Journal writing is a voyage to the interior.
Christina Baldwin

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From the Editor's Desk

It is a great pleasure to release volume 10, Issue 2 of International Journal on Global Business Management and Research. Unlike our previous issues, this issue also has brought highly productive and standard papers for the benefit of the readers.

Each of the papers discussed is significant in its own way. We are very thankful to our contributors and readers of our journal worldwide, without whose patronage this wonderful journey may be impossible. We welcome innovative contributions from corporate members, academicians, and researchers across the globe to contribute and benefit from our journal.

Thanks and Regards

Dr.J.Krithika
Dr.Aistė Vitkūnė

The art of writing is the art of discovering what you believe

-    *Gustave Flaubert*

A STUDY ON E-HRM PRACTICE IN IT SECTOR IN CHENNAI CITY

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Abstract

E-HRM must become an integral part of the operations of all large corporations in the current day-to-day situation. It facilitates the integration of massive sports organisations by allowing connectivity between specific organisational capabilities and providing precise and timely personnel data online and at all times. Preventing people from giving up leads to a significant reduction in the number of unnecessary sports activities and an increase in the profit margins of businesses.E-HRM dramatically reduces reliance on the inefficient and error-prone paper-based HR process. However, as is customary, a new era brings with it its own set of dangers, chief among them high setup costs, overkill, and the disappearance of the "human touch."

I.INTRODUCTION

"The Internet is becoming the town square for the global village of tomorrow"
Bill Gates

Recruiting, hiring, deploying, and managing an organization's employees is known as human resource management (HRM). In HRM, the term "human resources" is used interchangeably with "human resources management" (HR). The human resources department of a business or organization is typically in charge of developing, implementing, and monitoring policies that pertain to employees and the organization's relationship with them.

HRM is the management of employees with a focus on them as assets of the company. Human capital is a term that is used to describe employees in this context. Employees, like any other business asset, should be used efficiently to lower risk and maximize return on investment (ROI).HRM practices have the responsibility of managing the people in the workplace in order to meet the organization's goals and reinforce its culture. Managers of human resources can help the company's goals by recruiting and training new professionals with the skills needed to further the company's objectives. They can also assist with training and development of current employees.

OBJECTIVE Of HRM
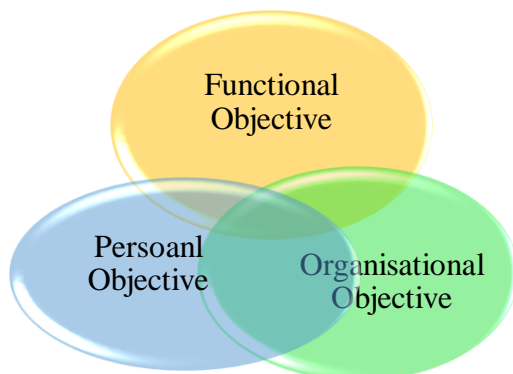
e-HRM

"The system used to acquire, store, manipulate, analyze, retrieve, and distribute information regarding an organization's human resources."

Kavanagh and Thite

"E- HRM costs lower and improves efficiency by reducing paperwork and streamlining workflow, automating redundant HRM tasks, empowering employees to embrace a self-service HRM delivery system, keeping the company workflow fully informed about all important HR compliance issues and corporate events, speeding up the response time of HRM systems, ensuring that more informed decisions are made, and improving time management."

NrupaRajhans

E-HRM has been defined as "a way of implementing HR strategies, policies and practises in organisations by supporting and/or using fully web-technology-based channels" or, more recently and broadly, as "the planning, implementation and application of information systems for both networking and supporting actors in their shared performance of HR activities" in the definition.

Elements of e-HRM

I. Technology is required to link typically geographically separated actors and enable interactions between them, regardless of whether they work in the same room or on different continents, i.e. technology serves as a medium for connecting and integrating.

II. Technology aids actors by partially substituting for them in HR activities and even replacing them entirely in some cases. As a result, information technology also serves as a tool for accomplishing tasks.

ROLE OF E-HRM

e-HRM has the potential to boost HR productivity, enhance HR service delivery, and shift the HR department's role from tactical to strategic. With e-HRM, HR can add value and become a competitive advantage for the company. Additional rents could be generated by a wider use of HR technology and systems.

