

**CONTRIBUTED  
PAPERS**

**1B1, 06 Jan 2018, 1:30-2:30**  
**Session: Finance-1**  
**Session Chair: Kanchan Naidu**

**165 The Sharing Economy: A Multi-country Comparative Landscape Analysis**

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With the rise of smartphones and mobile applications a new form of economy based on peer to peer exchange of goods and services is spreading globally. The sharing economy which began in the US with Uber, Airbnb, Kickstarter and TaskRabbit has become a disruptive force for traditional industries transforming our understanding of employment and consumer possession paradigms. We researched the current state of the sharing economy platforms in the U.S, Argentina, Brazil, Chile and Peru to compare their nature between a developed and a developing economy. We explore how culture affects adoption and participation and identify future market opportunities.

**197 Issues and Challenges in Implementation of Islamic Banking in India**

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Though lot of efforts have been made to start the Islamic or Sharia Banking in India where no interest is charged for equitable financing and mortgage but Reserve Bank has set no deadline to introduce Islamic Banking in the country An inter departmental Group has been set up on the instructions and guidelines of Central Government to examine the legal technical and regulatory issues for introduction of Interest free banking In India In Islamic banking the income and profit comes to the bank or financial institution is one time processing services charges or fees paid by the customers.

**233 Impact of Qualitative Fundamental Analysis on Intrinsic Value of a Share**

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It takes a lot of thought process and hard work to research into a company's fundamentals to determine what the intrinsic or latent value of a share should be. This intrinsic value provides a direct link to investor's action. As a prelude to this, the analyst must understand the role of fundamental analysis which involves on one hand quantitative analysis that can be done with numbers and statistics and are easier. This paper is a conceptual one which deals with the study of qualitative factors in evaluating the worth of a company for investing in securities.

**1B2, 06 Jan 2018, 1:30-2:30**  
**Session: Service Industry-1**  
**Session Chair: N. Panchanatham**

**168 Lessons Learned from US Healthcare Care Delivery Operations**

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Even though US spends enormous amount of money in health care, quality of healthcare is not improving. For the last twenty years, new approaches have been implemented to improve healthcare delivery operations. Among these EHR systems, Care delivery process improvements, Telehealth, and Healthcare Information Exchanges (HIEs) have gained prominence. The research discusses operations and tools issues involved in improving health care delivery and solutions that have been proposed in the United States in the last 20 years. We conclude by listing out lessons learned for India.

**173 Productivity Analysis of Indian Non-life Insurance Firms Using Malmquist Factor Productivity Index**

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This study focuses on productivity analysis of Indian non-life insurance firms using Malmquist Total Factor Productivity (TFP) Index. The Malmquist TFP Index relies on the efficiencies calculated by the two models viz., CCR and BCC Models. It includes the exploration and comparison of Efficiency Change, Technological Change and Total Factor Productivity Index between public and private non-life insurance firms in India in the period 2008-2013.

**205 Healthcare Delivery and Promotion Model for Tier 3 Cities**

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This case study on Dr. Sheela Sharma Memorial Charitable Trust, Mathura discusses a model for promoting and delivering healthcare in tier three cities like Mathura. The healthcare challenges and opportunities in the smaller cities and towns are unique in nature. The method used for research in this study is Case study method. The model of service delivery is mapped through the service blueprint of the hospital. This case is useful for demonstrating how the founder's vision of providing and promoting affordable healthcare in small cities and towns can be met and sustained in the long run.

**1C1, 06 Jan 2018, 2:40-4:20**  
**Session: Marketing**  
**Session Chair: Sita Mishra**

**213 Bazaar- Past and Present: evolution in the Gangetic Planes**

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‘Bazaar’ and has played its role as lower in hierarchy amidst the hegemony of western markets in the marketing domain. Based on review of academic articles we study how bazaar as an institution is separate from markets, and evolved as a local bounded area based institution. Findings from the paper will be of value to academics and policy makers who wish to create more independent and contextually informed and sensitive Mgmt programs. We bring fundamental differences between western and Indian form of bazaar though this form of market is not representative of the global market and their operations.

