Convergence
10th International Conference 2016

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Proceedings of

10th Annual International Conference on

Digital Business

New Frontiers in Management

February 4–6, 2016

Bengaluru

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About the Conference

We live in a "digital" world.

We dream of a "digital India". We think of "digital" as the panacea for bridging the gap between the haves and have nots.

"Digital" is in the platform, in the technology and in the very core of business and governance activities.

"Digital" is quick, nimble, and progressive. In short, business is going digital.

While industry, ingenuity, and creativity take advantage of "digital" technology, the evolving discipline is yet challenging to construe. As it stands, what "digital" is and can be appears as a hazy picture in the horizon while we await an opportunity to retrospect for clarity in image. Those of us who are experiencing this landscape sense are privileged to witness a phenomenon of rapid transformation. It is clear, however, that there is a definitive shift in the nature of skills and knowledge required by future leaders and managers. For academia to furnish the requisite skill set that industry will require tomorrow, it is imperative that they come together to brainstorm and think about future direction of business. And the future lies in Digital.

Given the promise of the digital space in business, governance, and lifestyle of citizens today as well as the growing importance of big data analytics, we believe that the gap between academic and industry thought must converge to make the best of both worlds. It's time to come together to discuss and make sense of the "digital" world as we know it. Hence, on the occasion of the 10th anniversary of Convergence, the Annual International Conference of Institute of Finance and International Management Business School, we open our portals to participants, partners, and collaborators to a conference comprising:

1. A symposium of papers and case presentations
2. Round table discussions
3. Plenary sessions by imminent speakers from the "digital" world

We have received close to 80 research contributions for this conference from academia as well as corporate world, and we have a stellar line up of speakers from India and abroad for the plenary and inaugural sessions.

The conference will also witness plenary sessions, panel discussions and research paper presentations on all three days.

We would like to thank our partners and sponsors for this conference who have supported us and have extended their warm cooperation.

We welcome all guests, speakers, researchers, professors, and students to Institute of Finance and International Management Business School and to the Conference.

Thanking you,
Dr R. Satish Kumar
Dean–Research
Institute of Finance and International Management Business School
Bengaluru

Our Sponsors

Conference Committee

1. Dr Madhumita Chatterji: Director–Institute of Finance and International Management and Professor–Human Resource Management, Corporate Social Responsibility and Sustainability
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10. Bindushree Priyadarshini: Conference Coordinator

Profile of Speakers

Dr Ashwini Kumar Sharma
CEO & DG, NIELIT

Dr Ashwini Kumar Sharma, an alumnus of MNNIT, Allahabad and BIT, Ranchi has over 31 years of experience in the field of electronic and information technology. Dr Sharma has worked in many national and international organizations of repute such as ISRO, BARC, Toshiba Corporation Tokyo, and RICCO. After his stint as the Managing Director of RajCOMP, a Rajasthan State Government Society, he, at present, is spearheading the National Institute of Electronics and Information Technology (NIELIT), a body of the Department of Electronics and Information Technology (DeitY), Government of India as its Chief Executive Officer (CEO) and Director General (DG).

Widely travelled across India and abroad, Dr Sharma is one of India's leading exponents of e-governance practices in the government sector, with significant contributions in e-governance projects such as SWAN, SDC, CSC, e-Zila, SSDG, and so on. Dr Sharma also holds a Doctorate Degree in the field of e-governance.

As the CEO and DG of NIELIT, which is a mega body of DeitY, Government of India, Dr Sharma leads a team of more than 2700 employees comprising highly skilled manpower across 31 locations in the country. Beside the wide presence of NIELIT in terms of its geographical spread of own centers, the organization is also well represented in the country through a network of about 900 accredited training partners and about 7000 facilitation centers engaged in the proliferation of digital literacy in the country through the immensely popular NIELIT CCC Course.

In a short span of time, Dr Sharma has placed NIELIT in a high-growth trajectory with thrust on capacity building in the areas of information technology, ESDM, GIS, cloud computing, cyber security, e-governance, and so on. Under his dynamic leadership, during the last 3.5 years, NIELIT has grown from `108 cr turnover organization to  `260 cr turnover organization. The surplus of the organization has also increased from `8 cr to `48 cr. Similarly, the manpower strength of NIELIT has also increased from 2200 employees to approximately 3000 employees.

Dr Vishnu Nanduri

Data Science and Analytics Leader | IoT | Machine Learning | Reinforcement Learning | Watson Analytics

Dr Vishnu Nanduri did PhD and MS in Industrial Engineering from the University of South Florida (USF). He subsequently worked as an Assistant Professor at the University of Wisconsin, Milwaukee, USA for four years in their Industrial Engineering Department, where he won the Excellence in Teaching Award and multiple research grants. For the last few years, he has been working in Big Data Analytics industry as a Senior Data Scientist and currently heads the data science and engineering practice in IT operations analytics at IBM.

He has more than 12 years of experience in unsupervised machine learning, statistics, and stochastic optimization. He has applied machine learning and advanced text analytics methods in energy, healthcare, telecommunications, and IT industries. He has given over 28 talks at international conferences and has published over 15 technical journal and conference articles. He is also a Professor of Practice at the University of South Florida and teaches their online analytics courses.

Prof. S. Sadagopan
Director (President), IIIT-Bengaluru

Professor Sadagopan is currently the Director (President) of Indian Institutes of Information Technology (IIIT), Bengaluru (a PhD granting University). IIITs represent a set of new generation universities started in India in the late 90s with special focus on IT. IIIT, Bengaluru is one of these institutes that started functioning in the year 1999.

As the first Director of IIIT, Bengaluru, he is involved in the visioning, planning, and executing the growth of this institute that is counted as one of the premier institutes in India with a bright future in the decades ahead.

He obtained his PhD degree from Purdue University, USA in 1979.

His research interests include operations research, decision theory, multi-criteria optimization, simulation, enterprise computing, enterprise resource planning (ERP), supply chain optimization, IT in education, multimedia, and e-governance.

Professor Sadagopan is a Fellow of the UK's IET (formerly IEE), Computer Society of India and Institution of Engineers (India). He is a Senior Member of the IEEE and ACM.

Professor Sadagopan's research work has appeared in several international journals including IEEE transactions, European Journal of Operational Research, Journal of Optimization Theory and Applications, Naval Research Logistics, Simulation and Decision Support Systems. He is a referee for several journals and serves on the editorial boards of many journals.

Professor consults extensively to some of the largest private and public sector corporations in India in computing, communications, software, automotive, oil and power industries as well as social sector. He is a member of the Board of Directors of several private and public sector corporations; he is also a member of the Board of Studies at several universities.

Professor Sadagopan is a featured Columnist for Times of India (the world's largest English Newspaper) and several magazines.

Dr Sriram Jayasimha
Chairman, Signion Systems

Sriram Jayasimha founded Signion (www.signion.com) that designs products for the signal-processing market, in 1987. From May 1981 to June 1987, he was a member of technical staff at GTE Government Systems Corp (now General Dynamics), Needham, MA. He has authored 40 peer-reviewed publications and has also obtained over 20 US and European patents, in signal processing and telecommunication applications. He received his electrical engineering education from IIT, Madras, India, RPI, Troy, NY, and MIT, Cambridge, MA and is a fellow of the Indian National Academy of Engineering.

Mr Aluri Srinivasa Rao
Managing Director, Morgan Stanley Private Equity, India

Aluri Srinivasa Rao has been the Managing Director of India at Morgan Stanley Private Equity since May 1, 2008. Rao heads the operations of the Indian private equity unit. He also serves as the Managing Director at Morgan Stanley Private Equity Asia Limited since April 2008. He served as the Chairman of the Board at Avantor Performance Materials India Limited. He has made several investments in the healthcare sector. He served as a Director of Investments at ICICI venture. He served as the Director of Investments at Avesthagen Limited. Rao also served as a Director of Private Equity at ICICI Venture. He spearheads the life sciences and chemicals practice business at ICICI venture, focused on the emerging biotech, restructuring pharma, evolving healthcare, and the enabling technology sectors. Rao joined ICICI venture in 2002. He has over 20 years of organizational building and corporate experience in India, United Kingdom, and United States. Rao serves as a member of the Board on several of these portfolio companies. His private equity experience has spanned from turning around start-ups, identifying innovative investment opportunities, investing in growth opportunities, and executing successful exits. Rao's prior experience includes hands on experience at very senior levels in business development, mergers and acquisitions, P&L responsibility, and corporate strategy in the pharmaceutical sector with large Indian companies like Ranbaxy Laboratories Limited and Natco Pharma Limited. His geographical experience includes India, United Kingdom, United States, and many other international markets. He served as the Director of Avesthagen Limited. Rao served as a Director of Onconova Therapeutics Inc. He served as the Director of Arch Pharmalabs Limited until April 8, 2008. He is a Sloan fellow and has completed the one-year time program in General Management from London Business School and is a graduate of BITS, Pilani.

Prof. Kishore Gopalakrishna Pillai
Professor, University of Bradford School of Management, UK

Professor Kishore Gopalakrishna Pillai did MBA from IIM, Kolkata, PhD from Florida State University and PGCPP from Aston. Kishore joined the University of Bradford School of Management in 2014. Previously, he served as a Reader in marketing at the Aston business school and as a senior lecturer at the Leeds University Business School. His publications have appeared in the leading journals such as the Journal of Retailing, International Journal of Research in Marketing, Journal of Product Innovation Management, and the British Journal of Management. He is a member of the editorial boards of the Journal of Business Research, Industrial Marketing Management, and the Journal of Consumer Marketing. In addition, he is an ad hoc reviewer for journals such as the Journal of Marketing, Journal of Retailing, and the Journal of Management Studies. Prior to his PhD, Kishore held the positions of Market Analyst (at the rank of National Manager) at Arvind Brands Limited, and Senior Project Manager at TNS India. He was awarded the Brand Leadership Award at the Asia Brand Congress in 2008 in recognition of contributions to the marketing profession. His academic accomplishments include several prestigious scholarships and university and state-level ranks.

Dr Gurumurthy Kalyanaram
Professor, Management Consultant and Corporate Advisor, USA

Professor Gurumurthy Kalyanaram is a management consultant and a corporate advisor. Professor Kalyanaram has served as the Director of the Master's Programs, Director of Research, and Senior Faculty Liaison for External Development. He has been a visiting scholar at the Woodrow Wilson International Center for Scholars and a fellow at the Center for Russian and East European Studies. Dr Kalyanaram's areas of expertise are marketing, innovation and management science, and international business and strategy. His research and teaching have been eclectic and inter-disciplinary.

Recognitions
- Editorial Board, International Journal of Pharmaceutical and Healthcare Marketing
- Editorial Board, Journal of Indian Business Research
- MIT Harold Lobdell Award for Distinguished Service
- Scholar at Kennan Institute, Woodrow Wilson Center
- AMA Doctoral Dissertation (Howard) Award/Recognition
- NCR Recognition
- Outstanding Alumni Recognition by National Institute of Technology, India

Dr Thomas Zoega Ramsøy
Founder and CEO, Neurons Inc, Denmark

Dr Thomas Zoega Ramsøy is the Founder and CEO of Neurons Inc, which is headquartered and located in Copenhagen, Denmark with an office in Silicon Valley, California, represented in USA, South America, Europe, and the Middle East through various partners and representatives. He is a neuropsychologist and world-renowned leader in applied neuroscience. Dr Ramsøy is one of the most cited scientists on neuromarketing, consumer neuroscience, neuroeconomics, and related disciplines, with almost 1000 citations on 60 publications. He has also written the first textbook on this topic (Introduction to Neuromarketing and Consumer Neuroscience) which has become an immediate bestseller, used at universities around the world, and recently taught as an online course to almost 50,000 registered students.

Digital Business

Multimedia Applications in the Digital Age

Sadhana Thatte

Coordinator, Khandesh College Education Society, Jalgaon, Maharashtra

Abstract

As technology is rapidly advancing, the concept of multimedia technology has become more and more interactive, with computer-based applications that allow people to communicate ideas and information through digital and print elements. Applications are becoming more crucial for the whole domain of multimedia computing and communications—home shopping, education, training, distance learning, medical and government assistance, research and development, website surfing, entertainment and arts being a few examples. Network multimedia applications are being designed to make information technology central to solving business problems.