The terms e-HRM and HRIS (Human resource information system) are not interchangeable. HRIS refers to information technology (IT) systems used within HR departments. It also isn't the same as V-HRM, which Lepak and Snell define as "...a network-based structure built on partnerships and typically mediated by information technologies to help the organisation acquire, develop, and deploy intellectual capital." In essence, e-HRM is the transfer of HR responsibilities to management and employees. These features are typically accessed via intranet or other web-based channels. It frees up HR departments by allowing managers and employees to take on more strategic and less operational HR responsibilities. This also allows organisations to reduce the size of their HR departments because the administrative burden is reduced.

II.REVIEW OF LITERATURE

Michael Armstrong (2020), "the e-HR gives the records required to govern HR techniques." These can be center employee database and payroll systems, but, can be prolonged to encompass such systems as recruitment, re-studying, normal favored ordinary everyday standard performance manipulate, and reward. The device can be net based certainly, allowing entree to be a protracted way off or online and at any time. The facts supplied with the useful resource of the manner of the e-HR approach may be communicated within the course of organizations. They post static facts which incorporate statistics on HR hints and communications about business commercial enterprise employer organization centers which encompass reading possibilities and flexible advantages. It can embody links that permit managers and considered one in every of kind personnel to interface right away with HR applications and make adjustments or inquiries.

Laudon and Laudon (2004),Learn about the virtual integration of the agency and the use of internet generation to digitally permit business organization methods for the digital business agency and digital alternative. They are aware of the most recent packages and technologies that enhance the relationships between companies and their customers while also increasing the price through closer collaboration with agencies and exceptional commercial enterprise organization partners.

Paul Poisat (2017) studies into the modern-day degree of improvement of the facts frame associated with e-HRM (electronic human resource management) with the resource of a qualitative content evaluation. Several aspects of e-HRM are put to the test, including definitions of e-HRM, theoretical perspectives around e-HRM, the region of e-HRM, various types of e-HRM, and requirements for e-HRM success. The reason for the object's modification was to decide on the recognition of e-HRM and examine the studies that document the link between e-HRM and organisational productivity. E-HRM has the potential to improve everyday organisational performance and to leverage HR's position as a strategic business partner. This article proposes more research and diplomacy regions at the same time as examining the efficacy of e-HRM. It provides an excellent lens through which e-HRM evaluation can be viewed at the same time as internal diagnosed HR duration parameters can be kept (the HR rate chain). Furthermore, it no longer only offers areas for evaluating the impact of e-HRM, but it also provides crucial hints on how the evaluations can be approached.

STATEMENT OF PROBLEM

e-HRM is the practice of delivering HR management services to employers via web-based technologies. It incorporates e-recruitment and e-learning, two of the first areas of human resources management to make extensive use of web-based technology. Since then, e-HRM has grown to include the delivery of nearly all HR policies. E-HRM allows line managers to use desktop computers for a variety of HR-related tasks like scheduling and conducting appraisals, developing training programmes, and evaluating labour costs. Employees can also use an e-HRM system to plan their personal development, apply for promotions and new jobs, and access a range of HR-related information. The development of information technology and AI technology pawed the way for decision support system in HRM practices. Hence it is necessary to determine the primary objective of e-HRM practice in IT sector.

OBJECTIVES OF THE STUDY

I.   To study the personal profile of e-HRM users.
II. To determine dominant dimension of Objectives of e-HRM practices in IT sector.
III. To examine the influence of personal profile of e-HRM users on overall Objectives of e-HRM practices in IT sector.
IV. To suggest means to implement new technology for aching objective of e-HRM practices.

III.RESEARCH METHODOLOGY

The existing study is descriptive and analytical in nature and adopted convenient sampling method for it survey. A sample of 160 data has been collected from HR employees of IT companies in greater Chennai. The questionnaire has been separated into two section, section 1 deals with personal profile and section 2 deals with 15 aspects relating to Objectives of e-HRM practices .

STATISTICAL TEST

Statistical tools like percentage analysis, factor analysis and Multiple Linear Regression has been used for the present study using SPSS software.

IV. DATA ANALYSIS AND INTERPRETATION

Data has been analyzed using various statistical tools for determining the proportion of e-HRM users followed by dominant dimension among the variables and impact of demographic profile on objective of e-HRM practice and the results are shown from table 1 to 3.

