

# ABSENTIA PAPERS

## 151 Top Management Behavioural Factors Affecting the Morale of Line Managers

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Line managers are working at the bottom of the pyramid in the managerial cadre. They are subject to extreme work pressures and are responsible to coordinate the work. They have a range of interactions right from non-management staff to top-level management. They come across various behaviours which affect their productivity and decision-making. The morale to contribute positively at work can be a result of these factors. Through this paper we would like to understand what factors of top management affect the morale of line managers and help them in becoming better managers and analyze the factors responsible for their development.

## 162 Humanitarian Logistics: The Case of Kerala Floods

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The floods which hit Kerala in August 2018 has killed more than 370 people displaced over 800,000 and led to an estimated infrastructure loss of 3 billion. In response to this unprecedented tragedy there came to fore many instances of ingenuity and collaboration, which allowed for the generosity of individuals to scale. One also witnessed how Kerala used a new model of rescue and rehabilitation during its worst flood of the century. This paper highlights the technologies that played a crucial role in disaster management, in the case of Kerala floods.

## 172 Analysis of Characteristics of Wilful Defaulters in India

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The number of wilful defaulters have been increasing in India. The regulatory bodies in India have tried to resolve suits filed in numerous ways and by empowering banks to recover the dues. This paper attempts to analyse the financial and governance characteristics of wilful defaulters. We try to assess their default risk using the Altman Z score and find the trajectory of the score over the years. We find that wilful defaulters showed early signs of default through their consistent poor financial performance in the past. The average leverage of these companies increased substantially during the period of study.

## 173 The Role of Values, attitudes and believes in the Emotional Intelligence of Net Generation Students

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Research in the field of emotional intelligence have become a dynamic study area over the past few decades. Values, attitudes and believes are an integral part of the Indian culture (Banerjee 2017). Therefore understanding them will be viewed as increasingly important. India has been regarded as the youngest country in the world by the UN as it has the world's second largest population. (Census 2011). This empirical study aims at examining the role of values, attitudes and believes in the emotional intelligence of net generation students.

## 176 Indian Stock Market Volatility using Garch Models: A Case Study of NSE

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This paper examines volatility of Indian Stock Market returns using GARCH models that capture the volatility clustering and leverage effect. The analyzed data are daily closing prices of Nifty index during 2005 to 2019 GARCH 1,1 EGARCH 1,1 and TGARCH 1,1 models are employed after confirming unit root test volatility clustering and ARCH effect Asymmetric GARCH models reveal a presence of leverage effect and also confirm the effect of conditional volatility. Findings exhibit that the coefficient has a likely indication both in EGARCH negative significant and TGARCH positive significant models EGARCH 1,1 model fits better to capture asymmetric volatility.

## 197 The Uncertain Future of Banking: People and Change Management

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The recent time has witnessed remarkable and radical changes in industries worldwide. Banking is no exception and perhaps in the phase of major transformation. The traditional role of bank is changing. Technological innovations continuously emerge; enabling new

management techniques and innovative business models. The objective of this study was to identify the factors influencing positive attitude of employees towards change. The primary data was collected through a structured questionnaire and convenience sampling technique was used. The analysis of the data is used to formulate the change management strategies.

### **200 Customer Satisfaction Level through the Phenomenal of KPI at Kalupur Bank**

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The objective of understanding analyze customer perspective, preference and satisfaction level about banking services as well to develop green banking strategies. Descriptive research design to collect primary data of 105 customers through non probability convenience sampling method. The statistical tools like hypothesis analysis, reliability analysis, factor analysis, rank analysis has been used. The overall results shows the lack in staff knowledge level & prompt support well as automated services and digital banking services. The action plan includes various strategies for creating green banking strategy for the bank to support sustainable development.

### **215 Impact of Perceived Deception on Consumer Behaviour: A Case of Detergent Powder**

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This paper estimates the impact of exposure to deceptive advertising on consumption of the advertised product and its substitutes. This paper studies the market for washing products, in which deceptive advertising is rampant. Strengths of the paper include matching of specific advertisements to individual respondents based on their TV watching behaviour, quantification of the deceptiveness of ads based on explicit FTC guidelines for this product category, and various methods to control for targeting of ads. In reviewing the consumer behaviour literature and recent empirical work, a conceptual model of consumer behaviour was developed.