Network multimedia applications support corporate communications, sales, training and manufacturing, marketing, administration and product development. Multimedia applications have the capability to present multiple media types and their file formats within a single application. To apply multimedia technology effectively, we need to understand the methods, processes and components. The information technology is also utilizing the multimedia technology to the fullest. The user can now do more, with less in a shorter period of time. Multimedia components are the building blocks of the multimedia system.

The success of this new field has influenced the development of the digital entertainment industry and related products and services, which has impacted every aspect of our lives.

Keywords: *Multimedia Components, Goals, Objectives, Applications, Benefits, Career Opportunities*

Strategic Study on Intention towards use of Social Network Sites: An Empirical Study with Reference to Generation Y

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[2]*PSG Institute of Management, Coimbatore, Tamil Nadu*

Abstract

Over the recent years with the rapid technological advancement, Social Networking Sites (SNSs) tend to replace the platform of tangible personal interaction and networking. This study was designed to understand and explore the critical antecedents that affect Gen Y's intention to use SNSs. The framework comprised critical linkages between the Internet self-efficacy, perceived level of enjoyment, perceived individual innovativeness, perceived social support and information gathering behavior on intention to use SNSs moderated by perceived social media risk. On the basis of theoretical considerations, all the constructs in the study were conceptualized as reflective. This cross-sectional study used structured questionnaire to conduct empirical research, and collected and analyzed the perception of 232 Gen Y respondents from Cochin area in Kerala by using variance-based structural equation modeling approach. The findings show that all antecedents were significantly developing intention to use SNSs with the Internet self-efficacy as the most influential factor in Gen Y's continued use of SNS. The perceived social media risk was found to significantly moderate all the relations except the Internet self-efficacy. The study also compared the difference in perception about the variables on the basis of demographic profile of the respondents. The study offers insights about the use of social networking as an effective tool for attracting Gen Y behavior. Further, the study could offer suggestions to formulate strategies to tune social media behavior by developing pragmatic approach that will influence Gen Y in favor of service providers.

Keywords: *Social Networking Sites, Gen Y, Structural Equation Modeling*

Leading Digital Transformation: Using Digital Technologies for Enabling Radical Business Improvements

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Abstract

The Internet and the social media have drastically transformed the way organizations conduct and manage business. Business models and business processes have become more complex due to more interdependent, interconnected, and dynamic entities.

Since business systems have become significantly more complex, their implementation is also significantly more complex. Organizations need to successfully manage large-scale business transformation projects to not only keep themselves in the game but make them a major player, in the face of disruption. The business transformation in today's digital age typically goes beyond intra-organizational challenges. It often requires the use of new digital technologies (hyper-connectivity, cyber security, super-computing, a smarter world, and cloud computing) to enable radical business improvements toward:

- enhancing customer experience
- streamlining operations
- creating new business models

The paper presents a framework to deliver the multidimensional business transformation. Various stages of evolution and maturity of the digital transformation of an organization as well as its ecosystem have been proposed. Some of the early adopters of digital technologies in India have been highlighted. It is also endeavored to develop a digital diagnostics questionnaire which could be used in this context.

Keywords: Multidimensional Business Transformation, Digital Transformation

Social Media as an Effective Promotional Tool for Youth Marketing

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[2]*Guide, Jain University, Bengaluru, Karnataka and Dean, Institute of Finance and International Management Business School, Bengaluru, Karnataka*

Abstract

According to the United Nations report, India has the world's largest youth population (UN report, November 18, 2014, *The Economic Times*), and India has also been predicted to be the richest population by 2020. Social media and youth are the two interesting areas for any business concern in India. So, if it is technology on one side, it is youth on the other.

Youth in urban India is rich, is aware and is using technologies like the mobile phones and the Internet because of which they are active on social media. This paper is an attempt to understand if marketers' approach to promote through social media could benefit them to succeed in this competitive environment.

Keywords: *Social Media, Youth, Competition, Technology*

Digital Banking: A New Frontier in Indian Business

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[2]Director (Planning and Development), Acharya Bangalore B-School, Bengaluru, Karnataka

Abstract

Banking, today, has taken a paradigm shift in India even though it has a historical legacy for over two centuries. The definition of banking has taken a different meaning with technology becoming a cutting edge in business. A major revolution is taking place in the banking sector due to the economic and banking sector reforms going on since 1991. New private and foreign banks gave a threat and challenge to the Indian Public Sector Banks (PSBs) as an outcome of Liberalization, Privatization and Globalization (LPG) measures by the Government of India. Stand-alone branches have taken a new avatar due to core banking facilities. Banks are differentiating from each other in rendering the best customer services through digital banking to handle large volumes of business and meeting the financial inclusion goals set by the government.

Computerization and Automatic Teller Machines (ATMs) have made the life of customers easy for processing of their cash transactions and retail banking needs. Online banking has made the job further simplified in all kinds of transactions. With the advent of mobile technology and smartphones, M-banking is now the order of the day, making the traditional banks as 'virtual'. Interestingly, PSBs in India withstood the onslaught to give tough competition to their counterparts using technology, after a time period of two decades. Technology in banking sector also made the banks to think about lean and green management. Digital marketing became a strategy to attract Gen-Y customers even in the banking sector.

The authors have taken secondary data and analyzed the Indian banking system on how technology has supported the development of banking business in the recent years.

Keywords: *Bank, Business, Digital Banking, Indian Banks, Technology, Utility Services*

The Next Generation Banking in India: Digital Banking

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Abstract

The technological advancement pertaining to the Internet and mobile phones has revolutionized the life of common man. In spite of great efforts by the banks in India to harness these changes, its wide spread usage in banking is in nascent stage. As compared to the developed countries, the omnichannel banking approach via digital banking is in the stage of infancy in India. Moreover, despite the telecommunication revolution and demand for digital services in India, the diffusion and infusion of digital banking is seriously hampered by the concerns over security, complexity in usage and lack of awareness. In this work, we present the results of a systematic study of the now prominent digital banking channel, the electronic banking infusion in India and its correlation with the Internet usage. Contrary to the reported studies on the developed and developing countries, our study reveals that digital banking faces additional challenges in a multicultural, multilingual, economically, and pedagogically diversified country like India. The study also portrays the issues pertaining to the adoption of digital banking such as the necessity of financial inclusion of rural population, financial literacy, the requirement of an efficient, affordable, and secure banking system. In addition, future prospects and challenges of digital banking in India have also been addressed. In view of the Government of India's latest initiative based on technology-centric framework to transform the Indian citizen as digital audience, Digital India, the present study is expected to provide a road map for the next generation green and omnichannel banking approach.

Keywords: Omnicahnnel, Multicultural, Multilingual, Digital Banking

Non-tech to Hi-tech

Raj Chakraborty

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Abstract

The world has come a long way and so has education. Being the basic right of a human being, it is crucial to make education a truly enriching experience for the mass, in the classroom. Digitalization is the global buzzword today and digitalizing classroom education will go a long way in making education as effective as possible. Whether it is the learning experience or the impact of delivery from the facilitator, digitalizing will bring about a drastic change in the perception toward education. Even though digitalizing classroom education will benefit both the students as well as the facilitators, there will also be certain cons that we need to deal with to make it more effective. Lack of training among teachers, not being tech savvy and resistant to change can be some of the obstacles that might come in the path of digitalization and can have a detrimental effect on its success. This paper brings an insight into the pros and cons analysis of digitalizing classroom education and the benefits it can have on the students as well as the facilitators.

Keywords: *Personality Enhancement Program, Digitalization*

Reengineered HR Policies and Practices to Facilitate the Growth of Digital Business

Paromita Roy[1], Bindushree Priyadarshini[2]

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[2]*Research Coordinator, Institute of Finance and International Management Business School, Bengaluru, Karnataka*

Abstract

Digital business is the new buzzword. According to Lopez and Jorge Gartner (2014),by the year 2020, more than seven billion people and businesses, and at least 30 billion devices, will be connected to the Internet. Digital business is the creation of new business designs by blurring the digital and physical worlds. Over the last few years, it has radically changed the way we work. This new way of working needs tremendous change in people processes and policies. Old-fashioned practices have to be reengineered. The HR function itself has to reskilled to face the challenges of the digital business. Businesses can be extinct within 10 years if they do not adopt digital business, thereby changing the way of working. So, this article studies as to how corporates can reinvent and reengineer the traditional HR policies and practices to embrace the digital business. The article tries to find out about the various innovative policies and practices that can be practiced in the different areas of HR like recruitment and selection, compensation and benefits, appraisal, training and development, communication, and more. For this, the HR has to ascertain its position of strategic HR and must be a part in the policy formulation process. The study is totally based on the secondary data collected from different sources. The paper starts with introduction followed by research method, literature review, and results, and it ends with the conclusion.

Keywords: *Digital Business, Strategic HR, HR Policies, HR Practices*

The Emerging ICT Paradigm: Digital Business Ecosystem

R.R. Alluri

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Abstract

The digital footprint for most companies now extends beyond the things within their control. Isolated, standalone websites represent an incomplete picture of how people engage with businesses online. We need to look at the digital world as a "system" of interconnected elements that are organized in a way that achieves one or more objectives. The three key concepts are "elements," "interconnections," and a "function or purpose."

In the network-based economy made of servers and clients in a "business ecosystem," the parties share access to services and experiences. Digital ecosystems can be defined as distributed adaptive open socio-technical systems, with properties of self-organization, scalability, and sustainability, inspired by natural ecosystems. Digital business ecosystems are a platform for a network-based economy of "business ecosystems," providing the necessary technical infrastructure and legal mechanisms for the creation of networked economies. The architecture for a digital ecosystem can be divided into three layers—coordination layer, resource layer, and service layer.

Digital business ecosystems are similar to natural ecosystems, but instead of being populated by biological organisms, they are populated by fragments of knowledge. The ecosystem is an environment with a "life support" architecture designed to enable the "life" of its "digital organisms." The mechanisms embedded within the digital ecosystem operate on such languages and protocols. The digital business ecosystem in its evolution will acquire more services and will be able to include more mechanisms of interpretation of knowledge, becoming more intelligent and providing better support to the business ecosystem.

Keywords: *Digital Footprint, Business Ecosystem, Life Support Architecture, Digital Organisms, Digital Ecosystem, Scalability, Sustainability*

Last Mile Logistics in Digital Business: Opportunities and Challenges

Subhash Nayak

Research Scholar, Visvesvaraya Technological University, Belagavi, Karnataka

Abstract

India has high digital connectivity across the country and this process is in mission mode with the government announcing Digital India Mission in 2015. With the large and growing middle class population, the clamour for better goods and services has lead to innovative value propositions. Growth in Flipkart, Ola, Olx, and so on is significantly due to digital connectivity. In the realm of such growth, new vistas of opportunities have emerged and one such aspect is the last mile delivery of goods and services. The last mile delivery has become critical success factor of e-tailing companies like Flipkart. Transportation sector has not organized well to cater to the satisfaction of its customers. Here comes the opportunity as well as a challenge to improvise and customize with the help of the digital technology.

Keywords: *Digital Connectivity, Last Mile Delivery, E-tailing*

How Brand Marketing has Changed in the Digital World

Anand Narasimha

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Bengaluru, Karnataka

Abstract

With the growth in digital media and increasing marketing spends, it has become imperative for brands to integrate the conventional offline branding strategies with new age digital branding strategies. However, while integrating the two, brands should be sensitive to the different objectives that both offline and digital branding address and design their branding initiatives in sync with this. The poster (to be presented during the conference) provides a ready reference for brand marketers on the key differences between the two platforms on critical brand marketing parameters.

Keywords: Digital World, Brand Marketing, Digital Media

The Un-Metro Guy

Rini Dutta

Founder, Centric Brand Advisors LLP, Bengaluru, Karnataka

Abstract

Rapid urbanization is one of the key factors impacting the socio-economic fabric of our country. Accelerated social change leads to the formation of several new psychographic consumer segments and provides fresh opportunities for brand growth.

This article focusses on the "Un-Metro guy"—an emerging segment of consumers who express themselves using social media, make extensive use of lifestyle aiding technology products and buy via e-commerce. The segment is of interest as it did not exist prior to economic liberalization. Earlier, most people born in smaller towns remained there due to lack of adequate economic opportunities in metros.

We have chosen to understand this segment using the social media content generated by Un-Metro guys themselves—using our proprietary research technique called "netnography". Based on our analysis, we have arrived at three points that can help marketers address their needs better.
- Who are they: A young male, Sec AB, employed, lives in a metro city, is from a smaller town, graduate
- What do they buy/use: Branded apparel, mobile applications, motorcycles, and more.
- Image projected: This segment projects duality of image—at times confident and successful and at other times struggling but inspired.