Table 1
Demographic Profile of Respondent

Profile	Profile groups			
Gender	Male 106[66.3%]		Female 54[33.8%]	
Age	>25 years 78[48.8%]	25 to 35 years 54[33.8%]	35 to 45 years 24[15%]	<45 years 4[2.5%]
Education level	Technical 113[70.6%]		Non-Technical 47[29.4%]	
Designation	Top Level 115[71.9%]	Middle Level 31[19.4]	Junior Level 14[8.8%]	

Table 1 shows demographic profile groups of e-HRM users, majority 66.3% of e-HRM users are male and maximum their age is less than 25 years (48.8%). Sizable 70% of e-HRM users are technically qualified and working in Top level (71.9%) of management.

Table 2
Factorization of e-HRM Objective Practices

Factor	AIAD variables	Factor Loading	Mean	Std. Deviation	Communalities
Balancing and Establishment Factor	Harmonize & standardize HR Processes	0.756	3.960	0.811	0.671
	Establishes a common HR information infrastructure across the whole world	0.751	3.790	0.926	0.656
	Decreased the time spent on communicating information	0.731	3.840	0.942	0.584
Connectivity and Specialization Factor	Connected the process of Globalization	0.803	3.940	0.826	0.667
	The mediators that affect the relationships between e-HRM information tools and decision-making quality	0.735	3.820	0.816	0.688
	Makes HR specialists	0.721	3.760	0.789	0.732
	Considered as a decision-making tool	0.529	3.810	0.756	0.733
Precautions and Facilitation Factor	Highly secured about the database	0.853	4.070	0.762	0.734
	improves the client service	0.679	3.680	0.941	0.646
	Involves large investments in the beginning	0.613	3.970	0.850	0.506
	Helped with forecasting staffing needs	0.539	3.850	0.795	0.615
Protective and Compatibility Factor	Increased security concerns	0.609	4.010	0.756	0.724
	Technology is not compatible with other systems	0.509	2.300	1.621	0.279
	Decision-support tools provided	0.496	3.760	0.837	0.466
	Faced challenges with regard to the use of E-HRM system.	0.493	3.830	0.826	0.539
KMO and Bartlett's Test: 0.783, **Chi-Square:** 914.269, Df:105 and P value : 0.000					
Total Variance Explained: 61.593%					

Table 2 reveals 15 e-HRM Objective variables have been factorised into four distinctive independent factors which all together explaining 61.593% of variance in them. The **KMO and Bartlett's Test**value of 0.783 with Chi-Square:914.269, Df:105 and P value of 0.000 indicates factor analysis can be applied to those 15 e-HRM Objective variables. and The most dominant Factor 1which explaining 19.417% of difference in the e-HRM Objective variables and it contains three variables namely **Harmonize & standardize HR Processes, Establishes a common HR information infrastructure across the whole world and Decreased the time spent on communicating information** in the order of their relative importance and correlation within it and therefore, it has been termed as **Balancing and Establishment Factor(BEF).** The second most dominant factor 2 accounted 16.240% of variance in e-HRM Objective variables and it contains four variables namely **Connected the process of Globalization, The mediators that affect the relationships between e-HRM information tools and decision-**

making quality, Makes HR specialists and Considered as a decision-making tool in the order of their relative importance and correlation it has been termed as **Connectivity and Specialization Factor (CSF).** The third most dominant factor 3 explains 15.237% of variance in e-HRM Objective variables and it holds four variables namely **Highly secured about the database, improves the client service, Involves large investments in the beginning and Helped with forecasting staffing needs** in the order of their relative importance and correlation with in the variables it has been termed as **Precautions and Facilitation Factor (PFF).** The fourth most dominant factor 4 explains 10.698% of variance in e-HRM Objective variables and it holds four variables namely **Increased security concerns, Technology is not compatible with other systems, Decision-support tools provided and Faced challenges with regard to the use of E-HRM system**in the order of their relative importance and correlation with in the variables it has been named as **Protective and Compatibility Factor(PCF).**

