### Women's Work Life Balance and CSR

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### Abstract

Work life Balance indicates achieving satisfying experiences in all life domains, by employing personal resources like energy, time and commitment. Satisfaction is possible with the good functioning at work and at home with a minimum of role conflict. Work life balance is very critical, essential as well as influential in case of female working class. Women's work very hard in comparison to men to maintain the balance between both the duties. Today's world has great opportunity for womens, as the career of women has become an important need for the fulfilment of economic instability in families. Economic situation as well as the personal needs of the family has forced the womens to overcome those requirements. Work life balance is an analysis and a global assessment of work and family resources to overcome the work and family requirements so that the individual could be able to discharge effective participation in both the domains. This paper promotes to focus the struggle and imbalances faced by the working women in their life

### INTRODUCTION

Work Life Balance can be interpreted differently from every perspective. The description can vary from individual to individual. An Individual working, needs to efficiently balance the two duties assigned to their end i.e., personal duty and official duty. Work life balance is very critical, essential as well as influential in case of female working class. Women's work is very hard in comparison to men to maintain the balance between both the duties. Today's world has great opportunity for womens, as the career of women has become an important need for the fulfilment of economic instability in families. Economic situation as well as the personal needs of the family has forced the womens to overcome those requirements.

Present world has great scope as well as better future for females. Every field and segment has bright scope for the females and today's generation is very intellectual to grab the opportunities as well as are independent to understand the personal requirements and responsibilities.

Women's perception about earning the wealth has considerably changed in recent times and even the opinion about womens career has drastically changed the thoughts of older generation. Womens working in the family are considered superior than the womens who are just the home makers. Working class women has to overcome many breaks in their life to balance the pendulum of work and family. Breaks occurring in womens career are because of two reasons. Firstly in the case of marriage, where the society compels them to relocate themselves physically and mentally. Secondly the maternity leave, which is toughest stage to overcome and further continue the career. These breaks actually indicate the necessity to talk about the work-life balance of woman and in what way the society contributes to it.

Work life balance means a sense of fulfilment towards the job and spending quality time with the family at home, which is actually very hard to earn. This paper promotes to focus the struggle and imbalances faced by the working women in their life. The study outlines the background of work-life balance, programs to support womens work/family balance, benefits of work life balance. The article ends by mentioning the contribution from the associations and organisation in supporting the working families.

### Board Structure and Firm Performance: Evidence from Emerging Market

Shubhanker Yadav, Anindita Chakraborty, Yashmita Awasthi

Abstract: This paper fulfils the purpose by studying the effect of corporate board structure i.e., board size and independent director on firm financial performance for selected focused and diversified Indian companies. This study analyses the corporate governance structure of 16 Indian companies (60 focused and 16 diversified companies) listed on the BSE-Senses for ten years from the year 2007-2016 using panel data analysis. The empirical findings showed a positive relationship of board size with firm performance and significant negative association of independent director with the companies are formance and infinite firms. performance and significant negative association of independent director with the corporate performance of focused Indian firms, while in the diversified Indian firm, board size found to be positively related to financial performance and independent director found to be negatively related to corporate performance. The result has shown that board structure has seemed to be significant in listed focused firm with firm performance while board structure of diversified firm seems to be insignificant with firm performance, it might be because of small sample size and dynamics of an emerging economy in India which is different from the developed economies of the world. This study implied from the developed economies of the world. This study implied that in emerging or developing economy like India, lower independent director usually boost company value, and adequate board size will significantly impact on firm performance both in case of focused and diversified firms. This research paper contribute and fill existing gap in literature on corporate governance by examining and establishing relation between firm performance and board structure with focused and diversified Indian firms.

Esymords: Board Size, Corporate Governance, Firm Performance, Focused Companies, Independent director, Panel data Econometrics

### I INTRODUCTION

The conflict between interests of management and ownership i.e. shareholders have been at the highly researched at developed economies but it has been becoming forefront of research in emerging economies, Jensen and Meckling (1976). Investigation focuses on the method of corporate governance adopted by companies to alloviate management-ownership divergence. Prior literature on this issue suggested that management-ownership conflicts arises basically due to following reasons: firstly, management prefer plouging back of profit into investment opportunities rather than going for dividened pay-out, even if investment prospects involve high amount of risk. This shows that management takes into consideration their benefit over shareholders value. As better social status and higher compensation comes with managing the larger firm. Secondly, management is prone to take more risk by assigning higher stake on single investment opportunities, while shareholders can diversify their risk by investing in some

evised Manuscript Received on January 15, 2020 Shubhanker Yadav, Doctord Student, IM-BEIU, Varanasi, U.P. Dr. Anindita Chakraborty Assistant Professor, IM-BHU, Varanasi, U.P. Dr. Yashmita Awasthi Assistant Professor, Institute of Technology and e, Obstished U.P.

Retrieval Number: E4834018520/2020@BEIESP DOI:10.35940/tpss.E4834.018520

other opportunities, but management cannot, since they have a significant human capital investment in their firm (the risk aversion problem). Thirdly, managers are more prejudiced while taking business decisions than shareholders, because of pressure of giving high performance with immediate result (the horizon problem). Moving at this pace may impel management to forgo with basic safe guardians and large investment is R and D expenditures, and high-technology will lead to blocking of amount for longer duration, with long time period for return. Hence, sound internal governance can be seen as proof of highly disciplined directors present at corporate board. These director at corporate boards are hired by the owners i.e. shareholder during annual general meeting, through their voting right." (Fama, 1980).

The non-executive director plays a crucial role in monitoring corporate management. They are those directors who have capabilities to make better decision even in intense and critical situation and even in an un-organized firm. These directors, not only have to safeguard the interest of shareholders but also safeguard their own reputation in the firm. Additionally, this goes same for executive directors too. These directors are the one who are important in entire chain of ownership-management chain where he or she is important link between the two. Time to time several training, workshop and evaluation technique been used by board towards the

This research study endeavor to scrutinize the association among board structure in BSE listed companies performance, which is measured by Return on Equity (ROE), Return on Assets (ROA), Return on Capital Employed (ROCE), Share Price Return (SPR) and Cash Flow (CF). Board structure been independent variable in this study includes two parts number of person sitting at board (board size), and number of independent director sitting at board (independent director), this study also includes control variables which has significant impact on dependent variables, as found in previous studies these are firm's size, and age, hence to remove its effect, this variables has to be used. In-depth, this research study aims to inspect difference in impact of board structure on the performance of listed focused and diversified companies in performance of listed focused and divergines composite lindia (ROE, ROA, ROCE, SPR, and CF). Results founded in the listed formand will record under between board structure and performance will reveal useful information to Indian companies, investors, and wide stakeholder.

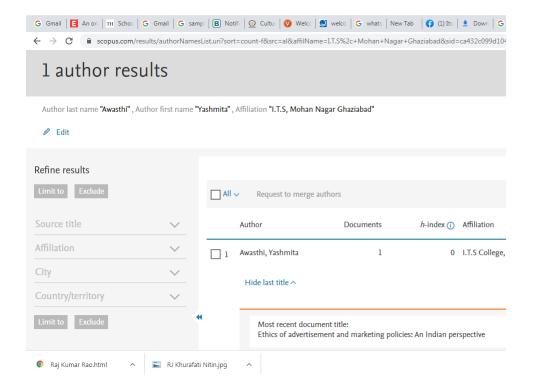
### II. LITERATURE REVIEW

Study on board structure and performance of firm is still found to be very nascent stage in emerging economies (Amran and Che-Ahmad, 2011; Razak et al., 2008). Market ratio like return per share (EPS), share price return and cash flow, and ratios like return on assets, return on equity, and growth of sales are the most common preference for performance

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indication in literature. Among all these literature roe, roa, and cash flow is the widely used as

Published By: Blue Byez Intelligence Engineering 2305 & Sciences Publication



Rupkatha Journal on Interdisciplinary Studies in Humanities (ISSN 0975-2935)
Indexed by Web of Science, Scopus, DOAJ, ERIHPLUS
Vol. 12, No. 1, January-March, 2020. 1-8
Full Text: http://rupkatha.com/V12/n1/v12n122.pdf
DOI: https://dx.doi.org/10.21659/rupkatha.v12n1.22

# Ethics of Advertisement and Marketing Policies: An Indian Perspective

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### Abstract:

Marketing ethics and customer relations are at the heart of the success of every business enterprise. Customers, of course, expect the same thoughtful service. Some of the key customer standards include quality of service, responsiveness, understanding and acceptance of value-added brands. Ethical marketing is a mechanism through which the company generates consumer interest in products / management, develops strong customer image / connections and attracts all partners by integrating social and environmental concerns into products and signs of progress. India's advertising industry has expanded significantly in recent years and has become a global map. However, over the years, content, messages and methods of advertising and marketing have created serious ethical problems. In today's competitive market, companies often pursue ethical marketing practices in order to survive in a highly competitive market. The objective of this paper is to address ethical issues related to print or television advertising in India and to determine the different types of ethical advertising that are unethical in India in relation to the standards set by the Advertising Standards Council of India (ASCI). The study concluded that advertising morality was indeed a problem. Improving advertising ethics requires a strong understanding of regulations and definitions. Organizations should, therefore, determine how they actually conduct marketing that is ethically and socially responsible.