**219 Factors Affecting Sustainable Luxury Business Value Creation**

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In recent years there has been paradigm shift in luxury realm as consumers are increasingly inclined towards sustainable orientation. Yet very few studies have been performed in this domain to gain an in-depth understanding about the drivers of sustainable luxury business This study is based upon an extensive review of literature and aims to fill this gap by developing a comprehensive model that provides value for broader range of stakeholders-organization society customers and entrepreneur in such a way that contributes to the sustainable development of company and society This model seeks to serve as a practical.

**224 Exploring Temporal Variations in the Impact of Drivers of Review Influence**

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Online reviews shape consumer perception of products and affect sales Also reviews attract consumers to platforms and quality of reviews determine success of a platform It is important therefore for both platforms and manufacturers to understand the mechanism of review influence Extant work on reviews has identified important factors driving review influence The studies however have overlooked the role of time This paper addresses the gap Drawing from theories of cognition a research model explaining temporal changes in the impact of drivers of influence has been proposed and tested using data from Amazon Implications of study have been discussed.

**230 Baahubali – A Milestone of Indian Cinema: Digital Marketing Case Study**

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Baahubali, advertised as the most expensive film that the country has ever produced. That it has clocked in 300 Crores (\$48 million) worldwide in barely nine days at the box office. What’s more interesting, apart from the film itself, is that to achieve this feat without going overboard with aggressive marketing campaigns – yeah, no shoving down of paid-and planted news down our throats, no nauseatingly incessant promotional tours by the cast on every other channel. What the makers did leverage, however, is the power of social media, not just around the release but also before it even went on floors.

**236 Alternative Low-cost Marketing Strategies**

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The paper attempts to draw attention towards the alternative low-cost marketing practices of local and multinational companies. The paper highlights that firm should look for more engaging marketing strategies rather than spending money on practices which begets very low response from the audience. In particular, it emphasizes on how to overcome the challenges of marketing in a resource constraint environment. The paper specifically suggests that the companies should focus on alternative marketing strategies such as Ambush marketing, Buzz marketing, Guerrilla marketing, Lean advertising, In-store marketing, Experiential marketing, Product placement/Branded entertainment and Lifestyle marketing.

**1C2, 06 Jan 2018, 2:40-4:20**  
**Session: O B**  
**Session Chair: Richa Saxena**

**176 Women's Paradoxes: Through the Lens of Social Identity Theory- a Path Analysis**

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Globally inspite of the golden age of women continued to be disadvantaged when it comes to participation even when they are eminently qualified women remain discriminated against in terms of accessing leadership positions. This is a serious fear as it reinforces existing stereotypes of women's ability to perform at the top level and disseminates a vicious cycle of banishment and disempowerment of women .The research paper focuses on understanding the paradoxes the women managers face in work situations that impacts their work performance.

**182 Toxic Leadership: Exploring Antecedents for Dysfunctional Personality Traits**

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The term leadership often creates an impression of a leader who is compassionate, goal-oriented and an altruist individual having the capability of positively influencing his followers. However a trend that is more recently seen to govern the OB and change Mgmt literature especially in the context of leadership patterns is toxic leadership. Organisations are experiencing dysfunctional and negative leadership traits that breed toxic leaders and leadership behaviours. Keeping into consideration the above mentioned leadership scenario, the present research work attempts to bring out the essence of toxic leadership theory as a deviating workplace mechanism and antecedents for the same.

**200 Factors Affecting Enrollment and Attendance in Primary Schools in India**

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Public schools in India qualitatively lag private schools that often requires forced choice between affordability and efficiency to access primary education. To ensure equal opportunity to all, critical factors driving enrollment and attendance need to be identified to compare public and private schools on relevant parameters and doing a state quality ranking on primary schooling. Based on the data taken from the India Human Development Survey of 2005, it appears that critical differentiators for primary schools in India are educational facilities, electricity access, distance of the school from a middle school, student teacher ratio, and delivery of English education.