Table 3
Influence of Demographic Profile of e-HRM users on e-HRM Objective

	Unstandardized Coefficients		Standardized Coefficients		
	B	**Std. Error**	**Beta**	**t**	**P value**
Constant	39.473	3.748		10.532	0.000**
Gender	-2.852	1.200	-0.326	-2.378	0.022*
Age	2.320	0.773	0.369	3.000	0.004*
Educational Qualification	0.637	0.180	0.479	3.537	0.001**
Designation	3.442	0.921	0.421	3.737	0.001**
R= 0.571	**R^2=0.425**		**Adjusted R^2= 0.582**		**F Value =17.560**

The table 3 shows OLS model has a goodness of fit for running Multiple Linear Regression analysis. The personal profile of e-HRM users show significant effect over objectives of e-HRM in the organisation **[F=17.560; P<0.001].** The Multiple Correlation Coefficient of 0.571 explaining 42.5% of variance in Objective of e-HRM. Gender has a significant and negative influence on Objective of e-HRM practices, female shows higher practices of e-HRM at workplace compare to male. Age, Educational qualification and Designation shows significant and positive influence on Objective of e-HRM practice.

V. MAJOR FINDINGS:

I.   Majority 66.3% of e-HRM users are male and maximum their age is less than 25 years (48.8%). Sizable 70% of e-HRM users are technically qualified and working in Top level (71.9%) of management.

II. The most dominant Factor 1which explaining 19.417% of difference in the e-HRM Objective variables and it contains three variables namely **Harmonize & standardize HR Processes, Establishes a common HR information**

infrastructure across the whole world and Decreased the time spent on communicating information in the order of their relative importance and correlation within it and therefore, it has been termed as **Balancing and Establishment Factor(BEF).** The second most dominant factor 2 accounted 16.240% of variance in e-HRM Objective variables and it contains four variables namely **Connected the process of Globalization, The mediators that affect the relationships between e-HRM information tools and decision-making quality, Makes HR specialists and Considered as a decision-making tool** in the order of their relative importance and correlation it has been termed as **Connectivity and Specialization Factor (CSF).** The third most dominant factor 3 explains 15.237% of variance in e-HRM Objective variables and it holds four variables namely **Highly secured about the database, improves the client service, Involves large investments in the beginning and Helped with forecasting staffing needs** in the order of their relative importance and correlation with in the variables it has been termed as **Precautions and Facilitation Factor (PFF).** The fourth most dominant factor 4 explains 10.698% of variance in e-HRM Objective variables and it holds four variables namely **Increased security concerns, Technology is not compatible with other systems, Decision-support tools provided and Faced challenges with regard to the use of E-HRM system** in the order of their relative importance and correlation with in the variables it has been named as **Protective and Compatibility Factor(PCF).**

III. The personal profile of e-HRM users show significant effect over objectives of e-HRM in the organisation **[F=17.560; P<0.001].** The Multiple Correlation Coefficient of 0.571 explaining 42.5% of variance in Objective of e-HRM. Gender has a significant and negative influence on Objective of e-HRM practices, female shows higher practices of e-HRM at workplace compare to male. Age, Educational qualification and Designation shows significant and positive influence on Objective of e-HRM practice.

LIMITATIONS OF THE STUDY

I. Time and resources inadequacybrought low sample size.
II. The study is only focusing on e-HRM practice in IT sectors and not consider other part of management.
III. The study is restricted to greater Chennai city hence the results cannot be generalised to other states of our country.
IV. Since e-HRM is new concept and adopted for better HRM practices, it limitation were determined through supportive usage in future technology.

VI.CONCLUSION

E-HRM must become an integral part of the operations of all large corporations in the current day-to-day situation. It facilitates the integration of massive sports organisations by allowing connectivity between specific organisational capabilities and providing precise and timely personnel data online and at all times. Preventing people from giving up leads to a significant reduction in the number of unnecessary sports activities and an increase in the profit margins of businesses.E-HRM dramatically reduces reliance on the inefficient and error-prone paper-based HR process. However, as is customary, a new era brings with it its own set of dangers, chief among them high setup costs, overkill, and the disappearance of the "human touch."