KEYWORDS: Marketing, Ethics, Advertising, Customer

### Introduction:

Marketing practices have changed a lot over the past century. There has always been a missing aspect in the marketing process of sellers i.e. Customer desires come after production and sales. Focusing entirely on consumer needs was not enough because society and customers could suffer as a result of false advertising and the manufacture of harmful products. Thus the shift towards social and ethical marketing, which takes into consideration every party, namely producers, customers, society and the world, is gradually taking place (Rawat, Bhatia, Hegde, Bhat, and Tewari, 2015).

Marketing ethics is an area of applied ethics that encompasses the moral principles behind marketing and regulation. In some areas of marketing ethics (advertising ethics and promotion) media ethics overlap (Bhardwaj, 2017). Marketing ethics addresses principles and standards defining acceptable market behaviour (Reddy, 2013). It refers to the process by which companies market their goods and services to focus not only on the customer's benefit from their products, but also on the social and environmental benefits of their products. Companies focused on ethical

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# An Examination of green HR practices and its impact on environmental sustainability

### Dr. Aakanksha Uppal, Ms. Barkha Kakkar, Dr. Yashmita Awasthi

Abstract: After the starting of industrialization in case of manufacturing, the concerned management and even the researchers are looking forward to incorporate some amount of automation so that the human effort can be minimized and the saved energy can be used for innovation and other important tasks. In the present scenario, all over the world the level of automation is highest in all the manufacturing units and it has distorted the very balance of our ecosystem and environment. As and when the respective agencies were able to see and feel it, the damage was done. From the last three decades many of the agencies, which are the well-wishers of both the parties i.e. the manufacturers and the environment protectors. The process started from protecting the emission of harmful gases in the environment and then at the second level strategies were formulated to change the system at the ground level where such events may not occur. Green Human Resource Management (GHRM) Practices is again another such initiative, this may not show a major turnaround but then again the collective efforts will be appreciated in the future. This present paper is focused on the implementation of GHRM practices in the manufacturing units. Some amount of secondary data is being evaluated and analysis is based on primary data. Primary data is taken from the respondents working in HR departments of the sampled companies. SPSS Ver. 20.0 is considered for the analysis of data.

Keywords: Green HRM practices, Environment Protection.

### INTRODUCTION

Many of the international agencies had laid down standards for the waste management and manufacturing units all over the world, but in order to produce more and make higher profits most of the manufacturers did considered them or either avoided them. Then in the year 2008 the term 'Green Management' came into existence and the same was supported by some laws and allied regulations. Sudin (2011). In order to sustain and protect the environment many of the international groups and agencies came upfront and the word to save the environment spread very fast. Even there were some of the cases where the customer had denied buying the product which is not manufactured under the prescribed laws. This is a well-known fact that HR is one of the most significant functions of all the management function; it was the last department that received importance under the green drive.

There are a number of researchers who had conducted a trail of studies on the different management functions and impact of the same on the environment as such, but actually there are

### Revised Manuscript Received on July 22, 2019.

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minimum studies that had considered the importance of HR department and its contribution in the green drive. Most of the studies are based on the process evaluation of recruitment, training and selection even strategic HRM is the part of the same. Hence this calls for more studies to be conducted in this area, and in the lieu of the same this present study can be considered as a special add on to the total trail of research. Renwick et al, 2013. Although some of the studies had pointed out the positive effect of applying green practices in the HR activities of the company.

It is not so that saving the environment is the sole responsibility of the organizations, but there are other stakeholders also who are required to take the responsibility of the same, like customers, suppliers, employees, investors, etc. it can be easily visualized that any of the employee working in a given industrial setup, will be a first person to identify any lacuna in relation to breach environment related regulations. Barry et al (1988). With the development of technological avenues and progress in the information technology most of the stakeholders are becoming aware of the fact that if we are not able to save our environment there will be nothing to save in the future. This phenomenon is spreading very fast and respective HR departments are also paying attention to the same.

If GHRM practices are included in the organization then the efficiency of the workers will be increased, costs can be controlled and even reduced to a certain extent and even the level of employee engagement can be increased. Rani et al (2014). In the present times the interest of researchers is increasing in the development of human resource and a number of studies are being conducted to make them efficient enough to handle the challenges. Then there is another segment of researchers who are emphasizing on the use of such HR practices that are friendly to the environment and the respective studies also stated that the collective impact of such initiatives will benefit the environment in the present and even in the long term. Renwick et al. (2013).

### Some of the important components related to GHRM are as follows:

a. Employee performance: as far as GHRM is concerned it is more of an awareness system rather than a practice. Like at the first place such people are recruited which are aware of green practices. Once such type of people are hired it becomes easier to train them for the purpose of benefitting the organization in the lieu of green practices. Lefebvre et al (2003). The duty of HR



### OPEN ACCESS

### The Effect of Length of Service and Demographic Variables on Organisational Role Stress of Public Sector Bank Employees

Volume: 7

Issue: 3 Vijay Prakash Gupta

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Month: July

Year: 2019

ISSN: 2320-4168

Received: 14.05.2019

Accepted: 26.06.2019

Published: 01.07.2019

### Citation:

Gupta, Vijay Prakash.

"The Effect of Length of
Service and Demographic
Variables on Organisational
Role Stress of Public Sector
Bank Employees." Shanlax
International Journal of
Commerce, vol. 7, no. 3,
2019, pp. 23-27.

### DOI:

https://doi.org/10.34293/ sijash.v7i1.489



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### Abstract

The study explores the impact of length of service and demographic variables on the organisational role stress on the public sector bank employees. The questionnaire employed in this study is Organisational Role Stress (ORS) scale developed by Prof. Udai Pareek (1983) where length of service, gender, age, education, number of family members and income are independent variables and Organisational Role Stress (ORS) is dependent variable. The sample for the study consist of 415 public sector bank employees. Simple random sampling is used as a sampling technique. Data was analysed using Multiple Regression. The results revealed that length of service, age, education and income significantly impact the organisational role stress (ORS) on the public sector bank employees.

Keywords: Length of service, Demographic variable, Organisational Role Stress, Public Sector Bank Employees.

### Introduction

The stress can be variously thought as a response to a stimulus, i.e. as a stressor itself; and as an intervening variable. A prime example of response definition was given by Selye (1936, and 1976) defined stress as a dynamic condition in which a person faces an opportunity, constrain, or demand which is concerned to his or her wants but the outcome of such wants is significant and unpredictable. The modern definition of stress states that this is a personal experience caused by pressure or expectations on an individual and impact upon the individual's ability to cope or his/her perception of that ability.

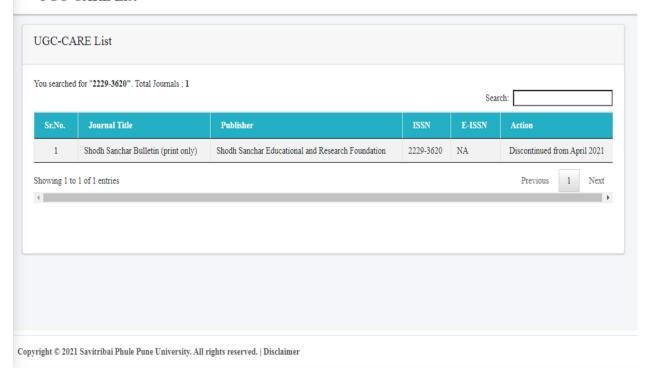
### The Concept of Stress

Selye (1936) stated stress is derived both from desirable and undesirable life-events. Undesirable events causes distress which has adverse effects on the individuals while desirable events provides Eustress which has pleasant and curative effects. Beehr and Newman (1978) defined stress as a condition arising from the interaction of people and their jobs and characterised by the changes within people which force them to deviate from their normal function.

### Stress in Organisational Roles

Stress, as a problem associated with the existence of the individual, has been, therefore, accepted and consequently reflected in the Indian thought. The philosophical and religious texts belonging to the very distant past like Ramayana and Bhagwad Gita and different indigenous systems like Samkhya, Yoga and Ayurveda discussed native shapes of stress. *Dukha* (pain, suffering),

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### ISSN - 2229-3620 APPROVED UGC CARE



### SHODH SANCHAR BULLETIN

Vol. 10, Issue 38 (V) April-June 2020 Page Nos. 170-180

### AN INTERNATIONAL BILINGUAL PEER REVIEWED REFEREED RESEARCH JOURNAL

Forecasting of Milk Production in India by Using Time
Series Autoregressive Moving Average Model
Dr. G. Xavier\*\*
Dr. Vijay Prakash Gupta\*\*\*

### **ABSTRACT**

India's share on world milk production was just 5.31% in 1970 and this has increased to 21% in 2017. India is witnessing rapid growth in milk production. Cooperative milk production is considered an important factor in increasing India's milk production. The main objective of the present study is to forecasting of milk production in India by using ARIMA model. The modeling of time series data systematically processed all conditions of Box-Jenkins methodology such as identification, estimation and diagnostic checking. The study found that ARIMA model (1,1,0) is an appropriate model for estimating milk production in India. This model has low BIC value, good R square value and satisfies other model fit parameters such as RMSE and MAPE. Based on the model fitted, forecasted milk production in India for the year between 2019-20 and 2025-25 is 198.8 Million tonnes and 285.8 million tonnes respectively.

**Keywords:** Production, Producer Cooperatives, Model Construction and Estimation, Positive Analysis of Policy-Making and Implementation.