Keywords: *Social Media Analytics, Netnography, Psychographic Segments, Young India, Sharp Targeting*

How does System Design Impact on Trust in Online Shopping among Young Shoppers?

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[2]*Assistant Professor (Senior), PSG Institute of Management, PSG College of Technology, Coimbatore, Tamil Nadu*

Abstract

While a large number of young consumers in India frequently shop on the Internet, trust is one of the important factors which put them in dilemma. This study examines as to how the trust can be built by the independent variables such as system quality, information quality, service quality, and vendor and channel characteristics on the Internet shopping. A structured and self-administered online survey (questionpro.com) was used to collect data from the young shoppers, basically the students who are doing undergraduation and postgraduation. In total, 216 young shoppers responded to the online survey. Confirmatory factor analysis was used to assess the research constructs, validity, and reliability. Structural Equation Model (SEM) was also used to test the proposed research model.

The key findings of the study indicate that the web store navigation, design, structure and interaction (system quality is 2.465), product/service details on web store, price comparison, customer support, FAQ and follow-up services (service quality is 2.55), web store information, reliability of information, appropriate content, timely information on web store (information quality 3.267) and different vendors trust the vendors, but price (vendor and channel characteristics 3.612) significantly influences the trust of the consumers towards online shopping. whereas R Squared value is 0.496. The findings of the research are limited to those students who may not have consistent income and it generally examined the web stores of the consumers' preference rather than one or more specific web store(s). It also helps marketers to focus on system quality and service quality.

Keywords: *System Quality, Service Quality, Information Quality, Vendor and Channel Characteristics, Trust, Online Shopping*

Attitude towards YouTube Advertising Affects the Virality of YouTube Videos

Suresh Acharya

Assistant Professor, JSS Department of Management Studies, Mysore, Karnataka

Abstract

Viral marketing seems to have the potential to become a full-fledged advertising medium. Through just one facet of viral marketing, viral video is currently growing in its popularity. Sites like YouTube have made the exchange of viral video convenient and available to many. The Internet version of word-of-mouth marketing—viral marketing—are so infectious that customers will want to pass them along to friends. Interpersonal communication affects attitudes and decision-making of customers. It provides information and self-presentation motives that shape viral transmission. User-generated content producers, bloggers, and other amateur journalists are creating news content, and people who have been made subjects of news articles are responding online, posting supplementary information to provide comments, context, and counterpoints. Hence, the idea of opinion leaders in advertising is almost getting reduced. Most study on the viral advertising has been done toward the emotionality and valence of the content. This conceptual paper aims to find out if the attitude toward YouTube video advertising has any relation with the virality of the videos.

Keywords: Viral Advertising, Viral Transmission, Viral Marketing

Internet of Things: Panacea for the Bullwhip Effect

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[2]*Research Scholar, University of Mysore, Mysuru, Karnataka*

Abstract

The Indian retail industry is at a critical stage of evolution. The industry is undergoing a metamorphosis and interesting outcomes may be witnessed in the future. The share of organized retail in India's total retail trade is miniscule. The Global Research Development Index (GRDI) has rated India as the hottest destination for foreign investments in the retail sector.

One of the biggest challenges that retailers face is the debilitating impact of the Bullwhip Effect (BWE). BWE refers to the exaggeration and over-amplification of consumer demand as one moves up the supply chain. It must be noted that the base level of demand is less important to retail operations compared to fluctuations in demand.

Internet of Things is a network of physical objects that can communicate to each other through sensor technology and the Machine-to-Machine (M2M) communication. IoT is a game changer for the retail industry that affords greater insights and tools for business transformation. When integrated with big data, business analytics, and cloud computing, IoT has the potential to overcome the BWE, which is the biggest meltdown factor in the retail world.

This paper seeks to understand the impact of IoT in mitigating the effects of the bullwhip effect.

Keywords: *Internet of Things, Bullwhip Effect, Supply Chain, Big Data, Analytics*

Disruption in Cloud RoI due to Third-party Add-ons

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Abstract

Third-party add-ons for cloud services are analogous to accessories for electronic gadgets. The gadget is fully functional and usable without these accessories, but when certain accessories are used, user experience is significantly enhanced. Similarly, most cloud services can be used as is, but based on business requirements, certain third-party add-ons can dramatically enhance cloud Return on Investment (RoI) by directly improving areas like ease of use, monitoring, resource utilization, and so on.

While third-party add-ons can help improve the cloud ROI, in order to derive the maximum benefit, it is equally important to select a cloud provider best suited for a business scenario using scientific and unbiased methods. In fact, the selection process and the RoI computations should be done by carefully evaluating not just the base cloud services, but also the multitude of third-party add-ons that may be available for a given business requirement. Only when the base cloud services and relevant third-party add-ons are considered together, true RoI can be estimated.

Finally, effective utilization of third-party add-ons may require modifications to the application and the business processes being moved to the cloud, thereby affecting cloud RoI. Such factors along with many others are vital in selecting the most suitable cloud services and third-party add-ons for specific business scenarios.

This paper discusses all the factors that affect cloud RoI and shows how a well-designed "Cloud Evaluation as a Service" model can help with better cloud decision-making.

Keywords: Return on Investment, Cloud Evaluation

A Study on
Themed Advertising in the "Lok Sabha Elections 2014–15" Playing a Vital Role in Boosting Consumer Engagement

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Abstract

Advertising in India is not the same as before. This is because the mindset of the ideal 'Indian' itself has changed. There has been a marked improvement in India's purchasing power over the past decade. Customers today are selective about the products they purchase, and marketers are persistently trying to provide the best deals to their current and probable customers.

The McKinsey Global Institute (MGI) states that India's consumer markets will witness exponential progression during the period 2005–2025. Also, during this period, India's total consumption is anticipated to increase fourfold, thereby making it the fifth largest consumer market globally by 2025. MGI also anticipates India's real Gross Domestic Product (GDP) to increase at 7.3 percent per annum by 2025.

After studying these trends, the Indian government has given constant backing to the advertising and marketing industry. Reports show that advertising expenditure is likely to surge in the financial sector, driven by the Reserve Bank of India (RBI) policies which could result in a favourable business environment. Also, projected licences for new banks and improved market sentiments render the advertising and marketing industry in India a productive space.

Market Size

In India, the online advertising market will touch ₹3,575 crore (578.13 million) by March 2015, a 30 percent rise from ₹2,750 crore (US$444.72 million) in March 2014, as per a joint study by the Internet and Mobile Association of India (IAMAI) and IMRB International. A large portion of this market expenditure constitutes television commercials. Thus, it is essential to study the concept of "themed advertising" according to occasion, nation's moods, and so on. Drawing a connection between themed advertising and increasing consumer engagement is absolutely essential as the ad space is getting more and more cluttered, it is becoming difficult for brands to remain on 'top of mind' of consumers.

It is said that e-commerce is the "next big thing" in India. E-commerce enterprises like Snapdeal, Quikr, Jabong, and Flipkart, among others, are now looking to focus on 360-degree advertising and not merely digital marketing.

Keywords: Purchasing Power, Themed Advertising, Gross Domestic Product

Site Suitability Analysis of Advertising Hoardings Using GIS: A Case Study

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Abstract

Visibility analysis is a valuable tool for urban planning to assess the impacts of upcoming projects with respect to cityscape visibility. The same concept can be used in a business or a visual pollution mapping perspective from the viewpoint of advertising hoardings. The visibility of advertising hoardings depends on various parameters such as elevation, slope, size, and observer-related factors. It also depends on the characteristics of the features in surrounding environment. In this paper, an attempt has been made to map and model the parameters affecting the visibility of advertising hoardings using a case study conducted in the city of Mangalore. Based on this, the final results were obtained by categorizing the road stretches into three categories which determine the suitability of the site for advertising hoarding placement.

Keywords: *Visibility, Advertising Hoardings, Elevation*

Impact of Technology-based Learning on Employee Engagement

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Abstract

Training has become immensely important for smooth functioning of modern organizations. Training results in learning and involves knowledge acquisition and improvement of skills, talents, and abilities. Training also helps organizations gain competitive edge by aiding in the retention of employees. There are multiple ways of conducting training and disseminating knowledge. The most commonly used methodologies are lecture method, talks, discussions, in-basket, business games, role playing, case study, sensitivity training, conferences and seminars, programed instructions, computer-based training, exercises, projects, simulations and games, remote telecommunication live teaching, distance learning, and more. Besides these methods of training, it has now become imperative for organizations to adopt and implement Technology-Based Learning (TBL) as an answer to sweeping global changes, cost reductions and work-life balance. With this objective in mind, this study has been undertaken in Cyient Limited, Bengaluru. In this research paper, an attempt is made to understand the effectiveness of technology-based learning on employee engagement in Cyient Limited.

Keywords: Technology-based Learning, Employee Engagement, Globalization, Cost-reductions, Work-Life Balance

Digital Footprints Proliferate: Will Consumer's Digital Footprints Change Marketing Research

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Abstract

Digital footprints are rising in numbers as more and more consumers are browsing the Internet to find about new products, search for product information, purchase products, and express their feedback and experience through the social media, the feedback-specific websites, or the company's website itself. Through these actions, consumers are leaving behind lots of information that has potential value for marketers. At the same time, organizations are becoming interested and capitalizing more into connecting the data from this information and utilizing it in various ways to generate insights about consumers and markets. It is also a potential comprehension about the market trends and further strategy.

Will this wave of increasing digital information become a major source of insights or will be able to replace other forms of information collection? The answer will depend on whether digital footfalls become solely another entry in the marketing insights data analysis toolkit, or whether they become an entirely different platform for marketing insights and make traditional methods obsolete.

This study aims to find out substantial benefits of digital footfalls that could lead to continued adoption, at least for some marketing research applications. Whether utilizing these data, marketers have possibilities to generate insights on what the market as a whole is saying through digital media expression. The challenge is to summarize all the observations made on the digital medium in ways that are consistent and reliable over time. It also tries to explain another appealing feature of elucidation of footfall data and its prospective to become embedded into an ongoing business process that enables real-time marketing decision-making without necessitating lots of customized analysis and interpretation. Whether early indications of problems, dislikes, and negative opinions could be used to pull back an introduction and consider revisions to strategies and tactics. In identifying the decision-making criteria for marketing effectiveness analysis and also how much changes in consumer sentiment is important enough to ensure follow-up actions, the study has tried to emphasize the importance of the need of digital footprints to be considered alongside offline behavior to gain a complete picture of the market. The evolution of the insights of market toward more usage of digital footprint data and binding this information to business outcomes can establish practical relevance as well as statistical validity.

Keywords: Digital Footfalls, Digital Medium, Real-time Marketing, Marketing Insights

Impact of Digitalization in Corporate on Employees' Work Life Balance

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Abstract

Digitalization in the corporate world refers to the amalgamation of new digital technologies and its impact on our daily life. As a result of technological advancement, we now have the ability to triumph over traditional obstacles forced on the employees and their families like geographical differences, barrier of time, and access to infrastructure, networks, and services. Work life balance in the digital age is no longer clearly defined and separated. It is crucial that employers find ways to connect and integrate the two. The reality of digitalization's impact on balancing work and home should be one of flexibility and freedom, when managed appropriately. Work life balance is an emergent issue in the expanding Indian economy. Achieving a good balance between work and family commitments is a growing concern for contemporary employees and organizations. Digitalization is increasingly catching eyes of one and all with direct impact on improved work approaches such as telecommuting enabling geographically distributed teams, which are working online and collaborating, and even forming virtual companies entirely. This means that the corporate and IT employees alike are empowered with the newly found liberty which also brings in lack of restrictions and flexibility to work and collaborate. The purpose of this study is to find out the impact of digitalization in all aspects of work place environment and working lifestyle of the employees in IT-based organizations. This study establishes a qualitative but symbiotic relationship between the various digitalization tools that are factored by the IT employees and the IT companies in a similar way and results in a win–win situation for both the parties.

Keywords: *Digitalization, Work-Life Balance, India, Corporate Employee, Employee Family, Qualitative Analysis, Traditional Work Barriers, Information Technology*

Does Omni-channel Serve as a Catalyst in the Journey of Building Brand Loyalty?