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IMPACT OF WORKPLACE SPIRITUALITY ON EMPLOYEE ORGANIZATIONAL CITIZENSHIP BEHAVIOUR AND EMPLOYEE ENGAGEMENT: MEDIATING EFFECT OF TRUST

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Abstract
Nowadays most organizations are seeking new sources of competitive advantage to survive in the marketplace. Workplace spirituality is a novel concept used by these organizations to acquire a competitive advantage over their competitors and to enhance various employee behavioral outcomes. Even though a lot of organizations move towards enhancing workplace spirituality, still there is a dearth of research on this area. According to the existing literature when there is workplace spirituality in the organization, employees tend to perform beyond than expected. On the other hand, workplace spirituality leads to enhance the trust level of the employee. Hence the purpose of this study is to develop a theoretical model to understand the impact of workplace spirituality on employee organizational citizenship behavior (OCB) and employee engagement and how trust influences the impact of workplace spirituality on employee OCB and employee engagement.
Keywords: Workplace Spirituality, Employee Organizational Citizenship Behaviour (OCB), Employee Engagement, Trust

1. INTRODUCTION

There is a burgeoning interest among researchers on the role of workplace spirituality for the last few decades. According to Polley, Vora, and Subbanarasinha (2005) workplace spirituality has an impact on both profitable and non-profitable organizations. The most valuable asset in any organization is having a committed and capable workforce. Attracting and retaining committed and talented employees in the workplace is a highly challenging thing to the human resource professionals as those workers are more educated than workers in early eras, they anticipate maintaining the higher standard. Hence, employees are expecting growth in their profession within a short time.

The interest in workplace spirituality has led to the development of different theories and empirical studies (Kolodinsky, Giacalone & Jurkiewicz, 2008; Pawar, 2009). Workplace spirituality enhances the happiness and joyfulness of work which ultimately increases the productivity of the whole organization (Ashmos and Duchon, 2000; Rego and Pina, 2008). Further, according to the Van der Walt and de Klerk (2014) past few years' workplace spirituality has gained more attention as it enhances employee trust. Existing literature has focused on positive outcomes of workplace spirituality on employee attitudes such as increasing employee engagement (Roof, 2015) organizational commitment (Gatline, Kim & Milliman, 2016), and increasing job satisfaction (Lee & Teo, 2005). Nevertheless, when

workplace spirituality is not in the workplace, those organizations are encountered with stress, absenteeism, and other adverse effects (Ashmos & Duchon, 2000).

Employees who are playing an extra role by engaging in pro-social behavior alternatively called OCB (OCB) highly benefited the organizations to create a competitive advantage (Hui, Au & Fock, 2004). Workplace spirituality contributes to give more insights into employee engagement (Saks, 2011). Even though the western context of the world has been addressed the gaps of workplace spirituality, little attention has been dedicated to the eastern context (Gatling et al., 2016). Even though it is vital to examine the effect of workplace spirituality on organizational outcomes there is a dearth of empirical studies on workplace spirituality and its organizational outcomes (Duchon & Plowman, 2005). This study provides new insights on workplace spirituality and its outcomes (Giacalone & Jurkiewicz, 2003). Hence the purpose of this study is to develop a theoretical model to understand the impact of workplace spirituality on employee OCB and employee engagement and how trust influences the impact of workplace spirituality on employee OCB and employee engagement.

2. LITERATURE REVIEW

2.1. Workplace Spirituality

The enjoyable working atmosphere is more than working only for earning an income. Workplace spirituality convinces employees that a workplace is a meaningful place that plays a vital role in their life (Mydin, Abdullah & Pitchay, 2018). The concept of workplace spirituality gains more attention because it leads to increase organizational productivity (Giacalone & Jurkiewicz, 2010). According to Afsar and Rehman (2015) workplace spirituality is more focused on tolerance, patience, purpose, and acceptability of the mind to the norms of the organization.

According to Pawar (2009), Spirituality refers to employees' experience at the workplace which includes a sense of meaning, community, and transcendence. Mitroff and Denton (1999) defined workplace spirituality as the basic desire to find ultimate meaning and purpose in one's life and to live an integrated life. Ashmos and Duchon (2000, p.137) defined workplace spirituality as
"The recognition that employees have an inner life that nourishes and is nourished by meaningful work that takes place in the context of community".

Workplace spirituality has two perspectives. The first one is the individual staff experience with her/his inner feelings and the second one is his/her workplace experience (Jurkiewicz and Giacalone, 2004). Nowadays people are more spiritual both in their personal life and work-life (Neck & Milliman, 1994). Moreover, workplace spirituality is a multi-faceted construct and it influences an individual's intrinsic motivation.