**221 Personal Branding in Virtual Workplace**

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Virtual workplaces represent the conglomeration of people and Tech. They serve as units of knowledge abundance with technical dependability for effective communication. However, physical separation of employees in today's work environment serves as a major challenge to present day managers. The managers and the employees find it difficult to manage their personal-professional image. Technical advancements ease communication but they also increase chances of miscommunication within the team members in absence of face-to-face communication.

**239 Creating a Listening Environment for Engaging the Millennials**

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Preferences and career expectations of millennials are very different from the preceding generations, and therefore a whole new approach is needed to engage them. Millennials can be understood better when an organization strives to put in place systems, policies and processes which foster listening. The authors propose architecture for creating such a positive listening environment in organizations, which facilitates continuous listening and generates real time insights helpful in measuring and improving engagement of millennials. The authors also suggest a self-learning AI tool using artificial neural networks to technologically strengthen the said architecture of listening environment.

**2A1, 07 Jan 2018, 10:20-11:20**

**Session: Finance-2**  
**Session Chair: Ashish Varma**

**177 Value Creation through Mergers and Acquisitions – A Review of Existing Literature**

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Mergers and Acquisitions have been the area of strategic focus for many corporate from last two decades. It is now a global growth strategy to serve a variety of firm specific objectives like accessing new markets, foreign strategic assets, trade and supporting infrastructure and shareholder's value creation. The Present paper deals with the objective of reviewing the empirical literature related to various motives behind domestic as well as cross border M&A's and also to investigate that whether these deals are resulted into value creation for the shareholder of acquirer or target firms with various M&A deal characteristics.

**198 Is Bitcoin Legal in India**

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From exercising caution over Bitcoin crypto currency, the Government of India could finally be moving towards compliance. As per a recent CNBC India report, a committee of finance ministry officials, IT ministry officials, NITI Aayog, and Reserve Bank officials, may be inching closer to legalizing virtual currencies in India. The Inter-Disciplinary Committee's report is expected to be announced by the end of July, after which the Securities and Exchange Board of India (SEBI) may be asked to step in to regulate transactions.

**201 Exploratory Study on Consumer Perception of Energy and Building Tech Brand**

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This research is an attempt to understand the theoretical overview of energy and building Tech in India and to study the perception of four brands in the field of energy and building Tech. The methodology used for the research is descriptive and exploratory research. primary and secondary data was used to collect data about consumer perception. The sampling method used was stratified sampling. The statistical tools like descriptive statistics and inferential statistics was used to make further analysis about the awareness about energy and building Tech used by four brands like Bosch, Siemens, Samsung and Tata.

**2A2, 07 Jan 2018, 10:20-11:20**  
**Session: Industry Issues**  
**Session Chair: Susmi Routray**

**178 Behavioral Training Module for Middle Mgmt Hindustan Petroleum Corporation**

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This study is aimed to propose a behavioral training module for middle Mgmt at Hindustan Petroleum Corporation Ltd. The aim of behavioral training is to achieve a change in the behavior of the trainees. During the study, the observation is made through questionnaires that behavioral training imparts the development of employees socially and economically, which increases the quality of service. Out of many competencies, few significant competencies were found to be important for the middle managers according to the current scenario. The result suggested that time to time behavioral training should be provided to everyone to enhance their skills.

**183 A New Vision for India's Development**

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During recent years, India, under the leadership of Prime Minister, Narendra Modi, has been discovering a new vision for its development. From Socialistic vision (1947-1991) and LPG (Liberalization, Privatization, Globalization) vision (1991-2014), it has moved to 'New India' (2014 ...) vision. What are the key elements of this vision? In this paper, we provide its intellectual and conceptual foundations in the form of the INDIA model. This 'New India' model is based on three pillars of development: viz. Nationalism, Development and Aspirations ('NDA'), leading us towards the INDIA model, represented by IN (Indian Nationalism), D (Development), IA (International Aspirations).