### **236 Impact of Business Analytics in Empowering Strategic Business Decision Making**

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The core of an organization's competence and sustainability is to ensure the acquisition of relevant data and derivation of business critical intelligence for expedited decision making. As a business leader, one must find ways to acquire all the data points that are accessible, pertinent and prevalent. Business-relevant information makes it more data driven than a scenario driven organization. There is a decisive need to leverage business analytics and utilize the technological innovations in this digital era, to effectively augment and accomplish an organization's strategic plans.

### **237 E-Commerce on Fashion Industry! Revoking Changes on Consumers Preference in India**

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2007 an era was the beginning of E-Commerce in India Retailers in and around India directly criticised those ideas stating that consumers would ever take to buying fashion apparels through online. Online apparels sales in India have raised the eyeballs of many high end retailers breaking the myth nowadays they are willing to sell their apparels through online finding that their sales percentage have dramatically increased year on year compared to off store sales. Understanding the consumer's mindset, they regularly upgrade their apparels to present trending preferred by the international consumers.

### **240 A Study on Mobile Banking Customer Experience in the Indian Banking Industry**

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The purpose of the study is to know about how the Indian customers adopt the newly introduced financial applications technology, namely mobile banking apps and mobile payments app. The study focuses on developing a conceptual framework for Mobile Banking Apps Customer experience (MBACE) by integrating the Mobile Application Customer Experience (MACE) model and perceived risk in the Indian mobile banking context. The results of the study will provide insights about the customer preference on utilitarian factors to Bank authorities and Mobile banking app developers and also help them to enhance their service quality and security.

### **266 Entrepreneurial Intention and Career Mobility: A Study on Small Entrepreneurs**

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The factor determining the entrepreneurial motivation is a fascinating question for researchers. Every entrepreneur is driven by certain motivations to pursue their course of action. It is assumed that the result of an aversion of the existing working condition behavioral change caused by downward career mobility or perceived fear of career mobility may create an entrepreneurial intention. This paper tries to examine a relationship between entrepreneurial intention and career mobility. This study uses focuses on micro small medium entrepreneurs from Kerala. It is found that fear of downward career mobility is a significant factor affecting entrepreneurial intention among entrepreneurs.

### **267 Factors Affecting Impulse Buying of Beauty Products**

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Impulse buying of beauty products has become a common phenomenon in the post-millennium Indian retail market, where consumers are more empowered and global brands are easily accessible. This paper takes a deep-dive into impulse purchases made specifically in the beauty sector. To assess the demographic factors affecting this phenomenon, primary data has been collected from men and women aged between 18-55. Statistical tests such as Principal Component Analysis (PCA), Multiple ANalysis Of VAriance (MANOVA) and linear regression were used to assess which factors have a significant impact on the indicators of impulse purchases.

### **268 Influence of Built Environment on Transport Mode Choice**

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Despite growing research interests in transport behaviour limited policy-driven efforts have been made towards understanding mobility behaviours of people in developing countries like India. Such behaviours are best studied in the choices people make while travelling or commuting especially in terms of modal choices. The mediating effects of travel-distance, car-ownership and an additional human-vehicle-environment interaction variable are considered in our work. The relationships among these variables are described using a framework of discrete choice model and structural-equation-model. Using a survey-based methodology direct and indirect effects of built environment and socio-demographics on travel mode choice is revealed.

### **271 The Approaches and Uses of the Balanced Scorecard- A Comparative Study**

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Modern organizations implement various strategies to ensure competitive advantage. Innovative strategies and effective control mechanisms have become a must than a choice. Over the years, the Balanced Score Card (BSC) has emerged as a reliable performance management tool. Many users have customized the traditional BSC to suit their situational requirements. This paper undertakes a comparative study of the usage of the BSC in organizations across four sectors- technology, electronics, automobile, pharmaceuticals. The study is based on inputs collected from prior publications. This comparison gives a fair understanding of the innovative methods and best practices of using the BSC.

### **281 Entrepreneurship: The Fuel to Economic Growth**

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Public policy has turned to entrepreneurship to provide the fuel for economic growth, competitiveness in globally linked markets, jobs. It talks about the knowledge spillover theory of entrepreneurship suggests that entrepreneurship provides a crucial mechanism in the process of economic growth by serving as a conduit for knowledge spillovers. Entrepreneurship provides the missing link to economic growth. This new focus of entrepreneurship as a conduit transmitting the spillover of knowledge generates a series of theoretical propositions. The given abstract also concludes about the process of entrepreneurship and Joseph Schumpeter's creative destruction. The topic is hampered by lack of empirical evidence.