There are three dimensions in workplace spirituality namely inner life as spiritual identity, meaning and purpose in work, a sense of connection, and community (Ashmos & Duchon,

2000). Moreover, researchers have identified that these dimensions can be categorized into the individual level, group level, and organizational level. According to Duchon and Plowman (2005), the inner self refers to an employee's spiritual needs which are important as the physical, emotional, and social needs of an employee. The dimension of meaningful work refers to the meaning of one's work or the job. According to Giacalone and Jurkiewicz (2003, p.91) stated that workplace spirituality refers to

> "A framework of organizational values evidenced in the culture that promotes employees' experience of transcendence through the work process, facilitating their sense of being connected to others in a way that provides feelings of completeness and joy."

Workplace spirituality is not a novel idea or a concept as it depends on organization and management theories (Driscoll & Wlebe, 2007). Moreover, this workplace spirituality construct has adapted from the motivational theory as well (Maslow, 1970). Fulfilling human spiritual needs is similar to accomplishing the highest level of human needs such as self-actualization (Maslow, 1970).

Workplace spirituality comprises three main components such as internal, external and integrated (Burack, 1999). Then they have identified trust as an important outcome for those workers who work in a workplace where spirituality is practiced. There is a positive relationship between workplace spirituality and leadership effectiveness (Abdullah, Alzaidiyeen, & Aldarabah, 2010), employee attitudes such as self-esteem (Crawford, Hubbard, Lonis Shumate, O'Neill, 2008) job satisfaction (Noor & Arif, 2011), job involvement (Milliman, Czaplewski & Ferguson, 2003; Pawar, 2009), organizational commitment (Gatline et al., 2016), intrinsic work satisfaction (Milliman et al., 2003), innovative work behavior (Afsar & Rehman, 2015) and knowledge sharing behavior (Rahman et al., 2016). Nevertheless, workplace spirituality is negatively related to organizational deviant behaviors (Chawla, 2014), intention to quiet (Gatling et al., 2016), and stress (Daniel, 2010).

2.2.Organizational Citizenship Behaviour

OCB is very much essential for an organization as it helps to increase organizational returns (Katz & Kahn, 1978). According to Organ (1988), OCB refers to one's discretionary behavior that is not explicitly or directly recognized by a formal reward system yet promotes the effectiveness of the organization. Further according to Van Dyne, Graham, and Dienesch (1994) OCB is a discretionary behavior or a behavior that goes beyond the expected role behavior.
OCB comprises Altruism or Helping Co-workers, Conscientiousness, Civic Virtue, Sportsmanship, and Courtesy. OCB leads to enhance service quality and job involvement (Bell & Mengue, 2002). Moreover, according to Smith, Organ and Near (1983) OCB has two dimensions such as altruism and generalized compliance. Obedience, loyalty, and participation are other three types of dimensions in OCB (Van Dyne et al., 1994).

2.3.Employee Engagement

Employee engagement has been identified as an important variable that contributes significantly to the enhancement of employee productivity and customer satisfaction as well as organizational productivity (Saks, 2011). It is viewed as a roadmap that leads to having organizational success. Even though many studies have been done on employee engagement, still there is a gap in its antecedents (Wollard & Shuck, 2011).

Employee engagement was first defined by Kahn (1990, p. 694) as

> "the harnessing of organization members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively and emotionally during the role performance."

According to Kahn (1990) employees feel engaged when they express themselves physically, emotionally, and cognitively. According to Hughes and Rog (2008), the level of employee engagement is impacted by work meaningfulness. Engaged employees are seen as providing their maximum contribution towards both their main job tasks and responsibilities as well as their extra-role behavior. The more meaningful environment that provides creativity, freedom, and variety in work assist to enhance employee engagement (Kahn, 1990).