**220 Macro Policy Vs Micro Hurdles: Case of Indian IT Services Trade with Japan and Korea**

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With businesses transcending national geographies, there have been significant attempts to strengthen trade and business relationships at the macro level with the Governments signing Preferential Trade Agreements with selected countries, as well as at the micro level with firms entering into Joint Ventures, business alliances and mergers. However, cases emerge wherein, despite of existent complementarities between business partners, as well as the existence of macro level trade cooperation policies, there emerge hindrances to exploit this trade potential, associated with diversity between trade partners. We explore such issues at the firm level in business engagements with culturally diverse international partners in the IT sector for India-Japan and India-Korea.

**228 Mgmt Failure of Regulatory Diligence: A Case Study of a Pharmaceutical Company**

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Ranbaxy Laboratories Ltd., based in India, with sales both in India and abroad, yet ironically was pulled up for violations from GMP only by the United States Federal Drug Administration (USFDA). Records of any active regulatory diligence by Indian pharma regulators that may have prevented the slide of this once internationally reputed company seems unavailable. International investigations on Ranbaxy have inevitably led to questions also being raised on the safety and manufacturing processes and practices of the entire Indian pharmaceutical industry. While the case study dwells on lapses by Ranbaxy Laboratories, it is in parallel a critique on regulatory lapses of Indian pharmaceutical regulators.

**2B1, 07 Jan 2018, 11:40-12:40**  
**Session: Consumer Behaviour**  
**Session Chair: Sapna Popli**

**157 Issues in Consumer Behavior**

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Two theories are popular: (a) entity theory and (b) incremental theory ([1]). The theory (a) assumes the personality (Big – 5 and MBTI) is rigid (and it is NOT malleable). The theory (b) argues that a personality of consumer is ‘malleable’. We argue that (a) and (b) are applicable respectively when traits are value driven and/or other wise. We also argue that dimensions of personality (of consumers) are dependent on the context. It seems that we need to specify the context before we measure these personality dimensions. We outline implications of our arguments for personality based research.

**160 Brand Engagement and Personality Study of Consumer Behavior at Kidzania Theme Park**

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A consumer brand’s personality generates engagement with the brand There is little empirical evidence to support it for theme parks A study conducted on kids who frequented Kidzania the Entertainment Zone for children shows that indeed personality dimensions do seem to affect their engagement with the brand The dimension of brand personality studied were Sincerity Excitement Competence Sophistication and Ruggedness The consumer brand engagement was assessed at three levels Affective Cognitive and Active The children viewed Kidzania as a meaningful and didactic brand which also made them do responsible things and act as adults.

**218 Consumer Attitude towards Reliance Jio in India**

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Recent development has been taking place in Indian companies to increase the sales and brand awareness for their products The companies take lots of initiatives to change the attitude of their consumers This paper will provide insights to companies about the customer experience and perception of Reliance Jio in India This study will help the marketer in understanding of how attitudes influence consumer buying behavior of telecom product in India Attitudes are measured using the Likert's scale to understand how the consumers behave towards the telecom products.

**2C, 07 Jan 2018, 1:40-3:00**

**Session: Workshop**

**Session Chair: D P Sahoo**

**a) Proactively Managing International Students in Indian Campuses: Challenges and Brand Equity**

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There are many challenges that come along while attempting to achieve internationalization of Indian campuses while managing expatriate students during their pursuit of short term immersion (up to 14 days), medium term (up to 03 months) and long term stay (a term or more). The easy part is getting a 'MoU' with easy adoptable terms such as reciprocal waiver of tuition fees up to few numbers, arranging a powerful yet meaningful calendar to take care of immersion that could be short term and matching course content and adopting credit structure if expatriate students come for a term or more.