### 1. Introduction

Indian dairy production is characterized as a low input/low output system. This means that animals are fed by agricultural by-product and other locally available feed resources for dairy production. Small, marginal and landless farmers who occupy majority in total population, contributes a lot for India's milk production and they normally own less than five cows or buffaloes. (Mari.G, 2017) Despite that India's share on world milk production has increased from 5.31% in 1970 to 21% in 2017. India is witnessing rapid growth in terms of milk production.

### 1.1 Milk production in India:

India's milk production has tripled ever since the introduction of New Economic Policy in India in 1991. Milk production in the year 1991 was 55.6 Million Tonnes (MT) and it has increased to 187.7 MT in 2018-19. Similarly, the per capita milk availability in India was 178.9 gm/day in 1991 and it has increased rapidly to 394

gm/day in 2018-19. The Compound Annual Growth Rate (CAGR) of milk production during the period from 1991-92 to 2018-19 was 4.40 percent and the per capita milk availability during the same period was 2.90 per cent.

### 1.2 Dairy Producer Members:

The number of dairy producer members in India was 1717 in 1980-81. This has increased to 16929 dairy producer members in 2018-19. Gujarat ranks the first among the Indian states, followed by Karnataka and Tamil Nadu. The numbers of dairy producers in these three states are 3616, 2536 and 1870 respectively.

### 1.3 Milk Procurement:

Milk procurement in India is divided into four parts such as East, West, North and South. Out of these, 83.27 per cent of milk procurement per day comes from Northern and Southern parts of the country. The total milk procurement in India is 50769 thousand kgs per day in 2018-19. Out of this, Gujarat state procures milk 22,920

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### A Demographic Study of Digital Payment Methods with Outlook of Receptiveness of M-Wallet in Customers of NCR Region

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### Abstract

In today's era of digitalization in each and, every stage of consumer life is full of technological advancements and technology-based. Now a day's human life is imperfect without technology and e-commerce because from early morning to late night individuals are going through the technical part. Thus, acclimatizing technology and the internet is now inseparable from an individual's life. Such adaptation of advancement in technology uses electronic gadgets and internet made human life too much faster and effortless especially on the part of connecting with the outside world with help on internet-enabled smartphones. Now a day's smartphones play a very smart role in certain fields especially in a monetary transaction worldwide. Now a day's business and payment methods are changing by uses of electronic payment and E-Wallets like Paytm, Google Pay, Phone Pay, Airtel Money, etc.

This paper deals with the changing paradigm of payment methods especially, the use of M-wallet to find out the magnitude of awareness level of the m-wallet users among different demographic variables and tries to reveal the perception level of the consumers towards uses of m-wallet. The research is based on the primary data collected through a structured questionnaire. The study used the chi-square test and found no significant relationship between the demographical factors (age, gender, educational level, annual household income, occupation) on the uses ofm-wallet services.

### Keywords:

M-Wallet, Apps, Transactions, Online payment, Smartphone users.

### Introduction

Mobile Payment is a unique payment method in the retail arena where the customer uses their mobile phone for the transaction of money with the help of mobile applications by scanning the bar code to pay for goods and services. The services can be offered by a bank, a telecommunications company or by both. When any transaction is done in an electronic form with the help of an electronic device or internet termed as a digital payment whereas, the money is saved or stored electronically is called as an e-wallet.

Now, day's customer is doing a transaction or purchasing items online

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International Journal of Services and Operations Management > Published issues > 2020 Vol.35 No.2



# International Journal of Services and Operations Management

2020 Vol.35 No.2

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# E-banking service quality and customer satisfaction: an exploratory study on India

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Abstract: E-commerce has revolutionised the entire business economy. With benefits such as hassle-free, quick and real-time banking, internet banking offers immense benefits to today's consumers. In spite of these benefits, online banking still lacks far behind the number of online users in India. To ensure greater participation in online banking, banks need to understand customer's perception towards e-service quality. Customers perceive these services as quality attributes. The study attempts to examine the determinants of e-banking service quality and their impact on customer satisfaction. Based on convenient sampling, the study used primary data of two private sector banks in Delhi region to produce a 5-factor structure. The exploratory factor analysis produces dimensions of efficiency, trust, fulfilment, responsiveness and systems critical to e-service quality satisfaction. Regression results show trust and privacy as the most critical factor influencing e-banking service quality perceptions. Further, the study provides theoretical and managerial recommendations for increasing online banking adoption and improving overall customer satisfaction. Limitations and future scope of research are further discussed.

Keywords: internet; banking; India; e-service quality; technology; e-banking; customer satisfaction; risk; e-commerce.

Reference to this paper should be made as follows: Sardana, S. and Bajpai, V.N. (xxxx) 'E-banking service quality and customer satisfaction: an exploratory study on India', Int. J. Services and Operations Management, Vol. X, No. Y, pp.xxx-xxx.

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Special Issue Vol 13 Number (10) 2020 Print ISSN: 0974-6455 Online ISSN: 2321-4007 CODEN BBRCBA www.bbrc.in

University Grants Commission (UGC New Delhi, India Approved Journal

Bioscience Biotechnology Research Communications Special Issue Volume 13 Number (10) 2020

Special Issue Volume 13 Number (10) 2020

On

Recent Research on Management, Sciences and Technology

An International Peer Reviewed Open Access Journal

### **Published By:**

Society For Science and Nature Bhopal, Post Box 78, GPO, 462001 India

Indexed by Thomson Reuters, Now Clarivate Analytics USA

SJIF 2020=7.728 Online Content Available: Every 3 Months at www.bbrc.in





### **Tools used for Distributed Agile Software Development**

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### **ABSTRACT**

The Agile software development is not just a framework for Scrum, Extreme Programming, or feature-driven development (FDD). The Agile software development is more than just practice, such as pairing Programming, Test-Driven Development, Standing, planning sessions, and sprints. The Agile software development is a general term for a set of frameworks and practices based on the values and principles expressed in the manifesto for agile software development and the 12 principles behind them. When you're dealing with software development in a particular way, it's usually good to base on these values and principles and use them to help figure out what to do right in a particular context. The communication barriers need to be overcome for creating an effective distributed agile team. Many distributed teams become unsuccessful as they work as if they are collocated and do not efficiently concentrate on the additional requirements they need to fulfill. In order to face the communication challenges, they need they make use of additional tools and practices and be committed for improving.

KEY WORDS: Software, Programming, Standing, Planning Sessions.

### INTRODUCTION

The Agile distributed software development methods uses the following practices to overcome the problems:

Improve Communication: A distributed team can only be successful if they find ways for bridging the communication gaps, Conference phone and projector can help for setting up a meeting across the locations. The complete team can interact easily using it, whether distributed or collocated. Video conferencing is much better option than voice conferencing. In order to work

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Received 23rd Sep 2020 Accepted after revision 11th Nov 2020 Print ISSN: 0974-6455 Online ISSN: 2321-4007 CODEN: BBRCBA

Thomson Reuters ISI Web of Science Clarivate Analytics USA and Crossref Indexed Journal





NAAS Journal Score 2020 (4.31) SJIF: 2020 (7.728) A Society of Science and Nature Publication, Bhopal India 2020. All rights reserved. Online Contents Available at: http://www.bbrc.in/ together remotely hands free headsets, web cams and application sharing software's can be used by the team members. For synchronous communication, instant messenger can be used. For asynchronous communication, e-mail can be an option. [1]

There has to be a change in the way the team members communicate. Usually the communication is informal (verbal) in collocated teams. The verbal communication has to be changed to formal (nonverbal) communication. The problem of non overlapping working hours can be solved by this approach. Communication can also be as an explicitly part of somebody else's duties on the team. By assigning a representative for a remote sub team to help to catch up with the missed hallway communication, this could be done. There needs to be a change in the meeting formats. As the issues which are related to the whole team only are discussed in the daily standup meetings, therefore these meetings may be overly long. The discussion of other issues may be after the meeting. In the meeting, only those team members must be present

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Dwivedi et al.,

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### SHODH SARITA

Vol. 7, Issue 26 (V), April-June, 2020 Page Nos. 114-117

AN INTERNATIONAL BILINGUAL PEER REVIEWED REFEREED RESEARCH JOURNAL

### A Review Paper on Problems Faced by Indian Exporters in Foreign Trade

Rama Rani\*

### **ABSTRACT**

Foreign trade plays a significant role in the development of a country. Foreign trade creates major source of income for a country. Export from India is important for the development of both business firms and economy, by increasing the profit and by increasing foreign reserves respectively. Despite these benefits for business firms and economy, Indian exporters face a number of problems or difficulties. "It is found that the transaction cost of the export shipment is nearly 30% of production cost. Therefore, export from India is not economically viable, due to this high" (Shamsundar B. Choughule 2017). "As per the state Govt. policy, various taxes are imposed on rice exports, such as the states are imposing Purchase Tax (on indirect export), Market Fees, Rural Development Fund, Administrative Charges etc. These taxes are rendering the pricing of rice internationally in competitive" (Ramakrishna. B 2016). These problems discourage the businesses to enter into foreign markets. The World Trade Organization (WTO) has been committed for hurdle free movement of import- export goods from one country to another country. Here study is being done to understand the basic problems of exporters of India. The problems are identified as High Shipping charges, Transaction cost, Trade credit issues, Competition from other countries on the basis of cost and prices, Less Export incentives, Fluctuations in Exchange Rate, Foreign exchange regulations and Restrictions etc. This research study suggests that exporters must visit foreign markets to have detailed information about the prominent buyers which helps in creating products with required product quality, packaging method, technology and transportation and also tie-up with marketing agencies of different nations to accumulate the information relating to business practices, socio-cultural environment, competitive environment and other business related information.