### **283 Masala Bonds as a Source of Fund for Indian Corporates**

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Masala Bonds are a new funding source for Indian Corporates and States. The paper is aimed at studying the investor perception on Masala Bonds and the returns enjoyed by investors on Masala Bonds. The study intends to calculate yield to maturity of the Masala bonds issued. Yield to maturity is the total return anticipated on a bond if it is held till maturity. Through yield to maturity the total return on Masala bonds can be captured.

### **287 Women Empowerment Through ICT – An Empirical Study**

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Multiplication of Information and Communication Technology (ICT) has outstandingly been assuming a fundamental role in women empowerment and financial inclusion in India in the progressing system of financial changes. The study follows Descriptive research design. The sample consisted of people located in Chennai and its surroundings. The researcher adopted structured questionnaire to collect the responses from the respondents. The main objective of the study was to understand the impact of ICT on women empowerment. Suitable hypotheses were framed and tested to support the study findings. Both descriptive statistics and inferential statistics were used to analyse the responses.

### **298 Star Rating: Role of Sales Person at Retail Outlets in Promoting the Benefits**

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This paper aims to promote energy efficiency across Kerala, specifically through actions that inform and train sales personnel and consequently to raise awareness of the consumers about the benefits of buying energy efficient appliances and the public in general on possibilities to save energy at home. In most cases, customers don't have a clear picture about their actual needs and how to match them with a more efficient product; many of them cannot "translate" an energy label although the vast majority are aware about it. A trained sales person can effectively advice customers in fulfilling their needs.

### **312 Financial Literacy among Women of South Bangalore**

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In this paper we have tried to find out the financial literacy among women in Bengaluru region. Research was carried to know the financial knowledge of the women through self-administered questionnaire in the south Bangalore. Findings of the study reveals that women prefers bank deposit and insurance as most convenient and safe investment avenue. This research will help financial companies, government organizations and policy makers to introduce appropriate strategies targeted at increasing the literacy level of the women's and also motivate them to invest in other investment avenues which can help in capital formation for the country.

### **325 Impact of Perceived Organizational Support on Continuance Commitment in BFSI**

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This research predominantly looks at the relationship between perceived organizational support (POS) and continuance commitment among the representatives of BFSI Sector in Chennai with the end goal of giving further insights of knowledge into the relationship of POS and continuance commitment. To evaluate POS and continuance commitment of the representatives, Eisenberger et al's and Allen and Meyer's scales were utilized. Descriptive and inferential statistics were utilized to break down and decipher the connections among the factors. A significant effect of the research is that a supervisor should concentrate on issues that rise employees' POS to enhance continuance commitment.

### **332 Cause-related Marketing: A Trade-off between Marketers and Consumers**

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Current market scenario is capricious that makes it difficult to predict the buying intention of customers. Even marketing practitioners are combating to differentiate their products and services. Cause-related marketing has emerged as a strategic promotional tool to face this challenging environment and satisfy the societal and ethical urge. This paper is an attempt to design effective CRM strategies by identifying the prospecting factors impacting buying intention through factor analysis which are further signified by t-test. The most prominent factor is then identified through hierarchical regression. The findings will provide a strong base to the marketers in designing their CRM campaigns.

### **344 Mediation Model of Work Related Conflicts and Employee Well-being**

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This study examines the role of negative affect state and relationship conflict in explaining the association between two types of work-related conflicts such as task, process conflicts and employee well-being. Drawing from affective events theory and social attribution theory the study hypothesises a mediation model in which task and process conflicts are negatively associated with employee well-being through negative affect state and relationship conflict. The study extends our understanding of the effect of task and process conflicts on employee well-being but also explain how it impairs well-being. Findings have vital theoretical and practical relevance.

### **345 Farmer's Suicide Trends and Pattern in Amravati: Issues and Challenges**

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Farmer's suicides is currently termed as the biggest agrarian distress in India. This problem is a mixture of bad weather erratic rainfall lack of institutional credit and devastating policy reform. This study was meant to analyse the current trends and patterns of farmer's suicides in Bhatkuli Block of Amravati district. The data was collected from 96 household and analysed for various socioeconomic indicators like their living pattern consumption pattern and lending pattern etc. The study concluded that most of the suicide cases are normal death cases which is reported as suicide cases to avail the benefits of government schemes.

