, Technical skill, Non-technical skill.*