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Abstract

The road to building an audience and gaining loyalty has become quite a challenge because the average consumer today is hard-pressed for time and is distracted by a multitude of options to choose from, making it important for the company to be exposed to various channels, traditional to digital, to sustain the need. Companies are shaping their journeys, leading rather than following and are thus becoming central to the customer's experience of a brand. In the traditional journey, consumers engage in an extended consideration and evaluation phase before entering into the loyalty loop. The new journey compresses the consider step, delivering customers directly into the loyalty loop and locking them within it. A global survey by US- based Dyn in early 2015 revealed that 42 percent of online shoppers would wait only three seconds before switching to a competitor's website. Omni-channel marketing represents a new opportunity to build brand loyalty and long-lasting relationships with consumers like never before. Thanks to advances in mobile technology, these customers are never offline. Entitled consumers, as we call them, expect retailers to be flexible and to bow to their every need. They expect brands to fit around their busy lives. They rely on social media and user reviews to determine a brand's worth and demand instant gratification by having everything on their own terms.

This paper explores pertinent information on how omni-channel helps retailers to focus on garnering true brand loyalty, because today's consumers have many more choices. As a result, retailers will be less likely to lose these loyal customers to competitors due to product price or other factors. It also explores the challenges of how companies have been reacting to customers, trying to anticipate their next moves and position themselves in shopper's paths as they navigate the decision journey from consideration to purchase.

Keywords: Brand Loyalty, Digital, Omni-channel Marketing, Advocacy, Brand Propositions

Digital India leads to Good E-governance

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Abstract

In order to create transparent and responsible governance, Narendra Modi, the Prime Minister of India, has revolutionized the information and communication technology in India, which will enable the system to work accurately and promptly. Digitization basically prepares a knowledge pool for the future. India being the second most populist nation of the world, it is a very difficult task to provide a healthy and effective working system to the society. It is a good thing that big business honchos are also part of this mission which will transform the country into digitally empowered knowledge economy. Technological transformation will enable the system to work more promptly and accurately with smart functioning. National e-Governance Plan (NeGP) of Indian Government is a smart way to promote e-governance. NeGP 27 Mission Mode project will certainly improve the core infrastructure comprehensive services. It has a major role to play in maintaining good e-governance. NeGP needs to have successful implementation of web-enabled services. Good governance includes international best practices with effective and efficient participation of citizens and responsible, transparent, and accountable government to increase the value of citizenship. Digitization of public services will be boon for good governance which will be able to serve the main objective of government. In digital India, there is provision of getting every citizen a public cloud space. The main objective of this paper is to know whether we are prepared to adopt full digitization of public services. What are the main challenges of digital India? What are the main challenges of e-governance in India? This paper seeks to bring out the various aspects of digitization and how digitization can improve the access to services and reduce government cost.

Keywords: *Digital India, E-governance, NeGP*

Impact of Digitalization on Human Resource Management

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Abstract

Information technology has a tremendous impact on the work of HR professionals, which is often referred to as Electronic Human Resource Management (eHRM). It can be found in every field of work of HRM. We can say that in digitalization of training and development, there is a possibility for employees to access personal records and payroll information online for possible candidates through Internet. Another important aspect of e-HRM is HRIS, which nowadays every company uses to digitalize data information of their employees. This influence of technology on the HRM does not remain without the consequences of the skill requirements for the HR professionals and their daily work, so it has been proposed to take account of these recent developments in the HR. Due to digitalization of HR processes, it has been repeatedly required for the competencies of HR managers and the interpretation of the role of HRM in companies. This is due to the fact that the technology is evolving extremely fast, that the requirement of HR professionals' skills and education will be changed by technology, and that the global companies will operate in the same context or environment where similar practices and structures exists.

Therefore, the main purpose of this paper is to examine if HR education nowadays takes account of the interactions between technology and HRM. To meet these goals, this paper has been executed to review how the HR transforms with IT and consequently how skill requirements for HR professionals evolve with it. The next section will describe the sampling process of HR education. To conclude, the discussions reflect on the current situation regarding HR education and gives advice as to how HR education can be optimized in order to prepare HR practitioners for the skill requirements of the future.

Keywords: eHRM, Digitalization, Competencies, Technology, Skill

Digital Marketing and Human Resource Management

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Abstract

The Human Resource (HR) marketplace is poised for significant growth in the next 10 years. Companies around the world are increasing their investment in HR infrastructure. The HR marketplace as the sum of the markets is served by HR software and service providers as well as by employee benefit providers. We estimate the size of this market to be over one trillion dollars annually. To be sure, the value of this market has not gone unnoticed; there are currently tens of thousands of vendors courting the HR dollar. This means that vendors of HR products and services must execute with excellence in sales and marketing to secure and defend a meaningful portion of the marketplace. Excellent execution requires the appropriate resources, as well as well-crafted strategies and tactics for customer selection, acquisition, and retention

Keywords: HR Market Place, HR Software, Resources, Acquisition, Retention

E-marketplaces: The New Mantra of Farmer-centric Agri Business Marketing in Karnataka

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Abstract

Government institutions, like "Rythu Bazars," "Apni *Mandis*," "Farmers' Mandis" have traditionally been markets for facilitating buying and selling of agricultural and farm produce. There are about 2,477 principal regulated markets (based on geography) termed as the Agriculture Produce Market Committees (APMCs) and 4,843 sub-market yards regulated by the respective APMCs in India (Economic Survey, 2014–15).

With the proposed creation of a national integrated market, that is an electronic platform, the government plans to streamline and liberalize a cumbersome physical value chain of agri business and integrate 585 wholesale mandis across India.

Liberalized regulations allow operation of private mandis, contract farming and farmers to sell their produce directly to buyers, spot exchanges providing trading operations, delivery and settlement facilities for various agricultural commodities. The transition of trading in agricultural commodities (both input and produce) to digital transaction system has brought about a revolutionary change in the nature of agri business marketplaces in India.

The e-mandi or electronic trading model of agricultural trading is bringing together producers, intermediaries, and buyers through digital channels, thus eliminating the negative effects of intermediation in trading of produce.

Karnataka has been a pioneer in establishing a unified agri marketplace to offer real-time auction/trading platform, connecting 155 main APMC market yards and 354 sub-yards to a single licensing system to participate in online trading.

Several start-ups are also exploring opportunities to provide online solutions for trading farm and farm-related produce. In the context of these technology-enabled agricultural trading models, it is important to understand the paradigm shift taking place from a traditional approach of assistance and handholding by government mandis toward a farmer-centric agri business trading.

This study will differentiate the government-operated and privately owned online marketplaces in order to outline the activities of electronic trading platforms. A questionnaire-based approach to interview stakeholders connected to these firms will be employed to understand the strategies adopted by the firms for a farmer-focused marketing approach and effectiveness of the marketplace model. The authors would also like to apply an in-depth interview method with a checklist-based approach.

Keywords: E-marketplace, Agri-business, Mandi, Start-up, Technology, Marketing, Farmer, Online Trading

A Comparison of Perceptions of Recruiters and Job Seekers of Social Media Recruitment in India

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Abstract

With the growing popularity of social media among GenY, organizations must fully leverage their power to attract and employ quality talent in a targeted and strategic manner. Social media recruitment is a fast-emerging trend in the contemporary HR scenario. Millennials are increasingly being identified as a tech-savvy generation. With their growing presence on various social media networks, recruiters are now using the social media sites as a recruitment tool to source both active and passive candidates.

This study examines how organizations are using social media to attract top talent and make hiring decisions and compares the perceptions of recruiters and job seekers toward social media recruitment. The primary focus of the study is to analyze in detail about the aspects that a recruiter specifically looks for while examining the social media profiles of the job applicants. This has been done through a comprehensive review of the existing literature and articles, as well as experiential accounts from the social media recruiters in major organizations in India. Aside from this, an attempt has been made to understand how the viewing of the social media profiles affects the behaviour of the job applicants online.

Keywords: *GenY, Millennials, Social Media Recruitment*

Digital Marketing: Future Trends and Challenges

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Abstract

Marketing convergence is fast leading to interactions of digital channels and physical channels. Companies have created immersive, authentic omni-experiences for customers, partners, and employees, and, thus, top new investment areas through 2017 will be contextual understanding and automated next best action capabilities.

Integration of social networking into marketing plans and campaigns will not be mobile-first strategy, but would be omni-channel strategy. Analytics and insights will be the trend for campaigns. Marketing would become prominent and would frontend the digital transformation journey. The focus would be around agility and flexibility of campaigns and customer customization. It will be focused around $N = 1$ campaign, working closely with the IT organizations and technologies.

Consumer Buying Decision Process in Indian Organized Retail Industry: In Digital Era

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Abstract

The process of consumer buying has taken a different face after the penetration of virtual life. Traditionally, a consumer used to enjoy going out of home to buy a product. But now, consumers enjoy shopping online. Any data or information a consumer needs is available at the finger tip. With the click of a button, a consumer can get whatever s/he wants from wherever he wants. Shopping has become an act of convenience and also a recreational activity. Consumers shop just because they have disposable time and money. When a consumer is looking forward for the convenience, s/he is ready to pay that much extra amount. The factors affecting this change are plenty, like smartphone, which is the most important factor for digital penetration and another reason is traffic in metropolitan cities and non-availability of products in tier I or II cities. The convenience of shopping has gone to such an extent that from rural places as well, people have started ordering the products and get it delivered or picked up from the nearby retail store at district level or even at *taluk* level. There are people who used to go to different stores and talk to different people to know about the product or store before buying, and these consumers are those who do thorough research before buying a product. For such consumers, there are many websites/experts available online to give information about different products. This online penetration is not an exception from the drawbacks, one side it is giving the convenience to the consumer, and at the other side, there are instances of frauds and malpractices misleading the consumers. In this paper, authors attempt to study and present empirically the impact of digital era on consumer buying decision process in Indian organized retail industry.

Keywords: *Organized Retail Industry, Consumer Buying Decision Process, Penetration of Digital World*

Assessing Causative Factors Prompting Digital Content and Device Adoption among Young Indian Readers

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Abstract

With digital content and devices turning ubiquitous in the Indian market, there is greater adoption of the same by users, especially those who belong to youth cohorts. This survey and focus group discussion-based research study explores the attitudes the youth in India have toward digital content and devices. In mapping the attitudes, the study focuses on the causative factors that are enabling digital content and device adoption and those that are proving to be a hindrance.

Keywords: Digital Content, Digital Device, User Adoption, User Attitude

A Study on Digital Strategy: Plug and Play Dynamics

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Abstract

During the last decade, the business infrastructure has become digital with increased interconnections among products, processes, and services. Across many firms spanning different industries and sectors, digital technologies (viewed as combinations of information, computing, communication, and connectivity technologies) are fundamentally transforming business strategies, business processes, firm capabilities, products and services, and key inter-firm relationships in extended business networks.

The companies have been using technology for many decades. But a few things have changed. Customer expectations are changing rapidly; around 80 percent of purchases are researched online before a customer goes into a store. Indeed, many customers now prefer to complete the purchase online. Even in groceries, banking, utilities, and others. The cost of delivering high-end IT solutions is reducing all the time. Historically, it would have been very expensive and a lengthy process to deliver a highly functional technology solution that customers would want to use. That's no longer the case—it can, now, sometimes be done in just weeks or months. So, considering the rapid changes in customer expectations, delivering time, and IT involvement, this paper focuses on what are the levels in digital strategy, what are the challenges in digital evolution, and who the key drivers of decision-making are.

Keywords: Customer Expectations, Challenges, Digital Business, Digital Strategy Levels, IT

An Empirical Study on Challenges Faced in Implementing Financial Inclusion

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Abstract

There has been a significant growth in the areas like financial viability, competitiveness and profitability of banks. Despite the banking industry's tremendous growth in both volume and complexity in the last few decades, there are some major concerns. The banking services are not availed by vast sections of the population, especially the underprivileged and disadvantaged sections of the society. There is a need for understanding the financial literacy levels of the underprivileged sections of society in urban and rural areas, and the partial users of financial services and the extent of financial services penetration to reach the financially excluded and the underprivileged to overcome the different challenges faced in implementing financial inclusion.

The study is designed to understand the banking behavior of the rural population and to know the road blocks for implementation of financial inclusion in rural areas.