### **350 Employer Branding and its Role in Effective Recruitment**

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The concept of employer branding, focuses on the development of firm's image by a positive image. The main purpose of this study is to investigate the five value proposition of employee attractiveness. Data collection has been done using questionnaire and analysis through SPSS. The analysis result suggests that value proposition such as; interest value, social value, application value, development value and economic value are related to the creation of employer branding. Thus, the various value propositions play a significant role in attracting potential candidates and ensuring an effective hiring.

### **352 Millennials Culture in the Workplace: Challenges and Opportunities**

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Over the past sixty years five generations of workforce evolved and today's workforce is undergoing a dramatic change due to the growth of Millennials. Millennials labelled as Generation Y are someone born between 1982 - 1996 and interestingly very soon they comprise half of the workforce. The objective of this paper is to study the culture and working style of Millennials in the workplace. It is found that millennials have different way of working when compared to the previous generation or Gen X. This study is based on Secondary Source which includes extensive analysis on recent and existing literature.

### **358 Consumers' Perception of Quality in Buying OFP in Emerging Countries**

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This study aims to identify the dimensions of quality does consumers found more important while buying organic food products (OFP). A total of 632 respondents were selected to participate in the study. Among the quality attributes of OFP, consumers find production process as the principal factor which influences them to buy OFP. Furthermore, compared to regular, occasional buyers gave more importance to convenience. The findings can benefit the stakeholders such as government, producers and retailers by developing strategies to promote OFP in India. The study provides a more comprehensive model for better understanding of consumer perception of quality.

### **363 The High Intensity Workplace: Strategies to Cope**

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The purpose of this paper is to sensitize managers about the various strategies used by employees to maintain work life balance in a high pressure work environment. The paper illustrates the role of managers towards creating a more productive organization by being sensitive to the needs of employees and creating appropriate mechanisms for the same. Employees use three key strategies to deal with a high intensity workplace. The paper highlights implications on organizations by the use of these strategies by employees. The paper provides vital insights to managers and leaders towards creating the right organizational culture for creating a win-win solution.

### **369 I T and Lean Practices Empowering Lean Competence & Supply Chain Resilience**

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The concept of lean management competency depends predominantly on the expertise acquired by the lean professionals, or the top and middle level managerial entities. These competencies are enabled by many factors, and key factors in the rapidly changing market being: innovations in Information Technology (IT) or improvements in Lean Practices. The different facets of lean management competency are affected by these enablers eventually contributing to innovation and implementation of IT and Lean Practices. The study explores the reciprocity of the Lean competency with its enablers, aiding in risk mitigation in a supply chain leading to a resilient supply chain.

### **398 A Study on Quality of Work Life and it's Impact on Employees in it Industry**

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The study was made on the quality of work life and its impact on employees. The objective of the study is to identify the quality of work life among the employees. QWL basic purpose is to develop jobs having good supervision, good benefits, and challenging and rewarding job. The research design used in this study is descriptive research. The sample size determined for the study is 130 through pilot study. The collected data is been analyzed using various statistical tool. The findings reveal that employees are aware of all the employee benefits.

### **411 Brand Image Models of Non-durable Products: An Exploratory Study**

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Marketing managers throughout the world have reported constantly brand image measurement as a critical issue. Regardless of substantial empirical research, results on the relationship among constructs related to the brand image are often unpredictable. Many researchers, taking the clue from the discrepancy of results in this area, have suggested that a synthesis across the numerous empirical studies is desirable. Studies focusing on the brand image in the literature have relied on many surrogates like brand awareness, brand loyalty, brand personality, brand character, and so on.

### **412 Measuring Market Concentration Using Indices: An Empirical Analysis on Listed Financial Companies of Bangladesh**

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Indices such as Herfindahl–Hirschman Index (HHI), entropy concentration index, 3-firm concentration ratio etc. are used to assess market concentration and an increase in the index value is interpreted as an indicator of reduced level of competition. Such a measure should help decision makers and regulators formulate policies to facilitate proper growth of the industry. This study scrutinized market competitiveness using concentration indices that were measured using daily trading data of 140 listed companies since January 2009 and across different financial sectors such as banks, non-banking financial institutions (NBFI), insurance companies – life and general, and mutual funds.

### **413 Effect of Implementation of IFRS 9 Provision Systems in GCC Countries: A Case Study Using Data From Oman**

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IFRS 9, the replacement of IAS 39 was issued by IASB in 2014 and became mandatory in 2018. Impairments of financial asset are based on Expected Credit Losses rather than Incurred Credit Losses. This is expected to increase loss provisions and Common Equity Tier 1 while total capital ratio decreases. In this study, effects of this transition particularly in the Oman banking industry are analyzed.