The above, still is manageable, however, more complex problems arise with respect to their lodging and food habits that actually may play a negative role in diminishing attraction of expatriate students towards chosen campus. The challenges are more prominent if faculty does not accompany international students, language barrier and not arranging a truly diversified experiential learning by exposure of these expatriate students to diverse industry leaders, field visit, research establishment, meeting with social sector and policy making bodies, community induction and an overall contemporary Indian experience that has to be at par with international standards. The task of proactively managing international students must be done scientifically with well laid down procedures.

**b) Simplifying and Summarizing Indian Scriptures (for our Youth): Need for the hour**

*Omprakash K. Gupta, University of Houston-Downtown, guptao@uhd.edu*

There is no denying that there is immense wealth of knowledge and wisdom that is hidden in our age old Indian Scriptures. Some of the scriptures are so old that there is no record of who are authors and when they were written. Unfortunately, in recent years, these scriptures have remained only in books and have hardly read by the vast population. There is a real danger of them becoming extinct in coming years!

In this presentation, I address this grave issue and try to present solution to how to retain knowledge and wisdom of our scriptures and carry it forward to future generations. I will share my various experiments in this direction.

**2D1, 07 Jan 2018, 3:20-4:20**  
**Session: Finance-3**  
**Session Chair: Sudershan Kuntluru**

**180 Study on Non-performing Assets Mgmt of SIDBI**

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Small Industries Development Bank of India is the principal institutions for filling the financial and non-financial gap of MSME by providing direct and indirect credit. This study is basically based on secondary information, the study was aimed at finding the Mgmt system adopted by SIDBI to tackle NPA's. Major findings of this study shows us that bank follows stock flow approach and is divided in three levels/phases. The CAR maintained by bank is very high than the international norms due to high risk in direct credit and level of Net Gross NPA have increased dramatically in past years.

**210 Does Share Buyback Create Shareholder Value? Evidence from India**

*Sudershan Kuntluru, IIM Kozhikode, sudershan@iimk.ac.in*

Literature on academicians and practitioners view on distribution decisions is inimical. Fiscal 2017 has seen a record number of buyback offers from cash-rich Indian businesses. The number of buyback offers exceeded the initial public offers, first in the history of Indian Capital markets. It is hypothesized that buyback of shares contributes to shareholders value creation. The present study examines the impact of share buyback on earning and market performance of the firms based on EPS and abnormal returns. The results are encouraging and different from the widely held notions.

**222 Readability of Indian and International Financial Reporting Standards**

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The readability of any document is important to communicate the purpose of the document to reader. The existing literature evaluates and emphasizes the readability of different documents of corporate and law. However, there is hardly any research evaluating the readability of accounting standards. Therefore, the aim of this paper is to evaluate the readability of Indian Accounting Standards and International Financial Reporting Standards by applying Fog Index, Flesch Reading Ease Index, and Flesch-Kinciad Grade Level Index. The study finds that accounting standards are written in difficult language and need post-graduate level of education to understand them.

**2D2, 07 Jan 2018, 3:20-4:20**  
**Session: Technology**  
**Session Chair: Rakesh Gupta**

**174 A Promising Solution for Air Pollution: Hybrid Electric Vehicles**

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The paper aims to identify the role of clean energy resources for minimizing air pollution through automobiles in India focusing on Hybrid electric vehicles. In the light of mounting green house gases through various emissions particularly automotive there emerges a grave need to control air pollution in India. Rising demand for the diminishing nonrenewable energy sources lead to the escalating need for research and development for harnessing renewable energy sources efficiently. Batteries as a source of electric energy along with an internal combustion engine ICE supplying the average power required by the vehicle is a resourceful way of using automobiles.