The data required for the study was collected from both primary and secondary sources. From four villages using a structured questionnaire, the samples were selected administering random sampling technique. The total numbers of samples were 180. The study was conducted among the villages in West Godavari district. A pilot study was administered before going for data collection. For the pilot study, some necessary changes were made in the questionnaire. The various statistical tools used to analyze the primary data were percentage analysis and correlation. One using both qualitative and quantitative analysis and a calculative study is carried out to estimate the levels of banking knowledge according to the various age groups of people in these villages.

Keywords: *Financial Viability, Banking Correspondent Awareness, Channel*

The Organic World

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Abstract

This case study is about the entrepreneur Mr Shabeer Ahmad, and it is meant to make the students/ participants understand an entrepreneurial process. The case study tries to relate the influences of demographical, environmental, and personality traits on the entrepreneurial process. The case is reflective that a person's background has leveraged his understanding of that sector and, therefore, it is possible for him to pursue business in that sector. Mr Shabeer with his entrepreneurial inclinations also has a perfect mix of personality characteristics, which have supported in carving him out into a successful entrepreneur. This case also discusses business as the output of entrepreneurial process. There is a discussion regarding various challenges faced by the entrepreneur and the strategies adopted by him while combatting the challenges; for instance, in the area of growth, HR, marketing and distribution, sales, and promotion. The study also mentions his expansion plans and the key success factors.

Keywords: Enrtreprenur, Personality Traits, Strategies

Subcontinent Start-up with Special Reference to South Asia: Its Challenges

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Abstract

Start-up is an entrepreneurial venture or a new business, often technology-based, backed up by investors and venture capitalists who foresee an opportunity to upscale their business portfolio. Infusion of funds from foreign investors, blended with technology and young entrepreneurs, this phase of business certainly creates a dynamic environment with competitive edge. Some predict that it could also be the next bubble that could burst as the valuations do not seem to be realistic and it doesn't bring customer loyalty. The paper reaches out to give an overview of the start-up businesses in the subcontinent, namely Pakistan, Bangladesh, Sri Lanka, and India. It also puts forth the challenges faced by these start-ups and the possible future for their rein.

Keywords: Start-up, Competitive, Subcontinent, Investor

Papyrus Book House Case Study: 'Ashes to Re-birth'

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Abstract

In August 2011, Amit Rohit started a bookstore in Bengaluru with high aspirations just like any other enthusiastic entrepreneur would have for his first venture. He ensured to get the finest book racks, huge collection of books, and spacious shop floor at a commercial location in Bengaluru.

At the same time, two online retailers, Flipkart and Amazon, were picking up in the market. They started offering up to 30–40 percent discount and their collection of books too was huge. So, it became a nightmare to many bookstores to compete with them. In the same year, many bookstores in Bengaluru permanently closed their retail outlets. No traditional bookstore owner can offer discounts as high as 30 percent as he needs to pay rentals, employee salaries, and other maintenance expenses. Margins at what a traditional bookstore owner gets from a supplier itself stands at 20–30 percent. So, no one can run a business with zero mark-up. And, adding salt to pain, consumers' reading habits got changed as they got more glued to laptops or mobiles and, thus, customers browsing at bookstores became a rarity.

Amit Rohit tested his luck for 2 years, but whatever savings he got from his salary in the last 5 years, while holding a corporate job, has come to a negative balance. He thought, it is better to quit rather than lose further, so he held the stock that was left and got back to the regular IT job.

In 2014, he got an idea, to register as a seller with Amazon.com and again he came back to business by selling the stock that was left with him. This is exactly where technology can rebound a business that has turned to ashes. That's e-commerce!

Keywords: *Indian E-commerce, Online Books, Entrepreneurship, Papyrus*

Influencer Marketing Landscape in India: The Lessons for the Brand Stewards

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Abstract

The technological progress is transforming the way of not only the day-to-day life, but has also brought tremendous change in the way business and trade is carried out. The emergence of Internet, e-commerce and social media has brought a new set of stakeholders who can decisively make or break the fortune of a company. Any person active in social media sites like Twitter, YouTube, Facebook, and a blogger has a voice which can reach out the millions of people instantly, both in favour or against brands. They are the social influencers and they are playing an ever-increasing role in determining and driving consumer behavior. A successful social influencer has the potential to shape an audience's awareness, actions, and purchase decisions in ways brands cannot. Their fans and followers view them as an objective source of information and advice. In fact, one could argue that connections with these individuals are some of a brand's most profitable relationships because they enable brands to tap into a network of trust, create advocacy, and generate actionable insights.

But sadly, the influencer marketing landscape in India is littered with more failures than spectacular successes. Therefore, this paper makes an attempt to probe and understand the influencing marketing landscape in India by critically analyzing the various campaigns launched by the brands. It attempts to weed out the reasons for the failure that the various influencer marketing campaigns and the challenges faced by the brands. This paper suggests the strategies to connect the missing dots between social influencers, brand affinity, and purchase decisions of the consumers.

Keywords: Influencer Marketing, Social Media, Peer Influencers, Brand Affinity, Brand Loyalty

Swasth Bharat: Can LetsDoc Make It?

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Abstract

We find ourselves in the mid of the greatest information and communications revolution in human history. The number of Internet users has more than tripled in a decade—from 1 billion in 2005 to an estimated 3.2 billion at the end of 2015. More than 40 percent of the world's population has access to the Internet, with new users coming online every day. Digital technologies—the Internet, mobile phones, and all the other tools to collect, store, analyze, and share information digitally—have spread quickly (World Development Report, 2016: viii-2). This means that businesses, people, and governments are more connected than ever before. To take advantage of the rapid technological change to make the world more prosperous and inclusive, one of the first inclusions has to be health. This case discusses how a country like India, with its vast geographic expanse, can use technology to make healthcare more accessible to the masses. Keeping in view the multifold growth of mobile phones among the lesser privileged, several entrepreneurs have introduced mobile applications which make access to healthcare possible. Some examples are LetsDoc, Portea, Nightingale, Healthkart, and so on. Although there is a long way to go in the quest for "healthcare for all", the start has been made and that is good news for our vast population.

LetsDoc, in its quest to reach all corners of the country, currently offers its comprehensive list of services to more than 500 cities/towns in India. Online doctor consultations, lab tests, pharmacy, and personalized content based on analytics are some facilities they offer. We believe entrepreneurial initiatives like these will enable filling the accessibility gap which ails our country presently.

In the years to come, we hope to see technology, in various shapes and forms, make possible what government has failed to do so far and the private sector has just made marginal contributions to, easy access to a decent level of healthcare for every Indian, a critical step and an essential ingredient of a truly inclusive society.

Keywords: Internet, India, Growth, Healthcare, Technology

Financial Crisis Effect on Cointegration of Indian Stock Market with Japan and UK

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Abstract

Indian stock market is highly dependent on Foreign Institutional Investor (FII), especially during the recent times. This study investigates on how Indian market was integrated with UK and Japan stock market prior and post 2007–08 financial crisis. For comparison purpose, data is collected both on daily and weekly bases. The study supports daily data to be more informative. During the pre-crisis period, both Japan and UK markets were integrated with Indian market, while post-crisis, Indian market is influenced by UK stock market but not by Japan market.

Keywords: Indian Stock Market, Financial Crisis

Digital India: A Proposal to Bring Transparency in Agricultural Supply Chains?

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Abstract

Digitalization in India sounds to be the most wanted requirement to get connected with the whole nation so as to bring in transparency in governance and to reach out the common and poor in a much effective manner. There has been over 60 percent of the rural population with average literacy rate of just 52 percent which is under the influence of the current of liberalization, privatization, and globalization since three decades. During this phase, there has been tremendous growth in food retail sector, export of agricultural produce from India, and direct marketing initiatives like e-choupal of ITC, which in turn exposed Indian farmers to make agri-business differently. However, all this happened with non-transparent governance of agricultural supply chains, and hence in most of the cases, common farmer was the biggest loser. Research findings show that in Karnataka, annually for paddy alone, there has been a distress sale of more than 65 percent (2015) which is not routed through a proper channel, the reasons being poverty, middlemen, and search of better selling price. The present study uses the existing status of digitalization done at schools, rural banks, agricultural research centers spread across the state of Karnataka to build a conceptual network of digitalization to bring transparency in agricultural supply chains and policy requirements to revive the economics and lives of common farmer, which in fact is our primary motive since independence.

Keywords: Digital India, Agriculture Supply Chain

Gold Monetization Scheme: Issues and Challenges

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Abstract

The Budget 2015–16 had proposed to launch Gold Monetization Scheme to channelize country's idle gold assets and bring them to the use of the industry to reduce gold imports. India has approximately 24,000 tonnes of gold but that gold is neither traded nor monetized. According to the All India Gems and Jewellery Trade Federation, India is the world's second-biggest gold consumer which had imported around 900 tonnes in the year 2014 and an estimate of around 1,000 tonnes in the year 2015, India is likely to see a jump of 11 per cent in imports of gold. Gold is the second-largest import item for India after petroleum. A higher gold import bill adversely affects the country's current account deficit.

The scheme basically aims to mobilize gold held by households, temples, and institutions in the form of jewellery, gold bars, gold coins, and more to make gold work productively. The accumulated physical gold by the banks will be converted to gold bars of 995 fineness and will be either lent as gold loans to jewellers, sold or auctioned to the Metals and Minerals Trading Corporation (MMTC). Gold Monetization Scheme thus aims at channelizing the idle gold holdings to the banking system leading to households earning nominal interest on gold deposits, reducing dependency on gold imports and consequent savings in foreign exchange. This paper is an attempt to study the applicability of the scheme in various sectors. It also tries to analyze the issues and challenges in the implementation of the scheme.

Keywords: Gold Monetisation Scheme, Gold Imports

Impact of Negative Working Capital on Company's Profitability

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Abstract

Working capital is the amount required to meet the day-to-day operational expenses. It is the excess of current assets over current liabilities. It signifies the ability of a concern to meet its short-term obligations out of short-term resources as and when they become due. Traditionally, a company with adequate working capital was considered as financially strong and vice versa. But now, not having sufficient working capital signifies a sign of operational and managerial efficiency in most of the cases and not bankruptcy.

Though many studies have been conducted on working capital management, no major research has been done in the area of negative working capital and its impact on the performance of companies. Most of the studies on working capital advocate maintaining adequate working capital and efficient management of working capital for smooth functioning of day-to-day activities. Many research studies also conclude that the companies should avoid under-investment in working capital for higher profit margins. With this paper, we have made an attempt to study the profitability of organizations which generally operates with low or with negative working capital zone. The paper also attempts to evaluate company's financial performance and tried to ascertain whether it has any negative impact on the profitability. With negative working capital, there can be a danger of insolvency but it is not true always. The present study is an analysis of five Indian automobile companies with negative working capital and their profitability and solvency structure over a period of five years.

Keywords: Working Capital, Profitability Liquidity, Ratio Analysis

Email-based Advertisement and its Influence on Consumers' Attitude: An Empirical Study

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Abstract

E-commerce becomes a cornerstone for many businesses over the recent years. Align with e-commerce activities, the marketing communication through online media plays a major role in achieving competitive advantages. E-mail advertising in this context offers a cost-effective, direct and reciprocal means for businesses overcoming time and geographical barriers. As such, this study discusses the e-mail characteristics of advertising and its influences on customers' attitude about email-based advertisement. According to the research findings, entertainment and informativeness of advertising email content strongly and positively affect customers' attitude toward email-based advertisement. On the contrary, the privacy of advertising email strongly yet negatively influences the customers' attitude toward email-based advertisement.

Keywords: Advertising Emails, Customers' Attitude, E-commerce, Marketing Communication

Is International Portfolio Diversification Beneficial for Investors?

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Abstract

Sensitivity of global index has its effect on the market returns of developed and developing economies. The study is about the literature review of research done in the area of cointegration of global markets in the recent time.

Keywords: *Sensitivity of Global Index, Cointegration*

Business Analytics

Privacy Concerns: Big Data's Biggest Barrier?

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Abstract

Way back in early 2000s, Target's Andrew Pole and his team rolled out a "Pregnancy Detection Model" that resulted in the retail giant corner the baby-on-board market. While the target's revenue grew to about USD 67 billion by 2010, it also resulted in an unsettling feeling in the market. How safe is our data in the hands of the business we deal in? Consciously or unconsciously, every transaction we do seem to aid in tracking and profiling us—not just demographically, but now companies have access to data that give them not just our demographical knowledge but also our political leanings, religious beliefs, reading habits, and what not. Living in a glass house now seems all the more real.