Keywords: Export, Economy, Exporter, Cost, Foreign Exchange

### I. INTRODUCTION

In this era of globalisation of the economy, Foreign trade plays an important role in shaping the economic performance and prospects of countries in the world. Import Export business is considered to be significant for developing countries. The export helps in earning foreign exchange to the exporting countries. Increase in export provides benefits to the exporter as well as the country. In Indian economy, Export has been a priority as it helps in income generation and economic growth. Export of goods and services contributes about 20% in total GDP with a position as 8th largest exporter in world. Govt of

India makes efforts to increase export by raising the value and volume of the exporting products. But despite these efforts problems and issues are becoming barriers for the new entrants to enter the export sector and demotivates the existing business firms to continue with the export trade. Export of agro products plays dynamic role in the export of the country. The share of agriculture export in total national export was 12.66% during 2017-18 which majorly include rice, tea and spices. Despite these contributions, Indian exporters are facing constraints on several fronts such as Govt. restriction, High transportation cost, High port charges, issue of trade

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### Relationship of Information Technology with Management In Unified Communication – Importance Towards E-commerce & Digital Marketing

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Associate Professor, Institute: Jagannath International Management School, New Delhi.
(Affiliated To GGSIP University, New Delhi)
Research Scholar Institute: Galgotia University, Noida

### Abstract

In today's era, the Unified communication is being proven a significant role in the timing of e-commerce & Digital Marketing. Basically, some collections of communication tools which are going to be very important tool for office work is known as Unified i.e. Amalgamated Communication. There are some famous and common tools of Unified Communication such as Scheduling of team work through Email, Telephonic Conferencing, Video calling and Calendaring & some real-time communication tools. A browser based interface and/or a thick client are being used for using unified communication tools by a user. The video conferencing, Sms Capability, Fax Services, Text Messaging & Mobility Services are an essential part of amalgamated Interaction System. Today's largely spilt exchanging modes are integrated by the Unified communication. In today's era, the amalgamated communication has a main feature in each organization as Increase in employees efficiency, decrease in IT costs & increasing the swiftness & elasticity are same motives for all of the organization, So, unified communication platform should be within affordable prices and easy to manage and surely reliable to accomplish the motives of the organization. The motive of the research is to specify the necessity of using amalgamated communications among executives and users of an organization which can use all of their communiqué tools from a single edge as this communication is very fruitful while in case of not well or inclement weather or somehow during travelling. This communication is much better and fruitful for the environment for office sitting persons. By using amalgamated interactions which is independent of distances from the working area, we can have better user occurrence and by using these amalgamated communication tools the employees are motivating for their work with greater potential.

Keywords: Mobility Services, unified, browser-based, inclement weather, Swiftness, amalgamated interactions.

### Introduction

According to the ecological meaning UC or Unified Communication is the amalgamation of online or real time communiqué facilities like online quick messaging i.e. chat, telephonic discussions, data distribution, speech recognition, video conferencing, call control and some unreal time communiqué amenities like Unified Messaging which includes emails, sms, fax and integrated voice mail. It is not just one but an amalgamation or set up products that provides a regular united customers friendly interface end users or customers familiarities across numerous equipment or devices

We can also say or we can define Unified Communication is open in each and every context of communication that are mixed or exchanged between two persons through a set up connection which includes added ways of interactions. Such type of communications allows a personage to deliver or exchange message through one source or object and to receive exactly the exact message on different sources. As an example, we could have an individual can receive a message through voice mail and thinks of accessing the same message via email or a device such as cell phone. If the person who is sending the message is online and currently is attending information and accept the call, a retort can be sent on that moment through a message, video call or a text chat, or it might be sent as a virtual communication that could be easily accessed via multiplicity or different devices and mediums.

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WOATCA: A secure and energy aware scheme based on whale optimisation in clustered wireless sensor networks

Author(s): Richa Sharma 1; Vasudha Vashisht 2; Umang Singh 3

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Source: Volume 14, Issue 8, 12 May 2020, p. 1199 – 1208 DQI; 10.1049/iet-com.2019.0359, Print.ISSN.1751-8628,

Online ISSN 1751-8636

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Received 10/04/2019, Accepted 07/01/2020, Revised 15/10/2019, Published 09/01/2020

Article

Clustering is an important method for extending the network life of each node in wireless sensor networks. Owing to the untrustworthy environment, these nodes unintentionally sacrifice their energy and lost their life which is a major challenge and requires appropriate attention for smooth communication. Thus energy efficiency and network life period both are major concerns in critical and sensitive real-life applications such as military applications, landslide monitoring etc. This study reviews and analyses existing trust-based clustering routing protocols for a complete understanding of research contribution to date made by researchers of this domain. In addition, a novel trust-based energy efficient protocol based on a Whale Optimisation Algorithm named WOATCA has been presented. This algorithm focuses on the selection of trust worthy nodes as cluster heads (CHs) by considering five parameters namely (i) node's residual energy, (ii) number of packets forwarded by a node, (iii) average cluster distance, (iv) transmission delay, and (v) node density. Simulation results and analysis demonstrate that WOATCA outperformed existing protocols by showing a percentage decrease of 87.85, 64.58 and 61.36% in the selection of compromised nodes as CH in comparison with existing trust-based schemes such as Adoptive LEACH Mobile (ALM), Topology Control Algorithm for node mobility (TCM), Q12 and secure CH selection protocols, respectively.

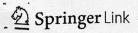
Inspec keywords: wireless sensor networks; routing protocols; protocols; telecommunication security; pattern clustering

Other keywords: routing protocols; secure CH selection protocols; trust parameter; WOATCA; compromised nodes; appropriate attention; trust-based clustering; network life; energy efficiency; secure energy; military applications; smooth communication; whale optimisation algorithm; cluster heads; trust worthy environment; average cluster distance; clustered wireless sensor networks; research contribution; real-life applications; node density; untrustworthy environment; existing trust-based schemes; parameters node; trust-based energy efficient protocol

Subjects: Communication network design, planning and routing; Data security; Wireless sensor networks; Protocols

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eeTMFO/GA: a secure and energy efficient cluster head selection in wireless sensor networks

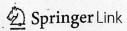
Richa Sharma , Vasudha Vashisht & Umang Singh

Telecommunication Systems 74, 253-268(2020)

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### Abstract

Proliferation of technologies in wireless sensor networks is grabbing huge attention across scientific community due to its vast coverage in real life applications. It has emerged as an important technology with lots of potential as it provides useful information to the end users about a target region through real time sensing. Wireless sensor networks due to their characteristics like infrastructure-less deployment, resource restricted nature introduce several issues which may affect the performance of the system. Among these issues, most challenging issues such as energy efficiency, appropriate cluster head selection, secure data delivery and network lifetime enhancement require important concern for enhancement of WSNs which is still herculean task. This paper introduces a secure and energy aware clustering algorithm named energy efficient trusted moth flame optimization and genetic algorithm



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# Novel algorithm for leader election process in virtual traffic light protocol

Parul Choudhary <sup>™</sup>, Rakesh K. Dwivedi & Umang Singh

<u>International Journal of Information Technology</u> **12**, 113–117(2020)

75 Accesses | 1 Citations | Metrics

### Abstract

The transition caused by world heading towards urbanization influenced people in their economic growth and progress leading to innumerable problems like environmental pollution, high resource and energy consumption in urban cities. Increase in the commute time due to heavy traffic is becoming a huge problem in many cities. Virtual Traffic light organized by vehicles through VANET's was recently introduced, served dual purpose in reducing congestion and improving energy consumption. This paper proposes a novel approach in selecting a leader in virtual traffic light based on current traffic load. This manuscript first formulates the VTL protocol and further presents an algorithm to minimize the problem of congestion in order to prioritize emergency vehicles. The implementation of proposed work was based on primary data of Rohini, India to highlight its efficiency.



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Volume 5 Issue 4 October 2018

PAPER ID: IJRAR1904348

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### E – BANKING, SERVICE QUALITY AND CUSTOMER SATISFACTION IN SELECTED BANKS AT JHANSI REGION

<sup>1</sup>Ms. Anubha Srivastava, <sup>2</sup>Prof. A. K. Saxena, <sup>3</sup>Dr. Suman Yadav

Research Scholar, AKTU, Lucknow, Former Director of AICTE, Dean Faculty of Commerce & Management, Integral University, Lucknow, <sup>3</sup>Head of The Department, Management Studies, BIET, Jhansi Research Scholar, AKTU, Lucknow, India

"Consumers expect a safe, convenient, and affordable globalized payment platform": Lucy Peng Abstract:

This paper tries to study the consumer's perception about the service quality being offered by e-Banking system. This paper characterizes the attributes adopted by various e-banking systems enabling consumers feel safe and comfortable using online banking. Applying the attributes to an empirical study of Internet banking among about 5 banks across Jhansi Region, author tried to examine the technological & procedural factors creating operation smooth/tedious. The empirical findings allowed authors to compare various customer segments and their priorities in an e-Banking module.