**188 Location-aware Technologies: A Paradigm Shift for the Tourism Industry**

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In this paper, we look at the impact of sensor Tech and location-aware technologies such as geofences on the rural tourism industry in the USA. Current Tech trends focus on behavioral and personalization data to push offers to tourists. With the growth and pervasiveness of mobile technologies, location-aware technologies in the form of sensors (Bluetooth low energy-BLE beacons) and geofences, offers and engagements can be triggered based purely on the location of the visitor. The unique contribution of this paper is the cutting-edge Tech coupled with real-life experiences of a company that has developed this Tech and deployed it.

**194 The Pattern of the Industrial Relations in the Indian Information Tech**

*D P Sahoo, Inst of Mgmt Tech, dpsahoo@imt.edu*

IT sectors in India encounters with threats to business and the industry becoming less competitive because of the prospect of unionization. The argument against the need for employees unionizing is attributed to the fact that the sector expects human resource policies that maximizes commitment to the organization emphasis individual connect which uses employee involvement techniques and increasing flexibility at works there by and promoting teamwork NASSCOM is firmly of opinion that unions are irrelevant to this sector as sophisticated HR strategies look after employee interests. The paper examines the emerging IR situation in the IT sectors in India.

**2E1, 07 Jan 2018, 4:30-5:30**

**Session: HRM-1**

**Session Chair: Amit Shah**

**191 The Dilemma of Addressing Growth Vs Increasing Unemployment in the Indian Context - A Case Study**

*D P Sahoo, Inst of Mgmt Tech, dpsahoo@imt.edu*

The Indian economy is emerging as a giant in the global economic. The appropriately coined phrases like “amazing India”, “shining India” defines the Indian economy today. Various economic surveys indicate that the ‘Indian economy will continue to grow more than 7 per cent in 2016-17’. While government is progressively going ahead with plans and initiatives (“Make in India”, “Digital India” etc) for steady economic growth and ultimately translate economic growth into better labour market the business organizations are encountered with various challenges. The research paper tries examine the causes of the mismatch between the overall economic growth and the employment growth.

**192 Desirable Career Factors Across Cultures in Juggernaut Economies**

*Amit Shah, Frostburg State Univ, ashah@frostburg.edu*

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Students entering the workforce must consider a number of intrinsic and extrinsic factors that could significantly affect their satisfaction at their first career job. The researchers sought to identify and rank these factors by surveying 1639 students among the three most populous and strongest economies on the planet: China, India, and the European Union and found the elements most sought after by new graduates. In addition, the researchers utilized statistical methods to ascertain if these factors differed by country. The paper discusses statistically significant findings and its implications for new graduates as well as the recruiting organizations.

**238 Electronic Human Resource Mgmt System: Impact on Today Scenerio**

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Perhaps we can claim that current era is the period at which human is standing on the bilateral edge of industry and tradition. The basic characteristics of the complex industrial society in the future confirm that most of the human Mgmt and communication mechanisms will not change during human life. The concept of Electronic Human Resource Mgmt known as e-HRM meaning “the adoption of Tech in delivering Human Resource [HR] practices due to the digital revolution in the world is such a tool that organizations can employ to manipulate the performance.

**2E2, 07 Jan 2018, 4:30-5:30**  
**Session: Operations Management**  
**Session Chair: R Raghavendra Sharma**

**156 Few Issues in Additive Manufacturing (AM)**

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With the advent of AM, the manufacturing shifts to customers place; and it is an ARCHITECTURAL innovation; and requires an AMBIDEXTROUS organization (see Somen and Sharma (IEOM conference 2018)). In addition issues of Virtual Teams (field staff and experts at Head Office) connected on IoT (internet of things that uses SoA (service oriented architecture to give it better flexibility (for this we may require higher number of layers, and interoperability) for quicker re configurability). We state that design and process planning will also be different in AM as compared to traditional manufacturing.

