
Editorial

The first paper titled “**A theoretical approach to the concept of the cluster**” José G. Vargas-Hernández, Ing. José Sergio Morones Servín, Ing. Omar Cristian Vargas Gonzalez. The main objective of this research is to provide a general overview of the concept of the cluster, through the review of theoretical-empirical studies and some proposed models as well as its importance as a strategy for regional development and its operation. Although several theoretical approaches have been analyzed, it is pertinent to mention that all of them subscribe to this topic of relevance; the cluster cannot be defined by means of a focal lens or through a perspective. For future empirical research it is necessary to start from the theory because there are empirical studies that do not give great value to the theory, this being the support of knowledge generated through the application in case studies.

The second paper titled “**Fourth Industrial Revolution: An analysis of India's preparedness**” authored by Ashwani Kumar The fourth industrial revolution and Industry 4.0 are both interchangeable terms. This initiative was started in Germany in 2006. In India digitalization as a flagship program was launched in 2015. India's rank in Network Readiness Index is 79th 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.

The paper titled “**A Study of Measuring Covid-19 Impact on Stock Performance of Selected Sectors**” authored by Vikas Pathak expresses the Stock market to be 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 kept itself untouched, and beginning of 2020 brought unprecedented economic changes in the country.

The paper titled **“Economic Integration of India and BIMSTEC Countries: Current Emerging Challenges”** authored Jyotsna expresses that the BIMSTEC members are Bangladesh, Bhutan, Nepal, Sri Lanka, India, Thailand and Myanmar. This Paper is to study economic integration between India and Bay of Bengal initiative for Multi- Sectoral Technical (BIMSTEC) nation state in current scenario. The empirical findings suggest that BIMSTEC-India cooperation is indispensable for economic escalation of BIMSTEC nation state. This paper counsel for development of trade performance of India the numerous actions should be taken: liberalization and facilitation of trade, enhancing economic development, Cooperation in technology, elimination of political disputes, arrangement for regional transport and communications infrastructure.

The fifth paper titled **“Impact of Non-Interest Income on Financial Performance of Select Banks Operating in India”** is authored by Ketan Mulchandani, Kalyani Mulchandani and Shruti Rajore. 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. 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 noninterest 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).

The sixth paper titled **“Identifying Variables Regarding Effectiveness of On line Management Development Programme (MDP) in Covid -19 Scenario”** is authored by Krishna Chaitanya Jha and Manvinder Singh Pahwa. Management Development Programmes (MDPs) is one of the important interventions for continuous development of executives in an organisation. Over a period of time, MDPs has become an important business requirement of the company. In MDPs, the executives of all level. 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 the given scenario, institutes started running **on line MDPs** and accordingly, executives of different organisations are being nominated for on line MDPs/need based customised training.

The paper titled “**Impact of Financial Self-Efficacy on Success of Women-Owned Enterprises**” authored by Archana Sarkar and K S Prasad expresses that the women entrepreneurs are significantly contributing in economy in developing countries. In entrepreneurship research identifies access to financial capital is important however fewer studies explore the socio-cognitive factors such as self-efficacy or one’s ability to perform a particular task. This paper aims to examine the impact of financial self-efficacy on success of women owned enterprises. It further analyses the Women entrepreneur’s attitudes toward financial management subjects; confidence in managing firm’s finance and relationship between confidences in managing firm’s finance and firm’s profitability.

The paper entitled “**Analysis of India China Bilateral Trade in perspective of Self Reliant India**” authored by Neha Gupta, Anvika Sharma expresses that, China’s involvement in India’s bilateral trade has broken all the records and grew up by 17000 times during 1996-97 to 2019-20, signifies the India’s heavy dependency on Chinese imports especially of manufacturing products. Considering this issue, this research work is articulated to know the trend of India- China bilateral trade and composition of India imports from China. By ANCOVA regression and composition analysis, it can be concluded that India’s trade deficit with China has been increasing with the passage of time, because imports from China are extending with high pace than Indian exports to the China. Thus, this work paper hereby suggests that India needs manufacturing led growth to be a self-reliant economy.

The ninth paper “**Are Increased Profits Always a Sign of Better Management? Evidence from Indian Banks using Dynamic Panel Data Approach**” is authored by Robin Thomas & Shailesh Singh Thakur. 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. 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.