This paper focuses on analyzing the role of e-Banking feature employed by various banks for an improvised customer experience. The objective of the proposed study is to analyze the role of e-banking for improvising e-serqual directly or indirectly resulting in expected optimized profitability of bank. Service quality is something that varies from customer to customer, for few its ease of use and for some technologically advanced pop-up and dialogue system could be a right parameter for measuring the quality of E-Banking module for a particular bank. To measure the Service quality of E-Banking system, SERVQUAL Instrument got used, about 379 respondents of different age group participated in this study.

As the targeting respondents were from various age groups starting from 18 years and above, the finding also reflects that for a particular age group the challenges being faced were more or less similar and a specific e-Banking module is being preferred by that segment of respondents.

Keywords: E-Banking, Service quality, Customer satisfaction

### 1. Introduction

E-banking has impacted banking Industry in a tremendous way internationally. India is also not an exception. The application of bank products and services with the help of internet is called E-banking. Electronic banking is the application of Telecommunication devices to perform banking transactions (Okoro 2014) .E-banking has brought in a huge change in banking sector. The concept has moved banks to a new height; they could compete favourably. The banking industry believes that by adopting the new technology - e-banking, the banks will be able to improve customer service level and tie their customers closer to the bank (Onyeukwu and Osuagwu 2016). There are still some challenges of e-banking in India such as fraud, long waiting days for reversal of failed transactions, long queues and so on.

This study's objectives were to dig out the effect of electronic banking on customer satisfaction in selected Banks of Jhansi Region. Examine the effect of e-banking products on service quality and customer satisfaction and assess the challenges affecting e-banking and customer satisfaction.

Null Hypotheses got formulated as per the objectives of the research. There is no significant relationship between e-banking, service quality delivery and customer satisfaction.

### 2. Literature Review

A study got conducted by Adeyemi, Ola and Oyewole (2014) on electronic banking product and service internationally. Their findings demonstrated that almost every bank needs to have at least one particular form of electronic service including e-banking service and/or Internet banking service. Despite the fact that diverse e-banking systems got implemented and accepted by the customer, e-payment remains the most widely used of the e-banking solutions (Adesina and Ayo, 2010). Previous studies showed the evidence support this relationship between customer satisfaction and service quality (Yee, Yeung, & Cheng, 2011).

Research Article



# EEFCM-DE: energy-efficient clustering based on fuzzy C means and differential evolution algorithm in WSNs

ISSN 1751-8628 Received on 18th June 2018 Revised 4th January 2019 Accepted on 30th January 2019 E-First on 19th March 2019 doi: 10.1048/iet-com.2018.5546

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Abstract: Efficient energy utilisation is a fundamental challenge that needs to be dealt with while deploying a wireless sensor network (WSN). These networks consist of thousands of small-sized battery-operated devices called sensors. Sensors are resource-constrained devices, and hence have very limited energy available with them. By lessening the energy usage of these nodes, the life span of the whole network can be enhanced up to a great extent. Clustering of WSNs is a speedily flourishing research area. In clustered WSNs, the major concerns are choosing an appropriate number of clusters and then selecting a coordinator node called cluster head (CH) within each formed cluster. This study introduces a hybrid energy-efficient clustering based on fuzzy C means and differential evolution algorithm (EEFCM-DE) based on fuzzy clustering and fuzzy-based evolutionary technique. The idea is to use FCM for the cluster creation and then selecting the best node as a CH within each cluster formed, by using an evolutionary technique DE. For the CH selection, the fitness of each node is calculated through a designed fuzzy inference system. The simulation results validate the energy-efficient performance of EEFCM-DE in comparison with the other existing algorithms.

### 1 Introduction

The proliferation of technologies in different applications through wireless sensor network (WSN) is rapidly changing the way of information collection and communication among nodes. The WSN is composed of numerous tiny sensor nodes (SNs) (from hundreds to thousands) deployed in network region with an objective to sense some important parameters such as humidity, pressure, temperature, light, sound, vibrations etc. for the environment-based systems. SNs are battery-operated devices that sense the data and pass that sensed information to the destination node to take immediate actions. These nodes comprise of three capabilities, namely (i) sensing (ii) processing and (iii) communicating. SNs mainly have four components. These components are a microcontroller, a radio transceiver, a power source and an external memory. Out of these components, the maximum energy dissipation is by the radio component. These nodes work collaboratively to assemble data. One special node called base station (BS) is deployed within the network dimensions. This node is alternatively known as a sink node. Unlike the other SNs, the BS is equipped with an unlimited power

Clustering WSNs has proven itself as an adequate and suitable mechanism to lessen the energy utilisation of the SNs and hence for the better performance of WSNs. Fig. 1 represents a clustered WSN framework, in which partitioning of the whole network is done into disjoint sets called clusters. This partitioning can be done based on different factors such as cluster range, distance measures etc. Within each cluster, a node having the highest value for the fitness function is considered as a cluster head (CH). The fitness of every individual node is computed by considering few parameters such as distance to the BS, centrality, energy etc. Consequently, the non-CH nodes need not pass their data directly to the BS. They will only sense and assemble the data and will deliver it to their own head node (CH). It is then the responsibility of the CHs to relay that data to the sink. Consequently, it results in minimising the energy consumption, because only one node per cluster that is the CH will be communicating with the destination node (BS).

This paper introduces an evolutionary technique-based hybrid clustering algorithm for WSNs. The idea is to do static cluster formation using a fuzzy clustering approach that is fuzzy C means (FCM) algorithm. Initially, work focuses on the targeted area before the formation of clusters (cluster formation phase). Then, the node having maximum fitness value among all cluster members will be elected as CH in each cluster. The CH selection is done by inspecting each node on the basis of the derived fitness function. To obtain an efficient fitness function, few parameters are taken in consideration and are node's centrality, node's distance from the BS, node's remaining energy and numbers of nodes in the cluster, i.e. cluster density. The research paper has been framed as explained below: Section 2 includes the related literature. Section 3 explains the brief description of the preliminaries. Section 4 discusses the proposed clustering method [energy-efficient clustering based on FCM and differential evolution algorithm (EEFCM-DE)]. Section 5 consists of the simulation results and analysis. Section 6 concludes the research work done

### 2 Related work

The literature provides a voluminous collection of clustering protocols designed till date to create energy-efficient-clustered WSNs [1]. Among the traditional clustering algorithms, low energy adaptive clustering hierarchy (LEACH) [2] is a pioneer of the existing algorithms. It acts as a prototype for designing new clustering algorithms for WSNs. It was a distributed technique based on the random rotation of the CH role among the nodes. The objective behind this approach was to assign the work load uniformly among sensors. Since LEACH is a probability-based clustering algorithm, it suffers from few disadvantages such as during the CH selection process the residual energies of the nodes are not considered. To overcome this problem, the author proposed a centralised protocol centralised-low energy adaptive clustering hierarchy (LEACH-C) [3], as an extension to LEACH. In this algorithm, instead of the nodes selecting their CHs themselves, BS does the CH selection depending on two parameters. Those parameters are the geographical locations of the SNs in the network and their residual energies. Nodes equipped with energy

# Pull-A-Vehicle Approach for Transport with Internet of Things (IoT) based Fleet Management System (FMS)

<sup>1</sup>Sudarshan Kumar Baurai, <sup>2</sup>V. N. Bajpai, <sup>3</sup>Vipin Khurana <sup>1</sup>Research Scholar, Dr. APJ Abdul Kalam Technical University, Lucknow, UP, India

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Abstract: Logistics and Transportation processes have got a positive impact and a paradigm shift in its operations out of use of technology solutions. Emerging Internet of Things (IoT) provide solutions for the Logistics & Transportation processes. This article explains an IoT based FMS for people and goods transport service provider by integrating passenger in decision-making process and balancing the trade-off of Vehicle Capacity & Wait Time. For this Pull-A-Vehicle Approach has been conceptualized. This paper carries a good study of research literature for gap analysis and concept building. This also provide overview of vehicular communication that creates the basis for research objectives and concept approach of Pull-A-Vehicle.

Key words: Logistics, Transportation, FMS, IoT, IoLT, IoV, Mobility Communication, VANET, ITS

### 1. INTRODUCTION:

Logistics & Transportation is key to economic development of a society. A good transport system in logistics activities, provide better logistics efficiency, reduce operation cost, and promote service quality (Tseng, 2005). Transportation need for people and goods, result high motorisation, urbanisation and population density, which is resulting in traffic congestion, increasing travel time, fuel consumption and air-pollution (Cowell, 2010). Passenger and freight transport have different challenges. Passenger journeys are decided in terms of origin and destination, mode, timing and frequency of travel by individuals while freight journeys have a single purpose of transporting goods from one point in the supply chain to another (Allen, Browne, & Cherrett, 2012). A fleet of vehicles is used either for transporting human passengers or containers of goods. However the two have different complexities and challenges. The presence of custo<mark>mer during the</mark> passenger journey process itself presents a challenge. To reduce the wait-time for passenger in one hand and at the same time the optimized capacity utilization of vehicles to keep operations viable are trade-offs to be balanced. Therefore a solutions based on Internet of Things (IoT) for good fleet management to realize optimum returns from limited resources is an emerging business opportunity.