The dawn of "big data" has revolutionized as to how data is collected, utilized, and stored. While innovation and technological advances have resulted in translating the ocean of data into business intelligence and insights, regulations around the usage of data still seems to be in the nascent stages. With privacy being the topmost concern on everyone's mind, businesses need to take steps to avoid entering into the Orwellian territory. This paper attempts to define the ethical concerns around big data and data privacy, and it also identifies a few strategies and practices that business need to adhere to as they pursue the exploits of big data and data analytics.

Keywords: Big Data, Privacy Concern, Ethics, Big Data

Voice of Customer Modeling in Banking with Naïve Bayes and SVMs

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Abstract

Social analytics is a technique that uncovers the customer sentiments that are pervaded across innumerous sites such as blog pages, Facebook, twitter, and other social networking portals. Drawing insights from the social media requires expertise in analytics to transform the data that is piled up from various sources into actionable insights for a flourishing business. Customer sentiment analysis aids the companies to gain insights into the positive and negative sentiments of the customers and take immediate business actions accordingly. Sentiment analysis is a special case of text mining focused on identifying opinion polarity (positive and negative sentiments). This paper touches upon two techniques to perform sentiment analysis on the customer reviews/tweets of two leading global bankers: a probabilistic classifier called Naïve Bayes and a popular machine learning algorithm, Support Vector Machines (SVMs). The sentiments derived and classified using these techniques are compared and contrasted in terms of the methodology, working, results, and accuracy, and eventually, the business benefits.

Keywords: Customer Modeling, Naïve Bayes, SVMs

Big-data Analytics
Impact on Digital Business: A Review

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Abstract

Advances in digital sensors, communications, computation, and storage have created huge collections of data, capturing information of value to business, science, government, and society. For example, search engine companies such as Google, Yahoo!, and Microsoft have created an entirely new business by capturing the information freely available on the World Wide Web (WWW) and providing it to people in useful ways. These companies collect trillions of bytes of data every day and continually add new services such as satellite images, driving directions, and image retrieval. The societal benefits of these services are immeasurable, having transformed how people find and make use of information on a daily basis. The basic aim of this paper is to review the effect on Big Data computing in various levels of technical fields.

Keywords: *Google, Yahoo!, Microsoft, Big Data, WWW*

A Comparative Study on the Implementation of Traditional vs. Big Data Technology in CRM Practices

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Abstract

Customer Relationship Management (CRM) has been adopting various tools to provide best customer services. This paper aims to understand the similarities and differences between traditional and big-data-driven CRM tools. An attempt has been made to understand benefits and challenges of adopting the new tools in CRM. It is very clear from the given survey that Big Data technologies bring in significant improvement in CRM with respect to communication with customers, response time, visibility, and, hence, availability of product. Volume handling, convenience, quick communication, and significantly faster analytics are some of the major analytical benefits of using Big Data CRM. Among the important challenges addressed by Big Data technologies are understanding the unstructured data, data integration, and use of real-time data.

Keywords: Big Data, CRM, Retail, Analytics

Why Judgmental Sampling Technique to Analyze Matrix Organization in ITO?

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Abstract

Sampling technique is an important component in research design that decides the quality of the research work. Purposive sampling, also known as judgmental sampling, selective sampling, or subjective sampling, is a type of non-probability sampling technique. In this paper, we discuss the reason for using purposive sampling technique to analyze the matrix organization in ITO and also try to gauge its effectiveness.

Keywords: Matrix Organization, Sampling, IT Outsourcing, Information Technology, Virtual Organization, Multinational Company, Justification, Homogeneous

Revenue Impact that can be Created by Learning and Development Function

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Abstract

This paper gives an insight into the revenue impact that can be facilitated by Learning & Development (L&D) function of an organization. Today, organizations are looking at Return of Investment of each dollar spend that they incur. It is imperative that L&D professionals are cognizant of this are looking at a strategic plan for their function which translates into direct or indirect revenue earnings, cost savings, or process improvement.

The typical learning journey of individuals in any organization is two dimensional, cognitive and performance impact on job, through the age-old classroom training methodology, but technology and learning delivered in small bytes through mobile apps can enhance this impact considerably.

For learning and development function to get a measurable Return on Investment (RoI) in learning, it is imperative to focus on specific interventions that will ensure the value of every dollar spend and these include, having business aligned score cards, competency-based learning, focusing on revenue generating units and revenue generating roles, on boarding mechanisms, link revenue generating metrics and rewards, and so on.

L&D programs have now become an integral part of boardroom discussions due to the value they bring. Most companies today have a well-structured division that designs L&D programs to address the various needs of the company as well as its employees. The programs may vary from technical programs to soft skill development programs. In order to upgrade the skills of their employees and give them hands on experience to be at par with the global talent, organizations included world-class L&D programs for their employees. Most multinational organizations customize their global L&D programs to suite the business requirements as well as the needs of their employees in India.

Keywords: *Revenue Impact, L&D RoI, HR Investment*

Digital Education

Internet of Things (IoT)
Penetration in India: Current Barriers and Potential Opportunities

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Abstract

The purpose of this review paper is to describe how the newly emerging Internet of Things (IoT) is struggling to get acceptance from both consumers and industries in India. McKinsey Global Institute, in their study, has stated that IoT is one of the 12 potentially economically disruptive technologies that will alter the way people live, work and rearrange value pools and will also lead to entirely new products and services (Manyika, Chui, Bughin, Dobbs, Bisson, Marrs, 2013). India has a population of 1.25 billion, with over 50 percent of them being less than 25 years of age. The young population, which is growing up with technology, acts as early adopters in embracing new technologies and business models. This young population coupled with the increasing number of middle class families is a natural target for companies to provide innovative IoT services and products. However, lack of infrastructure in the country, inability to afford the higher cost of electronic equipment, absence of convincing business models and concerns of security are hindering the proliferation of IoT in the consumer segment.

Industries, on the contrary, are hesitant to make big investments in IoT due to increasing manufacturing costs and perceived Return on Investment (RoI). With the growing middle class population and affordability, combined with the government's focus on improving infrastructure and incentives, IoT penetration will accelerate over the next few years, providing a huge playing field for business to develop newer business models to capture market share.

Keywords: Internet of Things, IoT, Penetration, India, Consumer, Industrial, Return on Investment, RoI

Impact of E-management in SMEs with Respect to Indian Enterprises to Reach Global Market

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Abstract

The role of Small and Medium Enterprises (SMEs) in the Indian economy is indisputable. These industries clearly provide continuous development to the industrial sector. The development of this sector is growing rapidly in a developing country like India and has also come up with a problem of internationalization of their activities. This process is very important for improving their competitiveness. Recent development in Indian industrialization policies and integration with other countries' business for import and export has brought both advantages and disadvantages for local entrepreneurs. The current paper presents the results of a comprehensive study covering several SMEs from India which are open to the new economy, "e-economy". An e-enterprise is the goal and the result of a successful e-management. To implement e-management successfully, we should take e-technology as a precondition and e-source as the foundation, in an operation mode of e-service, with the guarantee of e-speed, to achieve a goal of organization. In this paper, the connotations of related e-concepts have been described in detail; the operation process model of e-enterprise and the conceptual model of e-management have also been built.

Keywords: E-management, Strategy, E-technology, Communications, Digital Information, E-business

Comparative Study between Digital Learning and Traditional Learning: Statistical Nature and its Mathematical Valuation

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Abstract

Information technology is creating a high-end change in all the domains including education. Digital education is finding an upper hand in different fields of education, ranging from corporate training to formal education. Innovations and software development is creating a driving force for implementing digital education. Besides, advantage over time constraints and effective learning characteristics are making this mode of education effective and superior to the traditional methods. Probably the market volume and high student turnout in the educational institution is one of the probable reasons of alternate source of education for its growing importance. It is very important for the educational institution to know the quantitative performance of the students as well as the business and management benefits of the institution before getting into investment. The paper aims to evaluate the performance of traditional learning and digital learning in a technical institute over parameters like innovative thinking, understanding, retention capability and attachment to subject through a primary research. Data obtained were analyzed and performance curve is obtained. New terms like critical rating, adjusting factor and critical factor are coined to formulate mathematical relation between the two learning methods comprising two dependent variables which hold good for any of the above-mentioned parameters. The unique statistical feature obtained from different parameters enabled the obtained relation to get further simplified to a single dependent formula defined as learning performance formula.

Keywords: *Digital Education, Traditional Learning, Performance Curve, Learning Performance Formula*

Practical and Experiential Learning using Digital Classroom

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Abstract

Working with cumbersome and expensive programs and equipment has overwhelmed the educators for quite some time. The teachers needed a simple and easy-to-use solution for their classroom management.

The digital classroom refers to the "technology-enabled" classroom where student learning and interaction with the instructor and peers is fully supported through the use of information and communication technologies. Digital classroom helps the student's assignments to be organized and provides the much-needed collaboration tools and applications that are easy to use and very cost effective.

In the postgraduation scenario, students are now well versed with digital education and its benefits. This also provides the opportunity to the educators to equip students with skills that are required in the industry. One such skill which has a lot of demands in the industry is Business Intelligence (BI).

With the advent of technology, business leaders use BI to make informed, fast decisions based on the data. Gartner reports that by 2017, 70 percent of the organizations will have started working on BI projects. As BI becomes more pervasive in business, students will require a new skill set. They need to understand how data is stored and be able to access and analyze it using a variety of tools like Tableau, QlikView, and Microsoft BI.

The purpose of this paper is to find the effectiveness of digital classroom using BI as one of the subjects.

Keywords: Tableau, Qlik View, Microsoft BL, Digital Education

Digital Learning: A Substitute Process to Traditional Learning

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Abstract

The education industry across the globe has been witnessing a significant change in the way learning is offered to students. In today's knowledge-based economy, educational institutions are adapting themselves to the technological advancements to meet the demand of the 21st century learning. These radical changes could increase the educational productivity and accelerate the rate of learning at affordable cost with effective use of time.

This paper would present the outcome of Athiya's EXCELiNET—a cloud-based immersive learning solution used to teach English to graduating students. EXCELiNET offers an in-depth curriculum of the four essential components of English language mastery: reading and comprehension, writing, listening and comprehension, and speaking. The students in the pilot study were evaluated on their listening and comprehension, and speaking. A digitally networked classroom with Athiya's interactive learning module was offered through Wiksate—a social learning platform. The post-training scores have shown a considerable improvement in their skills. The outcome of the study would enable the college authority to decide on the strategy to blend e-learning with instruction-based learning to accommodate the diverse learning styles of students with ease.

Keywords: Knowledge Based Economy, Athiya's EXCELiNET, Wiksate, Educational Productivity, Social Learning Platform

Intelligent Campus: Competent Learning and Teaching

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Abstract

Learning and teaching methods are getting transformed to a new era by introducing innovative environment supported by technology. Lots of changes are happening in other sectors like business, tourism, entertainment, and so on. Compared to the changes in other sectors, the changes in education sector are impending and inevitable. The technological changes can connect the learning and teaching society in a better way compared to the age-old teaching methods.

New technologies are not imparting anything new related to learning and teaching. It can only improve the efficiency related to acquiring knowledge. It is said that technology can make the campus greener, systematic, and faster to access knowledge. The use of high-end technologies may have its impact on administration and management. The paper tries to understand more about it through its findings. Apart from that, the focus of the study is directed to effectiveness of the channels of communication and usefulness related to safe and confidentiality aspect while using technology. The introduction of video surveillance and alarm system is related to safety. A well-connected technology can connect individuals from different departments and help them function in synergy. This improves the sharing of information that can enhance the performance of the organization. Reducing the use of paper and saving the documents electronically create a new culture in the educational system. Developing new technology requires proper planning and strategizing. This paper tries to understand the positives and negatives of introducing new technologies in the campuses. A sample will be selected and questionnaire administered for proper understanding of the outlook of the present and previous generation students and teachers.

Keywords: *Technology, Teaching, Learning, Innovation, Intelligent*

Role of Cloud Learning in Indian Education System

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Abstract

"Technology" is going to have a significant impact on teaching and learning. "Technology makes the teaching–learning process very easy and interesting," says Harish Arora, a Chemistry teacher at the BAL Bharathi Public School in New Delhi, who has been using smart class since 2004. Cloud learning is innovative, convenient, flexible, adoptable, and demanding in the present scenario. New education technologies have the potential to facilitate self-paced learning in more sophisticated ways. So, relevant evaluating models for technological enhancement should be considered.