The tenth paper titled “**A Study on India- Nigeria Bilateral Economic & Commercial Relations**” is authored by Kali Charan Modak and Agwu Uzoma Patience. Trade ties play an important role in any country's growth. India and Nigeria have friendly, deep-rooted bilateral relations with each other. India is the largest trading partner of Nigeria at present, and Nigeria is the largest trading partner of India in Africa. India is the largest buyer of crude oil from Nigeria, too. Over 135 businesses are owned and/or run in Nigeria by Indians or Persons of Indian Descent. In this research we have analyzed the bilateral trade relation between India and Nigeria.

The paper titled “**Role of Service Quality in Influencing Customer Satisfaction towards Hotel Services in M P**” is authored by Pankaj Singh and Atul Pandey. 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. The study has used Descriptive analysis 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.

The paper titled “**Industry 4.0: Readiness of Undergraduate Students**” is authored by Neha Sahu, Barkha Agrawal and Mansi Kukreja. The present research work is designed to identify the factors that influence the readiness of the students of DAVV University for Industry 4.0. This study practiced the quantitative research method using the statistical tool SPSS 20. The primary data is collected through self structured questionnaire using 5 point Likert scale. The Industry 4.0 readiness factors studied in the research are the technical skills and employability skills (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 for Industry 4.0. Moreover, recommendations for proactive implementation by future researchers are also presented.

The thirteenth paper “A STUDY ON PROSPECTS OF EDUCATION

TECHNOLOGY BUSINESS, Growth, Problems and Prospects” is authored by Gunja Thakur. An outline of the widening of the education technology business in India 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 India was done. It has been found that the roots of education technology business in India incline in the education system instigated 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 21st century, when the Government of India invested huge amount in education sector for development of country through technology and knowledge.

The fourteenth paper titled “A study on ICT as a catalyst in the growth of Higher Education” is authored by Vishvamitra Tiwari. This paper addresses the role and benefits of ICTs in various aspects of higher education in the present scenario and 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.

The fifteenth paper titled “Marketing of Organic Product in India” is authored by Bhanu Pratap Singh. 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.

The sixteenth paper titled “Output Elasticity of Employment in Sericulture: A District –Wise Analysis of Jammu Division” is authored by Vasim Khan and MohdIbne Manzoor .Indian economy needs agro-based labor intensive industry to fight with issues of unemployment and low productivity of agriculture. Sericulture is an agro-based industry as well as labor intensive, in this regards, in this regards, it fulfills these both conditions. Considering this, in order to know the employment elasticity of cocoon production especially in Jammu division of India, this research work is articulated. The district-wise analysis of Jammu division from 2008 to 2019 shows that the production of cocoon especially. This research paper hereby suggests that focused should be given on the technology advancements and risk management for sericulture industry so that problem of low quality cocoon production could be fixed, which will ultimately help in generating the employment especially women employment in this sector.

The paper titled **“Students’ Technology skills & usage and Attitude towards E learning during Covid-19: An Empirical Study”** authored by Darshana Joshi expresses that the traditional physical classes in educational institutes are replaced by online classes as a precautionary measure to prevent the spread of corona pandemic. The given research study aims to investigate the University students’ attitude towards E learning during the period of Covid-19. The study also examined the impact of technology skills & usage on students’ attitude towards e learning and whether there exist any significant difference in students’ attitude based on their course and year of study. The result of study revealed that students have average attitude towards e learning and there is no statistic significant difference in students’ attitude and technology skills & usage based on course pursued and year of study.

The paper titled **“IMPACT OF ORGANIZATIONAL JUSTICE ON JOB SATISFACTION”** is authored by Shubham Hablani and Prashant Sharma. This research was conducted to examine the Impact of Organizational justice (OJ) on Job Satisfaction (JS) in the RPO Industry. Organizational justice is of three types, Distributive justice and procedural justice are considered in this research. The employees of RPO industry were targeted and Questionnaire was used to

conduct the research. Difference in job satisfaction was also examined on the basis of various demographic conditions. Multiple regression was run to check the impact of Organizational justice (OJ) on Job Satisfaction (JS). It was concluded that Distributive and procedural justice both have a positive impact on Job Satisfaction and there is no difference in Job Satisfaction on the basis of various demographic conditions.

Thank you.

Editorial Team

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