### 1.1 FLEET MANAGEMENT SYSTEMS:

Fleet is a collection of vehicles used in any transport through land, water or air though in this paper it refer to a fleet of vehicles for road transport. Fleet operator is the owner of these vehicles used in any type transport and based on the number of vehicles a fleet operator can be small, mid, large or very large fleet operator. A Fleet Management System (FMS) is an information system to help the fleet operator which is a logistics organizations to operate in efficient & effective manner and realize maximum returns on their investment (Kolaric, 2008). In a competitive environment, technology intervention is a necessity for managing smooth transportation modes and services (Blythe, Rackliff, Holland, & Mageean, 2000). Fleet management include every aspect of the life cycle of a vehicle therefore it is important for companies to employ efficient fleet management systems to reduce risks and increase quality of service in addition to operational efficiency of a fleet at minimal cost (Malekian, Moloisane, Nair, Maharaj, & Chude-Okonkwo, 2017).

### 1.2 INTERNET OF THINGS (IOT):

The term Internet of Things (IoT) was first used by Kelvin Ashton in 1999 and it has been conceived in parallel to Wireless Sensor Networks (WSNs) (Gawade & Meeankshi, 2017). Through IoT, any physical object referred as thing can be paired with another object, that will enable transmit, receive and process data to and from one object to another (Roberto Minerva, Abyi Biru, 2015) (Li, Xu, & Zhao, 2015). With a smart sensor attached to the object, it get a tiny computer features. And when they do so, they are often called smart things, because they can act smarter than things that have not been tagged (FLEISCH ElgarFleisch, 2010). The new realized capabilities in smart things are of immense value in managing processes. Any process having smart things transmit process status transparently to improve efficiency, performance & effectiveness so that the entire system would become intelligent. In near time the dominance of people-to-people communications will soon be overcome by device-to-device D2D communications (Aloi et al., 2016).

### 1.3 INTERNET OF LOGISTICS THINGS (IOLT):

The scope for technology is growing in providing innovative solutions for various improvement dimensions of logistics and transportation. Satellite based positioning, ever increasing reach of fast telecommunication and IoT provide more and more technology based solutions. Therefore Barcodes and RFID Tags, which provide control on the basic functionality is now have IoT based solutions covering almost the entire Supply Chain. (Decker et al., 2008). Real-time monitoring and control through smart devices is becoming a necessity in highly competitive environment (Luo et al., 2016).

<sup>&</sup>lt;sup>3</sup> Dean & Area Chair (Quantitative Techniques & Analytics), ICFAI Business School, Gurugram, Haryana, India

# A STUDY OF REGIONAL DISPARITIES DURING POST-REFORM PERIOD IN INDIA.

\*Ms. Ankita Purwar, \*\*Dr. Vijay Prakash Gupta-

### ABSTRACT:

The prosperity of any economy is depends on its rate of economic growth and development. The earliest, development were considered in terms of growth of output over time and later in terms of per capita output. But it has been state by various neoclassical economist that the development of any nation or states can be judged by equal distributed of income, reduced income and regional disparities, balanced economic and sectorial development.

In this paper, the researcher has focused nregional disparities in economic development with special reference to service sector in India, with main objective to understand causes and extent of regional disparity in economic growth especially in service sector among Indian states as well as tried to analyse the causality and extent of inter-state disparity in economic performance of service sector during the post reform and analysed performance of the selected states.

**Keywords:** Economic development, Regional disparities, Service sector ,Post-reform Period.

### 1. INTRODUCTION

The term 'disparity' has also been defined as the condition or fact of being unequal as income, age, living status etc. whereas, in different parts of the country differences are found to exist in physical features and resource endowment across states which are responsible for development disparities within countries.

Indian economy is mixed economic system and comprises of both public and private sector, apart from this it is divided into three sector model i.e. extraction of raw materials from natural resources (primary sector), manufacturing of goods with the help of raw materials (secondary sector), and providing services to both primary and secondary sector (tertiary sector).

Among all the core sectors, service sector the contribution of service sector is highest for the Indian economies as developing countries. They account for over half of the gross domestic product of all developed economies as well as Indian economy and constitute the single largest sector in most developing economies. It comprises of various services like banking, insurance postal services, information & communication services, hospitality, tourism, electricity services, education &

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# **PJMTR**

## Presidency Journal of Management Thought & Research

Vol. VII No. 2

July - December 2017

ISSN 2229-5275

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### Mutual Funds: New Taste of Indian Investors

Charu Malhotra\*

### Abstract

In current competitive environment, different kinds of investment options are available to the Indian investors. All investment options have certain advantages & disadvantages .Among various investment modes like real estate, gold, bank deposits, public provident fund etc., mutual fund is the most suitable investment mode for the retail investor, as it offers an opportunity to invest in a diversified and professionally managed portfolio to beat the inflation at a relatively low cost. In this paper, an attempt is made to study the investor's preference towards investment in mutual funds when other investment options are also available in the market. This paper in particular studies the impact of investor awareness programme of Securities & Exchange Board of India, Asset Management Companies on the investing behaviour of retail investor of small cities. This entire pattern is also known as B-15 Boost. This upward trend in the industry also implies that the Indian capital market is having enough domestic funds which make it less vulnerable to the impact of foreign investors. Although the trend is upward in terms of growth of the mutual fund industry but we are far behind the global leaders. Hence it is a very long destination to achieve in comparison to other countries except China. Mainly secondary data is used for the study.

### Introduction

A Mutual Fund is a trust that pools the savings of a large number of investors who share a common financial goal. The money collected is invested by the fund manager in different types of securities depending upon the objective of the scheme. These securities could range from shares to debentures to money market instruments. The income earned through these investments and the capital appreciations realized by the scheme are shared by its unit holders on pro—rata basis i.e. in proportion to the number of units owned by them .So we can say that, a Mutual Fund is the suitable investment for

the retail investor as it offers an opportunity to invest in a diversified, professionally managed portfolio at a relatively low cost.

The Asset under Management (AUM) of the Indian Mutual Fund MF Industry has grown from ₹ 3.26 trillion as on 31st March 2007 to ₹ 19.26 trillion as on 30th April, 2017, about sixfold increase in a span of 10 years!!

The total number of accounts (or folios as per mutual fund parlance) as on April 30, 2017 stood at 5.61 crore (56.1 million), while the number of folios under Equity, ELSS and Balanced schemes, wherein the maximum investment is from retail segment stood at 4.51 crore (45.1

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# **PJMTR**

Presidency Journal of Management Thought & Research

Centre for Management Studies, Presidency College, 33/2C & 33/2D, Kempapura, Hebbal, Bangalore 560 024, Ph. No. 080 42478700, Fax No. 080 23636174 Email: jnl.presidency.blr@gmail.com Website: www.pjmtrjournal.net

### Wireless Networks Past, Present and Future: A Technical Review

### Umang

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Available online at: www.ijcseonline.org

Received: 25/May/2017, Revised: 09/Jun/2017, Accepted: 28/Jun/2017, Published: 30/Jul/2017

Abstract— Wireless Network provides transmission of information over miles of distance without requiring wires, coaxial cables and fibres etc. It focuses on establishment of communication among devices. Such type of communication can be done through Single hop or Multi hop basis. In this attempt, brief introduction of wireless network is presented. In this paper, classification of wireless network is also discussed based on different features and its types. Further, presented work also highlights Mobile Adhoc Networks along with its specialized new concept known as FANETs (Flying Adhoc Networks). In this attempt, design issues for MAC protocol and comparison between MANETs & FANETs is also discussed. This attempt is very much beneficial for beginners of this domain.

### Keywords-Wireless Networks, Classifications, WMN, WSN, MANETs, FANETs

### I. INTRODUCTION

Communication comes from Latin word "Communi Care". It means transformation of information send to the receiver should be accurate as send by sender. In today's scenario advantage of communicating devices are increasing rapidly in Education System. Thus there is need to establish efficient system for communicating among devices which are located at distant and will to send and receive test in different formats (text, image, audio, video etc).

Traditionally, "Computer Network is collection of interrelated, independent and autonomous collection of nodes". In this network, communicating nodes takes the responsibility to transfer the data from sender node to receiver nodes. Such Communication can be done through with or without physical media. Cables, Optical Fibers are well known example to transfer the data through physical media where as radio waves are used in absence of physical media. In today's scenario, smooth communication is required to maintain good connectivity among the nodes which are present in the network [1-3].

In these networks, good communication is provided through:

- (i) Sharing of available resources
- (ii) Improved reliability of services and cost effectiveness

So, there is need of two important components for effective communication among devices which are residing at distant location:

- i) Distributed Applications
- ii) Network Infrastructure

At one side, In Distributed Applications, nodes are located at different corners and are communicated through the Internet. On the other side, Network Infrastructure can be connected through wired or wireless. In this paper, Section I presents introduction Section 2 discusses brief classification of Wireless Networks. Section 3 presents Air bone Adhoc Networks along with comparison of MANETS. Section 4 concludes the work.

### II. CLASSIFICATION OF WIRELESS NETWORKS

Wireless Networks are collection of nodes where communication is done through radio waves. Wireless devices having access points are known as Infrastructure based networks and devices having no access point are known as Infrastructure less Networks. In these networks, connectivity can be established either through single hop or multiple hop communication.