**211 Gauging the Demand and Supply of Generic Medicine Distribution System in India**

*Baba Gnanakumar, Kristu Jayanti School of Mgmt, gnanakumar12000@yahoo.com*

Health care delivery system needs re-Engg as the essential medicines stock-outs are increasing. This research aims to identify the reasons for essential medicines stock-outs and methods to overcome this problem for the policy makers. After conducting research among 217 pharmacy stores, we identified three peculiar problems such as delinquent forecasting, improper sourcing methods and arbitrated drug pricing. We concluded that these problems can be reduced by introducing integrated customer data base, centralized sourcing system and direct sourcing system. The research enables the policy makers to switch over to successful health delivery model.

**241 Sales Arbitrage Owing to TQM Process in Automobile Companies**

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Adherence to Quality system is an integral part of manufacturing and sales process that have gradually shifted to multi location plant layouts in order to get best from each location. There is departure from earlier practices in managing manufacturing process leading to final products that relied by just mastering 'final inspection and testing'. Now, final products' conformance to overall quality specification is achieved by adopting total quality Mgmt system at each stage and it has been found that companies which have implemented TQM techniques as a philosophy, have sales arbitrage too.

**3A1, 08 Jan 2018, 10:30-11:30**  
**Session: HRM-2**  
**Session Chair: Sudhansu Pathak**

**179 Factors Affecting Job Satisfaction among Indian Bank's Employees**

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Purpose This study will investigate the level of Job Satisfaction among entry level Junior Mgmt employees in Indian Public and Private sector banks Factors including general working conditions pay and promotion potential work relationships overall culture and climate brand and image and use of skills and abilities will be taken into account for our Research Methodology The research will be based on primary data collection by researchers through 5-point Likert Scale Questionnaire The questionnaire will be combination of open ended and close ended questions divided into three parts Demographic details factors affecting job satisfaction and any additional information respectively.

**193 HRD Climate Job Satisfaction And Its Out Comes: A conceptual Model**

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In this article, a conceptual model is proposed which emphasized the influence of HRD Climate and Job Satisfaction and its outcomes. In the first part of the paper, a conceptual model in the form of flow chart is prepared, illustrating empirically verified relationships between various dimensions of organizational variables and its outcomes. In the second part of the paper, evidence from research literature is provided to substantiate the conceptual model. The model brings forth new research propositions, in the form of hypothesized relationships between certain variables in the flow chart.

**217 Challenges Faced By Employees and the Role of HR in Mergers and Acquisitions**

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The paper will provide a link in the existing concepts with regard to M&A The focus of the paper will deal with different aspects of M&A and the challenges faced by Human Resources HR as result of mismatch between the merging companies To further paper will talk about the human factor present in an organisation and reasons for dissatisfaction among them as a result of M&A The paper will also deal with the Mgmt of M&A effectively thereby providing the solutions for the same. The secondary data will be backed by primary data involving the interviews of corporate and experts.

**3B1, 08 Jan 2018, 11:50-12:50**  
**Session: Service Industry-2**  
**Session Chair: Shivprakash Agrawal**

**214 Hotel Brand Love: The Roles Played by Hotel Reciprocity and Consumer Attachment Styles**

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The purpose of the study is to investigate how hotel brand love can be shaped by hotel brand reciprocity, and also the roles played by individual attachment styles in this context.

**234 Analysis of Customer satisfaction, Service Quality and Scope of knowledge sharing in retail branch banking of Small and Medium enterprises in India**

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Retail branch banking is one of the key business segment for banking industry. With recent changes like demonetization and digitization banking industry in India has undergone major changes. Rising consumer demands and stiff competition has resulted in product and service quality offerings of banks. There are various factors which determine the customer satisfaction level and service quality in retail branch banking. Small and medium enterprises in India are growing at a substantial rate. They are the potential key customers for the banking industry. The present study consists of the factors which small and medium enterprises consider while choosing the bank. It also analyses the major pain points small and medium enterprises face while dealing with the banks. Further, it gives the scope of knowledge sharing to improve the customer satisfaction, service quality and reduce the service quality gaps.