The paper also shed light on the first year effect of the IFRS 9 adoption on provisions and regulatory capital. There are still certain issues and aspects that make comparisons among banks challenging.

#### **416 Clientele's Predisposition towards Phantom Brands - An Indian Perspective**

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Today's highly competitive and dynamic environment that prevails in the Indian scenario has given opportunity for the emergence of Private Label Brands also termed as Phantom Brands. These brands are created and owned by powerful retailers and the power of such phantom brands largely depends on brand equity. This paper provides an insight into the various factors that influence clientele to have a favourable predisposition towards phantom brands and the influence of demographic variables towards the same. Special emphasis is also given to the growth drivers of phantom brands and the extent of clientele satisfaction towards service quality.

#### **419 Employment and Generation of Jobs for Millennia's**

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The world is in catch 22 Position now We are not able to generate jobs at a pace we are producing young educated millennia With Major developed countries of the world deciding to discontinue manufacturing on the pretext that manufacturing is becoming costly there the problem of job creation has increased multi fold The catch word of Mr Donald Trump at the time of election Let Make America Great One Again can be backtracked to bringing manufacturing back to United States Being Entrepreneur himself Mr Trump Fully understands the importance of manufacturing in creation of Jobs.

#### **420 Buying Behavior of Smartphone amongst Management Students: A Study of influencing factors**

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The behavior of consumers toward smartphone is increasingly as a focus of marketing research In particular consumer's behavior in smartphone industry from adoption motivation to post-usage behavior it has become a major focus of research in the field of marketing especially within consumer behavior. The results of the research confirm that regulatory focus has an influence on consumer behavior towards smartphone purchase decision by affecting their perception motivation.

#### **439 Antecedents of Internal Branding: A Conceptual Study**

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Brand building is considered to be one of the major critical success factors for an organization's competitive advantage. Unlike external brand building efforts, unique and inimitable brand building activities are highly relevant in today's competitive scenario. Internal branding is one such activity where the brands are build inside out by means of successful brand promise delivery of the committed employees at the customer-interface. This conceptual study aims at examining the set of antecedent factors of the internal branding mechanism through extensive literature review of the previous studies in this area.

#### **478 Varying Speed of Equity Price Discovery across Industrial Sectors**

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The efficiency of security markets can be measured by the speed of price discovery or the process by which securities adjust to their intrinsic values. Speed of adjustment is dependent on the process of information dissemination by firms and information sharing process among the market participants. As disclosure practices and corporate governance vary across industrial sectors, a large part of the information structure also varies leading to differential pricing efficiency. The current paper uses Damodaran's Price Adjustment Coefficient to measure and analyses the differences in pricing efficiency of equity shares across various industrial sectors.

#### **485 Green HRM: an Employee Interface for Sustainable Development**

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Green human resource is an innovative technique involving employee and management with a common perspective towards sustainability. The concept enhances a sense of understanding and develops a realistic view with societal consciousness. The laurels of

green HRM come with a deep sense of progression and involvement of all managerial levels with elaborate and contingent goal offering flexibility and sustainability. Green human resources use employee interface to promote sustainable practices and undertakes eco-friendly HR initiatives to increase productivity and enhance efficiency. This paper focused on adopting Green HRM practices for future sustainability in service sector.

#### **496 Heard Mentality of Investors: Boon or Bane**

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Investment is a type of activity that is engaged in by the people who have to do savings i.e. investments are made from their savings. A variety of different investment options are available that are bank, Gold, Realestate, post services, mutual funds & so on much more. Investors are always investing their money with the different types of purpose and objectives such as profit, security, appreciation, Income stability, reduction of tax budget. The Investment pattern of individuals show an evidence of rationality in investment decision based on information.

#### **497 Technical Efficiency of the Insurance Companies: Evidences from Kingdom of S A**

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This paper examines the technical efficiency of the conventional insurance companies of kingdom of Saudi Arabia(KSA) by applying non-parametric approach of Data envelopment analysis(DEA) on the insurance companies from 2015 to 2018. The three variables general and administrative expenses, gross claim paid, and total assets are used as a proxy for input variables and two variables net premium income and net income are used as output variables for estimation of technical efficiency scores of KSA insurers. The result reveals that the efficiency of insurance providers in KSA is increasing with modest rate that shows this sector has a bright future.