2.1 Single Hop Communication Networks: Single hop communication is established when two nodes are directly communicating to each other and multi hop communication maintains communication of nodes through other nodes in between. Virtual Classrooms, Entertainment, Virtual Conferencing are examples of these kind of networks. In Such networks, communication can be established either through infra structure network or infrastructure less. In Single Hop Concept, Wi Fi(Wireless Fidelity), WLAN(Wireless Local Area Network), Wi-Max and Cellular Networks are examples of Infrastructure based Single Hop Wireless Networks and Bluetooth, Adhoc



### Asian Research Consortium

Asian Journal of Research in Business Economics and Management

Asian Journal of Research in Business Economics and Management Vol. 7, No. 7, July 2017, pp. 204-212.

www.aijsh.com

ISSN 2249-7307

A Journal Indexed in Indian Citation Index
DOI NUMBER: 10.5958/2249-7307.2017.00107.4

UGC APPROVED JOURNALS

# The Not-So- Special Economic Zones in the Era of Make in India

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### Abstract

The Make in India initiative launched by the Government has generated a lot of global interest since its launch in 2014. Indian economy is also looking forward to reap the benefits of the campaign. At the same time another issue which needs attention is the plight of Special Economic Zones in India which have been facing challenges in achieving the objectives for which their idea was implemented. This paper throws light on the condition of the SEZs and also tries to analyse what impact Make in India has generated on them.

The parameters of employment generated, exports, investment and number of approved, notified and operational SEZs have been taken into account to assess the impact of Make in India on the SEZs.

The paper highlights the reasons behind the under performance of the SEZs and also offers some viable suggestions to make them engines of balanced domestic growth and export promotion at global level.

**Keywords:** Special Economic Zones, Make in India, Exports, Investments, performance, suggestions.

### Introduction

### The Ideas and the Attempts

India is one of the pioneer nations in developing and implementing the idea of Special Economic Zones. The concept of Special Economic Zones has been employed by various countries to achieve multiple economic and non- economic objectives. The implementation in some cases has witnessed success and failures in others resulting from a wide range of reasons. In case of India the experiment is still hanging over the edge between accomplishment and disaster. The verdict is still pending on whether the Special Economic Zones have been any current or future potential to provide something special to the economy.

### What is a Special Economic Zone (SEZ)?

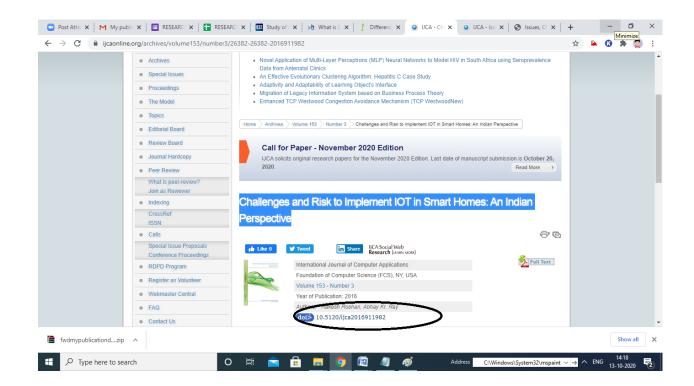
It is a special geographical region which has completely different business laws when compared to other regions. SEZs enjoys tax breaks, simplified procedures, less regulations and restrictions, exemption from customs and duties, all of which is done to

- Generate additional Economic activity
- Promote exports of goods and services
- Promote Investment from domestic and foreign sources
- · Create employment opportunities
- Develop Infrastructure facilities

The objective of creating an environment conducive for flourishing of economic activity and generating desired positive results, led to the announcement of Special Economic Zones (SEZs) Policy in April 2000. SEZ act was implemented in Feb 2006 after extensive consultation and in depth research. The objective of the Act was to overcome the obstacles and to simplify procedures. Reduction in controls, initiation of single window clearance, generation of employment opportunities, creation of high quality infrastructure, boost in exports, higher private and foreign investment were some of the targets.

The SEZ Act evoked immense interest among investors as it provided confidence, stability and the correct incentives. However, it was soon engulfed into controversies related to land acquisition, tax incentives and other socio-economic issues. The policy makers were not able to respond quickly and effectively which led to further disinterest in the concept. As highlighted in various reports, even after multiple attempts and measures, the performance of SEZs till today has not been as per the expectations and a lot needs to be accomplished.

The launch of Make in India campaign in September 2014 has revived the interest in SEZs and the impact they may or may not get due to the same.



# Challenges and Risk to Implement IOT in Smart Homes: An Indian Perspective

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### ABSTRACT

The concept of Internet of Things requires the seamlessly connectivity of millions of heterogeneous devices. In today's world, Implementation of IoT in Smart Homes is one of the major applications of Internet of Things. In this paper, we will discuss the different challenges and risk to implement IoT in Smart Homes of India. An Indian perspective is taken, because India is in very first stage for implementing the Smart Homes. This paper explains many challenges in Indian scenario like availability of Internet, Cost of devices, device maintenance issue etc. and proposes a framework of smart homes is also discussed here.

### Keywords

Smart homes, IOT, Wireless protocols

### 1. INTRODUCTION

The digital space and recent technology development in the world and smart home technology are creating their importance in the today's market place. Smart homes have highly developed systems beyond the basic functionality like automatic door openers, light control system to provide many tangible benefits in terms energy efficiency. IP-enabled cameras, security alarms, object motion sensors, and connected door locks provide better home safety and security. Taking view of this kind of automations in the smart homes it require a such revolutionary technology which provides anytime seamless connection among the sensors of different home appliances is internet of Things (IOT)[1].

According to Zanella et al [6], The IoT shall be able to integrate transparently and seamlessly a large number of different heterogeneous devices, while providing open access to selected subsets of data for the development of a large scale of digital services. To build a general architecture of IoT for smart cities are very complex because of the extremely large variety of devices, link layer technologies, protocols and services that are involved in such a system.

IoT is often associated with home automation and empowered the house hold devices by the integration of sensors, transmitters and receivers which helps the application to collect, consolidate, analyze and take the design in an efficient manner for instance if a smart air conditioning system make a co-relation between the temperature inside the home and outside the home in different months weekly or fortnightly then it can smartly manage its internal setting of cooling or heating which may save energy.

The government of India has planned to develop 100 smart cities in the country, and allocated Rs. 3305 Cr. in the current year(2016-17) budget which may boost the fast expansion of application of IoT in order to develop the smart cities. Smart cities not only deals with Smart parking, smart transport system, better tele-care, smart safety and security systems.

smart power grids, smart urban lighting, smart waste management, smart city maintenance. Intelligent water management but also deals with smart homes. But in India there are so many challenges and risk to implement IOT in smart homes.

In Year 2015, Government of India planed to create a market place of 15 billion US Dollar for Internet of Things in upcoming five years. However, IoT has not a major publicity and it has to create any major buzz in India. subdued to a large extent. Department of Electronics and Information Technology, Government of India announced a draft about the IOT Policy document with following objectives.

- a. To create a market place of 15 billion US Dollar for Internet of Things in upcoming five years means by 2020. It has been assumed that India would have a share of 5-6% of global IoT industry.
- To develop the skill set or capability building in human resources for IOT and its related technology specific for Indian or international markets.
- To undertake capacity development (Human & Technology) for IoT specific skill-sets for domestic and international markets.
- d. To start Research & development for all the supporting technologies of the IOT.

Smart homes now day's using the IoT to automate its many subsystems like smart lighting system, Smart Thermostat controller or HVAC, Entertainment ,Smart home care, Smart Security and access control system, Smart Kitchen, Smoke Alarms ,Pet feeding, Washers ,Refrigerators. There are many benefits to use these systems in smart homes as given below.

- Money saving: smart home provides opportunity to consume less energy and cut expenses on their utility bills. In the long duration, smart home can also provide a good return on investment by increasing its worth and making it easier to sell.
- Enhance Safety: Smart devices can assist to protect family members both young and old by providing monitoring mechanisms on kid's activity and assistance requirements of old family members.
- Prevent Damage: One of the primary objectives of smart home is that homeowner can monitor his home while he is away. This creates feeling of good security even if a glass breaks, the oven is left on, or any adverse condition will be alerted and can promptly respond to the situation.
- Convenience Enhancement: ease of living and a customized living space are important. The smart home can remind homeowners when they are



# International Journal of Science Technology and Management

ISSN (O):2394-1537 ISSN (P):2394-1529



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in

International Journal of Science Technology and Management Volume 06, Issue 06, June 2017

This paper can be downloaded from the following link: www.ijstm.com



Editor in Chief International Journal of Science Technology and Management website: www.ijstm.com E-mail: editor@ijstm.com

### International Journal of Science Technology and Management

Vol. No.6, Issue No. 06, June 2017 www.ijstm.com



### NATIONAL PENSION SCHEME: AN EFFECTIVE TOOL FOR SAVING TAX

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Tax planning is an essential part of financial planning of every individual. Efficient tax planning enable store duce the tax liability to the minimum. This is done by legitimately taking advantage of all tax exemptions, deductions, rebates and allowances while ensuring that involvement share also inline with long-term goals. The purpose of the study is to find the emergence and effectiveness of National Pension Scheme as the most suitable tax saving instrument used to save ax along with realization of long term goals by beating double digit inflation. National Pension Scheme (NPS) is a government approved pension scheme for Indian citizens in the 18-60 age group. While contral and state government employees have to subscribe to NPS (it's compulsory for them), it's optional for others. Overall findings reveals that it is the effective tool in the hands of investor for realization of long term goals along with tax saving.