This paper focuses on the role of cloud learning in Indian education system and how effectively we can insight the quality education by using technology. Cloud learning has got a prominent role to play in the classrooms of the future.

Keywords: Cloud Learning, Education, Digital Education, Technology

Impact of Technology in Education

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Abstract

Technology has certainly changed the way we live. It has impacted different facets of life and redefined living. Undoubtedly, technology plays an important role in every sphere of life. Thanks to the application of technology that the way of living has changed and it has changed for better. Research literature throughout the past decade has shown that technology can enhance literacy development, impact language acquisition, provide greater access to information, support learning, motivate students, and enhance their self-esteem.

Technology has revolutionized the field of education. The importance of technology in schools cannot be ignored. In fact, with the onset of computers in education, it has become easier for teachers to impart knowledge and for students to acquire it. The use of technology has made the process of teaching and learning all the more enjoyable.

Teaching with technology is not just about staying current on the latest tools, it is about knowing how to successfully incorporate the best tools into your teaching when and where it makes sense. It is no secret that technology continues to transform the way educators teach and the way students learn. Increasingly, students want to be able to learn on their own terms—that is, they want to be able to study whenever, wherever, and however they choose, and they expect institutions and faculty to be accommodating.

Keywords: *Technology in Education, Digital Education*

The Impact of Demographic Variables on Turnover Intentions: A Comparative Study among Professionals in Manufacturing vs. Services Sector in India

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Abstract

This study (n = 301) examines the similarities and differences, if any, between the relationship of demographic factors (gender, age, marital status, qualification and tenure), and turnover intention in the context of manufacturing versus IT sector in India.

The survey was administered to professionals in six organizations of which three were from manufacturing and three from IT sector in India, and in all, 301 responses were generated. The hypothesis was tested using various statistical tools like T-Test, Anova, Correlation, and Regression, and SEM modeling using SPSS 17.0 and AMOS 18.0 were used to analyze the data.

In many research studies on turnover intention, the demographic variables have been treated as control variables, and many researchers are silent on their theoretical linkage with turnover intention. The results of this study indicate that there impact of demographic variables on turnover intention is mixed. And age and qualification of professionals do have a significant impact on turnover intention in Indian context. There are significant differences in the turnover intention among professionals of manufacturing and services sectors in India.

The study is unique in the sense that it is conducted in the context of professionals in the two major sectors contributing to the Indian economy. Considering that there are very few studies conducted in this context and this will lay the ground for organizations to understand the nuances of hiring and retaining professionals better, and thereby tweak their internal organizational process and policies of hiring and thus enable talent acquisition and talent retention of their key employees and improve organizational performance.

Keywords: *Turnover Intention, Demographic Variables, Indian Context (Manufacturing and IT), Professionals*

E-Commerce

Marketing Strategies for Distribution of Consumer Products: An E-commerce Approach

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Abstract

Recent advances in technology and its application has changed the behavior of consumers drastically. In India, mail order business was in vogue for a long time and the postal organization was quite active to support this system. Over a period of time, the courier services came into existence and the role of postal services in this respect reduced. The main reason was the efficiency in operations of the courier services. The advancement in the Internet and its popularity in the masses increased the application for the distribution of the products and services. The social media, with its presence in the lives of people, including the business community, has taken its benefits to the fullest. In the light of this background, the paper highlights the present conditions of e-commerce and the marketing strategies of selected organizations for the distribution of consumer products.

Keywords: *Marketing Strategies, Postal Organization, E-commerce*

"FABIB" Model for Studying the Online Grocery Shopping Behavior

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Abstract

The Indian consumer is changing—more connected than ever, more tech savvy and better equipped to benefit from an ever-changing market place. Their shopping behavior has undergone sea changes due to change in lifestyle, penetration of Internet, exposure to various cultures, higher disposable incomes, and paucity of time, among others. Indian consumers seek convenience in all forms of living, including shopping. They are overcoming biases against purchasing items without prior inspection and safety of automated and online transactions. This shifting tendency is brought about by competitive pricing and the convenience of shopping for groceries from the comfort of one's own home. This study attempts to understand the online shopping behavior of working women in Bengaluru while shopping for groceries. Website factors, market factors, consumer factors, perceived risk and subjective norms were identified as the factors influencing attitude, which in turn influences the behavioral intention and behavioral intention influences the behavior. A conceptual model was developed on the basis of the Decomposed Theory of Planned Behavior (DTPB) and Technology Acceptance Model (TAM) called the FABIB model and empirically tested using Structural Equation Modeling (SEM). The findings of the research model showed that absolute fit indices fit in the sample data and reveals that the proposed model is a good fit, by way of satisfying the recommended values.

Keywords: Online Grocery, Shopping Behavior, Factors

Investment in E-commerce: Return on Investment Perspective

Debadatta Das

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Abstract

This paper is an attempt to understand the investment prospect with risk and return in the e-commerce industry with a special overview on its sales and operation management. The research based on secondary data sources from journals, magazines, websites and analysis has been done in the sectors of capital goods, financial services, foods, jewelry and electronics whether investment is relevant on customer base and business valuations. The day-by-day increase in smartphone usage and in the growing mobile Internet access in a young country like India, with 1.3 billion people, is seen as helping to fast-paced growth of e-commerce. While the market size of e-commerce industry is growing in a rapid pace, it is not just the big investors that have profited from it. There are many start-ups, including small and medium entrepreneurs, who joined the e-commerce bandwagon as sellers and are witnessing significant growth in their business. Advertising is the prime way to reach out to the maximum number of prospective customers and boost their sales. But, it requires a fat investment and does not guarantee return on investment. It is only fair for investors to question if the current hype will lead to results like the bubble burst for Internet companies in 2000. The study also reveals the fact from the investor point of view on the opportunity in return on their investment with risk trade off.

Keywords: *E-commerce, Investment, Valuation, Risk, Return, Customer Base*

Improving Candidate Experience through Mobile App and Gamification Strategies

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Abstract

Positive candidate experience plays an important role in attracting and retaining talent in today's competitive market. TMP Worldwide (2014), a recruitment service provider, states that according to its study, "34% of job seekers rated the recruitment experience to be poor, 58% said they did not receive regular updates about the application and 52% felt they were not treated as individuals" (Kelton Research, 2014).

Further, according to Kelton Research (2014) and TMP Worldwide (2014), "Nearly 80% described their job search as time-consuming and stressful, and many reported that they would be deterred from completing an application if they encountered tech hurdles (60%), couldn't upload their resume (55%), couldn't follow up on the application's status (44%) or couldn't complete the application on a mobile device (20%)." Thus, it makes perfect sense to develop an enterprise-wide gamification platform that will engage the recruiters and candidates during the recruitment process, in order to streamline and improve candidate experience.

The research has been done with respect to a leading IT firm. Exploratory research is used to identify the pain points of the candidates. In-depth interviews have been used as a data collection method. For the candidates who have attended the process in past one year, recruiters and support staff have been the sources of primary data. Candidate database has been the source of secondary data like CTC, expected CTC, offered CTC, and so on. The 6D framework has been used to design a gamified platform that not only addresses the pain points of the candidates but also engages the candidates and recruiters throughout the recruitment process. This will help in improving the candidate experience.

Keywords: *Time Consuming, Exploratory Research, Gamification*

Customer Profiling of Hyper-local (App) Business Market

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Abstract

We are in an era of smartphones and apps. Every product or service has landed on our mobile phones, thanks to the Internet and mobile phone penetration, especially the smartphones. We are in a society where innovation seems to have taken the driver's seat. Apps industry is now said to see the same pace and growth what software industry had seen 10 to 15 years ago. Every entrepreneur is trying to solve a problem with the help of technology with very innovative and, more importantly, in a simple approach. This blend of smartphones and apps has really made many tasks effortless, sometimes affordable, and has also created a layer of jobs in the economic system.

Indian market is unorganized in many areas. A person who migrates to a new city will have to search for basic services like the plumber, electrician, carpenter, or yoga teacher for that matter. This need can arise any time and anybody would expect to receive services worth the money paid. As a customer, there will always be an endless list of service expectations. It is not just the services that we as consumers look at. We will definitely like to have all our regular purchases to be at our doorsteps with very little or almost no efforts. This problem of consumers like us was addressed by e-commerce giants to a certain extent. Highly disruptive business models have been established. Customers are attracted with high discounts and other tempting offers. Existing brick and mortar business set-up was disturbed and was facing challenges to a certain extent for losing its share of customers to online businesses. It is true that e-commerce businesses have been surviving only on funding to a very large extent but the point to be noted is that today a customer has another new channel to buy a product. This channel has gained customer's trust and is marching ahead with countless success stories.

We see few new business models in recent times where aggregation models have been designed and the existing unorganized businesses are brought together to reach a larger consumer base and consumers are able to reach a larger vendor base with much lesser efforts. A couple of years back, booking a taxi in a city like Bengaluru was a Herculean task. It was always challenging for a new entrant to get a carpenter to fix his broken chair. It was never easy to look for a good, qualified doctor without knocking neighbor's doors. Today, technology has solved this problem to a very large extent, provided the phone you own is smart! Yes, study is about hyper-local apps that are mushrooming everyday with innovative solutions.

Keywords: *E-commerce, Smartphones, Disruptive Business Model*

Ongoing Research on Customer Loyalty towards M-Commerce with Respect to Gen-Z

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Abstract

Customer's preference to choose one brand over another for a need is described as customer loyalty (Chirico and Presti, 2008). As loyalty describes the behavioral dimensions of a repetitive customer, it also describes the providers (Pirc, 2008). E-commerce, which has taken India by storm, has led itself into an evolution phase and has transformed into mobile commerce. In this paper, we investigate the customer loyalty of Gen-Z customers. Gen-Z are the people who are born after 1990. They are digitally competent, connected, socially responsible, impatient, less brand loyal and prefer green products. As 37 percent of Indian online users are from this cohort, we wanted to understand their loyalty behavior toward m-commerce with respect to e-travel (online travel ticketing). Because 70 percent of the total e-commerce space is occupied by e-travel, we investigate 8C's (customization, contact interactivity, care, community, convenience, cultivation, choice, and character) which identify the impact of customer loyalty along with mobile technology which acts as a catalyst for a successful transaction. The main objective of the study is to measure and develop a model to measure customer loyalty toward m-commerce. This study dwells upon Gen-Z customers in Coimbatore in the age group 17–25. A survey has been conducted in a natural environment and the scale used is the five-point Likert Scale in which 1 denotes strongly disagree and 5 denotes strongly agree. We have used stratified sampling method in this study.

Keywords: M-commerce, Gen-Z, Customer Loyalty, E-commerce

Microfinance and Financial Inclusion
Role of Technology in Enhancing Inclusive Growth

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Abstract

Globalization and trade have, since long, been making our lives more efficient and simpler due to the influx of these new products and services through technology. While focusing on the microfinancial sector, the governments of different countries over the world have been constantly emphasizing on financial inclusion so that the disadvantaged and low-income segments of the society can avail financial services at an affordable cost securely. Its implementation, however, has received various drawbacks due to large investments required in setting up of infrastructure in remote areas, and so on. Lately, countries have been trying to accentuate the role of technology to overcome these obstacles and reach a larger number of people as well as bring down the cost of providing these facilities. The growing number of mobile phone and Internet users across the world has popularized services like mobile banking and e-banking which have made access to financial transactions a lot easier. While banks are usually not too keen to set up Automated Teller Machince (ATM) in rural and semi-urban areas due to issues such as high investment costs and low transaction value and volume, the introduction of Micro Bio metric ATMs can go a long way in aiding the financial system to provide its services in these areas at a much more reasonable/feasible cost. These Micro ATMs are linked to the unique identification of the people, and a thumb impression of the holder can allow him access to the functions of the ATM, hence doing away with the security and access issues related to PIN and password. Apart from these, the concept of mobile ATMs or "ATM on wheels" has also been gaining popularity.

This paper aims to focus on the provision and setting up of such technologically advanced and economically viable services in the rural and semi-urban areas of developing countries like India. The paper will seek assistance of second hand data and quantitative analysis to scrutinize its benefits and study as to how these services will reduce operating costs and increase the economies of scale, while ensuring inclusive growth and economic stability in the country.