Keywords: Tax, Tax planning, National Pension Scheme, Government Employee, Inflation, Long term poal

### I. INTRODUCTION

The direct tax, which is paid by an individual on the income earned by him to the central government of India, is known as Income Tax. It plays a vital role in the economic growth and stability of our country. For years, the government is generating revenue through this tax system. As in other countries, India also has an established system of taxation under the provisions of Income Tax Act, 1961. In case of individual taxation, government has offered few schemes in which the investment are not subjected to tax liability.

Indian Government from 1st January 2004 has made it compulsory for new government employees (except armed forces) to contribute to National Pension Scheme(NPS)with matching contribution by government. NPS is regulated by Pension Funds Development Regulatory Authority (PFRDA). This is a move of the Government from a defined benefit pension to a defined contribution based pension system. Since 1st April, 2008, the pension contributions of Central Government employees covered by the National Pension System (NPS) are being invested by professional Pension Fund Managers in line with investment guidelines of Government applicable to non-Government. At present there are seven fund houses for NPS:HDFC Pension Fund, ICICI Protectial Pension, Kotak Pension Fund, LIC Pension Fund, Reliance Capital Pension, SBI Pension Fund, and LITI Retirement Solutions.

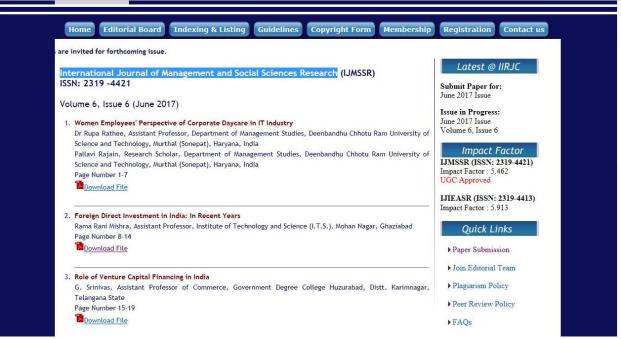
### II. REVIEW OF LITERATURE

Some sundaram (1998) invest in small savings scheme in future provided they have more for savings. It has found that bank deposits and chit funds were the best-known modes of savings among investors and the least known modes the Unit Trust of India(UTI) schemes and plantation schemes. Aritinde of investors were highly positive for saving for future needs.

Securities, Exchange Board of India (SEBI), and NCAER(2000), Survey of Indian Investor has reported that safety and liquidity were the primary considerations, which determined the choice of an asset. Ranked by an ascending order of risk perception fixed deposit accounts in bank were considered very safe, followed by gold, units of UTI-US64, fixed deposits of non-government companies, mutual funds, equity shares, and debathree.

Day Kanti Sanjay (2012) studied the middle class household's investment behaviour and found that the trends of investment by house hold sare not similar in nature and they vary between sever all financial instruments. The study reveals that amongst other avenues the bank deposits remain the most popular instrument of investment





ISSN: 2319-4421

### Foreign Direct Investment in India: In Recent Years

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### ABSTRACT

Foreign Direct Investment is a major instrument of attracting International Investment and Capital in any economy. Many developing countries like India are facing the deficit of Savings, Investment and Capital formation which are the basic pillars for Economic growth and development. For economic development, Economic growth is the first phase and for Economic growth, increase in income and production is required. For this purpose a country need more investment and capital formation which can raise the production rate in the country. It can be easily achieved with the help of Foreign Investment. In the present time the major focus of Govt. of India is on increasing the flow and amount of FDI inIndia.For increasing the FDI inflow into Indian economy Govt of India has taken many initiatives ssuch as Make in India. The present study is based on the objectives to analyse the trends of FDI in the recent years in India and its role in Industrial Development. To analyse all these objectives data has been gathered through secondary sources like reports and publication of DIPP, RBI etc. related to FDI. Further this paper discuss that we are becoming able to attract inflow of foreign direct investment which enables us to achieve our cherished goal like making India manufacturing hub, having favourable balance of payment, rapid economic development and removal of poverty by employment generation.

### Keywords

Foreign Direct Investment, Economic Development, Capital Formation

### INTRODUCTION

Foreign investment plays a significant role in development of any developing and under-developed economy. Many countries provide various incentives and other benefits for attracting the foreign direct investment (FDI). Need of FDI depends on saving rate, investment rate and capital formationin any country. India as a developing country always has been in scarcity of capital for business and economic development. This problem can be solved only by the inflow of foreign direct investment in Indian economy.

Apart from being a critical driver of economic growth, foreign direct investment (FDI) is a major source of nondebt financial resource for the economic development of India. Foreign companies are investing in India to take benefits of relatively lower wages rate, special investment privileges such as tax exemptions, etc.

The Indian government's favourable policy regime and robust business environment have ensured that foreign capital keeps flowing into the country. The government has taken many initiatives in recent years such as relaxing FDI norms across sectors such as defence, PSU oil refineries, telecom, power exchanges, and stock exchanges, among others.

### FOREIGN DIRECT INVESTMENT

FDI stands for Foreign Direct Investment, a component of a country's national financial accounts. Foreign direct investment is investment of foreign assets into domestic structures, equipment, and organizations. The FDI can take any route or form to enter into any nation. The three principal forms of FDI in India are joint ventures, acquisition of assets in a country and Greenfield ventures.

According to the international monetary fund, FDI is defined as

"Investment that is made to acquire lasting interest in an enterprise operating in an economy other than that of investor. The investor's purpose is being to have an effective voice in the management of enterprise."

Determinants of FDI in Host Country

- I) Host Country Determinants:
  - 1. Policy framework for F.D.I.
  - 2. Economic, political & social stability

### EEA-LEACH—Trustworthy-Enhanced Algorithm for Energy Optimization in Wireless Sensor Networks

Umang, M.N. Hoda and Geetanjali Singh

Abstract Due to multifunctional nature of sensor nodes, the energy consumption among nodes increases gradually. Based on this issue, in this attempt, a new enhanced algorithm EEA-LEACH is proposed which includes basic concepts of energy-efficient LEACH algorithm and trustworthy cluster-based routing algorithms for large and small in network scenario. Proposed algorithm is an optimal solution and satisfies the encountered constraints related to energy conservation and security. It also balances the overload on a cluster head in the network. Analytical and simulation results show that suggested protocol can minimize the energy consumption among sensor nodes and increase the performance of network during data. In this attempt, MATLAB simulator is used here to judge the performance of the proposed algorithm EEA-LEACH and its comparative simulation result analysis with existing LEACH protocol.

Keywords Routing protocols · LEACH protocol · Energy consumption · Security · MATLAB simulator

### Introduction

A sensor network comprises of several small devices called sensor nodes that are distributed independently in any diverse location to communicate wirelessly and examine physical or environmental conditions such as weather parameters,

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<sup>©</sup> Springer Nature Singapore Pte Ltd. 2018 S. Urooj and J. Virmani (eds.), Sensors and Image Processing, Advances in Intelligent Systems and Computing 651, https://doi.org/10.1007/978-981-10-6614-6\_15

# Jaipuria International Journal of Management Research

January-June, 2016 • Issue 01

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Volume 02 • Issue 01 • January-June 2016

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# Case Study

# Leadership in Turbulent Times

Key words: Leadership, HR, Salary, Telecom

Charu Chaudhry and Anusha Agrwaal"

### ABSTRACT

The telecom market which was even growing faster than the IT business had lost the momentum. Growth in the domestic market was in single digits. Small entrepreneurs like Akhilesh were struggling to keep revenues up for his organization- Zenith e-solution. The delayed revenue realization from customer was a reality which was weighing in adversely on the balance sheet, sustaining the business was a big challenge now. Although Akhilesh wasn't surprised, he had seen it coming. He had worked up a backup plan and was exploring the international markets for opportunities for last two years now. But HR had already informed him about the growing anger & resentment in the employees for not getting salary on time. For Mr. Akhilesh, it was a wakeup call. It was time for him to address them and convince that funds for the salary disbursement will soon be arranged. This case study can help in analyzing the skills required for a leader to retain his employees and sustain organization in turbulent times. What kind of challenges has to be faced by a leader in tough situation? What is the role of HR department and manager in such situation?

### CASESTUDY

Mr. Akhilesh was on a call with his client and the client was shouting at him for the two month delay in project execution. Deadlines had been extended several times since there weren't qualified people to work on the requirement. Most of the key technical resources had left the organization in past six months; many more were planning to put in papers. The news had spread, Organization- Zenith e-solution, was sick, salaries were unpaid for close to four months now. The company was going through a cash flow crunch for close to one and half year now but the situation was worse now. People had started leaving, their patience had run out. Resignations were coming in everyday, although HR team was working overtime to bring in replacements but new offers were not getting closed. The news had hit the market; no one was interested in joining the company

The company was losing new projects. Employee productivity and morale was low. Everyone was just passing the buck and everybody was blaming each other for the situation.

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### CloudSim Simulator Used for Load Balancing in Cloud Computing

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Publication date 2016/4/2

International Journal of Emerging Technology& Advance Engineering

Volume 6

Issue 4

Pages 246-255

Publisher International Journal of Emerging Technology & Advance Engineering

Total citations Cited by 6

2016 2017 2018 2019

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