Keywords: Microfinancial Sector, Micro Biometric ATMs, ATM on Wheels

Leveraging Information Technology for a Sustainable Business

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Abstract

One of the consequences of the devastating effects of climate change is the increasing focus on "green," "sustainable" and "eco-friendly" business, which considers, addresses, and devises solutions to prevailing ecological, social, and economic problems, while also seeking to ensure the "triple bottom line" of their own firm. Analysts are assessing a broader range of factors and "intangibles" to forecast business performance, and there is a growing need for integration of sustainability factors into information flowing within businesses. Companies are looking to leverage sustainability for "innovation, operational efficiency, brand equity, risk management, reputation management, and shareholder value."

There is a growing need for systems that can capture, manage, and integrate a complex range of economic, ecological, and social data and information for use in core business strategy and decision-making. Whereas many of today's companies track linear flows of inputs and outputs, tomorrow's sustainability-oriented businesses will incorporate cyclical flows in the development, delivery, and "reverse logistics." IT will become essential to this shift by providing the information architecture to enable the cyclical flow of data through businesses. As companies move toward complex information flow systems, sophisticated tools will be needed for incorporating sustainability issues in business operations. IT can enable the transition from the linear economy to the circular economy, by providing the necessary information flows that will enable cyclic industrial systems. IT systems can capture information about how the ecological systems work, which can then be used to build better businesses. Natural systems can show and inspire smarter and more connected systems.

Keywords: *Green Energy, Reverse Logistics, Cyclic Industry System, Linear Economy, Sustainability, Innovation, Operational Efficiency, Brand Equity, Shareholder Value*

Disruptive Technologies–Breaking Boundaries, Transforming Work, Enhancing Lifestyles–A Conceptual Study

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Abstract

In the recent years, growth in the Indian economy has been fuelled by rapid changes. Changes in technology have occurred so fast that at times it is difficult to keep pace with these new developments.

Technology has in fact impacted the way we live and work. It has led to the development of new markets, new products and services, and new business models, and has also made redundant the established norms and ways of doing business. It is, therefore, important to understand the likely economic impact and possible disruptive changes that any new technology can bring to a market place.

This paper looks at the parameters that help in classifying technologies as disruptive and it also tries to identify a few upcoming technologies that are likely to have a major impact on the prosperity of nations. In particular, the paper will focus on the impact of mobile Internet on different sectors of an economy. Transformation possible in education, communications, transportation, and healthcare sectors due to the advent of mobile Internet technology has been assessed. The current trends seen in these sectors have been highlighted. The key drivers that would lead to the proliferation of mobile Internet technology have also been evaluated.

The paper also tries to postulate what is likely to happen in future. The mobile phone being the identity of a person using near field communications, life in a smart city, and the redundance of hospital services due to the introduction of a medical tricorder have been explored.

We conclude by identifying a few challenges that consumers, corporations, and governments will face in light of disruptive technologies and discuss the probable ways of addressing these.

Evaluating the Information Technology Enablers in Travel and Tourism Industry

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Abstract

The Information Technology (IT) is found to be a significant predictor of Travel and Tourism (T&T) competitiveness. The paper begins with a literature review to investigate the IT enablers in the Indian T&T sector. The purpose of the research paper is to identify the IT growth enablers of the T&T sector in India. This paper also establishes a hierarchical relationship among the IT enablers affecting the growth of T&T. Interpretive Structural Modelling (ISM) has been utilized to identify as to how these enablers are related. The IT growth enablers are also modelled to find their role and mutual influence. This research will also help to formulate the strategies to overcome challenges in T&T industry. The research found that the dependent enablers are individual usage, economic impacts, social impacts, and market environment. Independent enablers are skills, political and regulatory framework, business and innovation environment, infrastructure and digital content, affordability, and business usage. The government is an autonomous enabler. No enabler is linkage.

Keywords: *Interpretive Structural Modelling (ISM), Structural Self-interaction Matrix (SSIM), Travel and Tourism, Information Technology*

Event-induced Shopping (EIS): An Empirical Study of Online Shoppers' Behavior

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Abstract

It is the customers who pay for the goods purchased. It always motivates the retailers to know when a consumer is going to buy. Although consumer-buying behaviour is the outcome of the needs and wants of the consumers and they purchase to satisfy these needs and wants, but there are lots of factors which affect the behavior of consumers. Research has shown that there are four broad categories, situational, personal, social, and cultural factors, which influence buying decision. Retailers try to exploit situational factors and create environment and situations in online as well as physical stores to motivate prospective customers so that they can go for purchase decision. Solomon argues that "a consumer is the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires."

This paper aims to find out how events are provoking online consumer's buying decision. A survey has been used to collect data from consumers. Random sampling has been done for data collection. The survey tried to capture data toward purchase decision which is getting induced due to any event, such as festival, marriage, birthday, any cultural event, or sale and offers given by retailers (online and offline). This paper will help retailers to predict the behaviour of customers, which results in online purchasing whenever there is any event. It will help retailers to do planning in digital environment.

Keywords: Event-induced Shopping, Consumer Behaviour, Customer, Online Retail, Retail

E-commerce and E-CRM towards Present Technology Trend

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Abstract

The phrase "present trend" itself states that it is the latest application in use.

It means "e-commerce." A commercial supporter is a boon to technology. This paper brings out the various impacts of e-commerce on web users and their various views toward the new technology. E-commerce has a vast potential for the Internet worked enterprise in the age of Internet, Intranet, and Extranet. It is more than just buying and selling products online. E-commerce can be effective if handled properly, especially in India. You should pay more attention toward customer services in the websites like any other business. E-CRM plays a vital role in order to provide the visitors something good and original with innovative marketing strategies, competitive prices, and good research and development process for a successful e-business. E-CRM software in an enterprise is a beneficial tool for managing, sharing and viewing all customers' information for a proper decision-making. Today, E-CRM has become an integral part of its strategy for many business organizations. E-CRM is a fusion of e-commerce and CRM.

Keywords: *E-commerce, E-CRM, Internet, Marketing Strategy*

Study of E-commerce in India

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Abstract

The e-commerce market is thriving and poised for robust growth in Asia. There are players who made a good beginning. Their success depends on their understanding of the market and offering various types of features. This paper gives an overview of the future of e-commerce in India and discusses the future growth segments in India's e-commerce. It also finds out various factors that would be essential for future growth of Indian e-commerce. Additionally, it represents the various opportunities for retailers, wholesalers, producers, and people. In this paper we found that the overall e-commerce will increase exponentially in the coming years in the emerging market of India. E-commerce is any trade activity in which purchase orders—sales and payments—are made through an online environment, which includes banking and financial services provided via the Internet. E-commerce is taking advantage of distance selling the great advantages offered by new information technologies, such as the extension of the offer, the interactivity, and the immediacy of purchase, with the difference that you can buy and sell to whom you want, and where and when they want. There are increased opportunities of enhancing the business efficiency and reducing the incurred costs by the computer applications of e-commerce as it enables a tighter integration with the several linkages. The medium of electronic that is referred to as the Internet has the power and tendency of reducing the actual time of transactions and the overall processing time radically.

Keywords: E-commerce, Indian E-commerce, Online Banking

IoT as an Aggregator for Industry and Customer: A Conceptual Model

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Abstract

If you ask the common public on the street to define the term, "The Internet of Things (IoT)," you will get a curious look with a big question mark. Although many people do not use the term IoT, but most of them might have experienced it while using smartphones, tablets, and PCs. Internet and smartphone users' penetration has been increasing in the last four years. A report by IAMAI and KPMG projected that India will reach 236 million mobile Internet users by 2016, and 314 million by 2017. There is a huge business opportunity for e- commerce industries to connect to their customers and prospective customers in real time. Even other industries, concentrating on making near connect using IoT with the Internet and smartphones, have changed dimensions of businesses and created new innovative markets and approaches.

The everyday physical objects that could be connected through the IoT run from the simple and mundane. By 2018, IoT number will reach 9 billion, which is from combinations of smartphones, tablets, PCs, wearable computers, smart TVs, and machines. Today, IoT produces about $1 trillion (£600 billion) in revenue and that figure is expected to double by 2016.

IoT, like big data, is creating an impact across industries, because every industry is becoming virtual and is progressing toward a device or product that can be further utilized to boost profits or cut costs.

Keywords: IoT, Internet of Things, Big Data

E-governance: Concerns and Issues of Unique ID Systems

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Abstract

This is a paper on the pros and cons of the Unique ID system in India as well as abroad. For the successful e-governance, the Government of India has taken a lot of initiatives and set the policies for its execution. The Unique Identification Authority of India (UIDAI) is a central government agency of India. It is attached to the erstwhile Planning Commission of India, now NITI Aayog. Its objective is to collect the biometric and demographic data of residents, store them in a centralized database, and issue a 12-digit unique identity number called Aadhaar to each resident. It is considered the world's largest national identification number project.

In March 2011, Rajanish Dass of IIM Ahmedabad's Computer and Information Systems Group published a paper titled Unique Identity Project in India: A Divine Dream or a Miscalculated Heroism. Dass claimed that even if enrollment is voluntary, it is being made mandatory by indirect means. He pointed out that essential schemes like the National Food Security Act, 2013 was being linked to UIDAI. He also pointed out the feasibility of a project of this size had not been studied and raised concerns about the quality of the biometric data being collected. He cited another researcher, Usha Ramanathan that UIDAI will ultimately have to become profit-making to sustain itself.

An attempt has been made to highlight the issues and concerns faced by Unique ID systems in India to a larger extent and covers abroad to a lesser extent and the possible solutions taken by the central government to overcome the issues and concerns.

Keywords: *UIDAI, Centralized, Database, Schemes, National Food Security Act 2013*

E-commerce Business: Strategy, Technology, and Application for Indian Market

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Abstract

Electronic commerce has become one of the fastest growing IT business sector in the world economy. In an increasingly aggressive global market place, it is tremendously imperative for business to hold close the latest methods and trends to conduct their business. E-commerce and its related technologies are the current leading edge business and finance delivery systems in the near future. This paper deals with the growth and innovation, conceptual knowledge and what opportunities offer to supplier and customer by electronic commerce or Internet marketing, literature review, current and future aspects of e-commerce in Indian business.

Keywords: *Electronic Commerce, Internet Marketing, Technology, Innovation, Growth Business, SEM, Online Marketing*

How Internet of Things Supports Smart Cities

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Abstract

The explosive growth of the "Internet of Things" (IoT) is changing our world. By IoT, we mean a proposed development of the Internet in which day-to-day physical objects with which we interact have network connectivity, allowing them to send and receive data. It is a two-way communication established between two entities, which may not be possible using traditional cable lines. This is a hot topic in many industries. Even if the idea is not new, the actual implementation of hyper-connected people and things is possible only today, with technologies readily available. One central element of this trend is the existence of a massive network of interconnected physical objects/things/sensors/devices, which can interact in a rich set of manners through a worldwide communication and information infrastructure and provide value-added services (Ren, 2014). With the evolution of broadband Internet and low-cost technology offerings, more devices are being created with wifi capabilities and sensors built into them, technology costs are going down, and smartphone penetration is sky-rocketing. All of these things are creating a "perfect storm" for the IoT (Morgan, 2015).

This concept of IoT would immensely contribute for the development of smart cities. Cities where people and artifacts are connected and closely bound across cyber space with intelligent communication between them without having to be physically present to enact the desired realities could be termed as a smart city.

These cities will use the power of ubiquitous communication networks, highly distributed wireless sensor technology, and intelligent management systems to solve the current and future challenges and create exciting new services (Clarke, 2013). This paper takes up three typical areas of concern for most human settlements. These are intelligent traffic monitoring system, IoT smart garbage system and smart health (aided by digitized pill). The paper provides a conceptual model of these three systems with flow charts and other ways and means.

Keywords: *Internet of Things, Communication, Broadband, Infrastructure*

A Study on Barriers to E-commerce in India

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Abstract

E-commerce sector in India is expanding at a rapid pace. Even though the popularity of e-commerce has tremendously increased, but it has its own limitations. The present paper is exploratory cum descriptive in nature. It attempts to explain the concept of e-commerce and its limitations in legal and technical barriers. Despite India being the second largest user base in the world, most of the hosting companies are not suitable for e-commerce hosting purpose. There has been tremendous pressure to many e-commerce companies to keep the cash flowing. In spite of all its limitations, e-commerce continues to remain as a sunrise sector in India which offers immense benefits to all its stakeholders.

Keywords: Internet, Online, Sale, E-tailing

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