Current literature on employee engagement comprised with antecedents and consequences of work engagement such as perceived organizational support and job characteristics (Saks 2006); high job autonomy; stress and high-performance work practices (Garg 2015); job satisfaction (Barnes & Collier 2013); transformational leadership (Vincent-Höper, Muser, and Janneck 2012); LMX (Agarwal, Datta, Blake-Beard,]& Bhargava, 2012); and authentic leadership and employee trust (Hsieh & Wang 2015). Moreover, work engagement has a positive relationship between career commitments (Barnes & Collier 2013); organizational commitment, job satisfaction, intention to quit, and OCB (Saks 2006); turnover intention and employee deviant behaviors (Shantz, Alfes, & Latham 2014); innovative work behavior, and intention to quit (Agarwal et al., 2012); innovative work behavior and task performance (Alfes., Shantz, Truss, & Soane, 2013) and performance (Bakker & Bal 2010).

2.4.Trust

According to Cumming and Bromiley (1996) the main foundation for any organization is trust. To have good cooperation among employees, trust is essential (Sheep, 2006). Researchers have shown that organizations that have trust are more productive than those that don't (Adams, Gordon, Baird, Ambady, Kleck, 2003), exhibit a low level of political behavior, more cooperative, and have higher employee commitment. Hence, trust among workers is an important thing to analyze as it created a lot of benefits to an organization (Dirks & Ferrin, 2001).

Costa (2003, p. 606) defined trust as

> "The extent to which team members trust each other within a work team."

According to Jurkiewicz and Giacalone, (2004), trust is a condition where one can firmly believe in the traits and truth of the organization and its member. According to Cook and Wall (1980) trust refers to the extent to which one is willing to ascribe good intentions and have confidence in the words and actions of other people. According to Appelbaum, Bartolomucci, Beaumier, Boulanger, Corrigan, Dore, Girard, and Serroni (2004), the key dimensions of trust are integrity, competence, consistency, loyalty, and openness.

There is an impact of trust and distrust on customer loyalty (Lee, Lee & Tan, 2012). People respond differently when they trust and distrust. When two parties established trust among each other, they turned into a long-lasting relationship (Moorman, Deshpande, & Zaltman, 1993). Trust leads to enhance the engagement of work, keep the employee happy (Duchon & Plowman, 2005), a high level of self-perception of performance, increase job satisfaction, and lower job stress (Staples, 2001). On the other hand, the absence of trust can create animosity that would harm the organization and relationships among the workers (Daniel, 2010).

3. HYPOTHESES AND CONCEPTUAL FRAMEWORK

3.1. Workplace Spirituality and Trust

Workplace spirituality contains many benefits for the organization such as enhancing the trust of the employees, increase interconnectedness and increase the whole organizational performance. There are two different angles in workplace spirituality (Rahman et al., 2015) such as the experience of individuals with their inner feelings or experiences can be operationalized in the external environment. The existing literature has identified that workplace spirituality develops an organizational environment in which important attributes such as trust, creativity, and respect can be found (Daniel, 2010). Trust is the main foundation of any organization (Cummings & Bromiley, 1996) and it plays a main role in generating cooperation among employees (Sheep, 2006). The traits of trust and distrust were treated differently as they were different in different psychological positions and the people respond and behave differently when they trust and distrust their employer. Based on the above justification, the following hypothesis (H_1) is proposed.

Hypothesis 1: There is an impact of workplace spirituality on employee trust.

3.2. Trust and Employee Work Engagement

Researchers have examined the relationship between trust and work outcomes such as organizational effectiveness (Shockley-Zalabak & Ellis, 2000; Aryee, Budhwar & Chen, 2002). There is an urgent need to examine trust in organizations (Wright & Goodstein, 2007) as it is regarded as one of the essential things that lead to having positive organizational outcomes. Gillespie and Mann (2004) stated that employee trust enhances the quality of communication, problem-solving, OCB, work engagement, and organizational commitment (Shockley-Zalabak & Ellis, 2000; Aryee et al., 2002). The relationship between trust and work engagement can present through Social Exchange theory (Balu, 1964). Social exchange theory explains that when employees become more engaged in their work when employees feel

organizations as trustworthy. The relationship between employee trust and work engagement has been tested in current literature (Rees, Alfes, & Gatenby,2013; Chughtai & Buckley, 2013). When employees contribute their time effort, energy to the organization they wanted to ensure that there are not cheated by the organization. If employees trust the organization they willfully committed to their work. Conversely, when employees feel that the organization is not a place to trust then they will not be committed to their work as they try to protect themselves (Macey, Schneider, Barbera, & Young, 2009). Based on the above justification, the following hypotheses (H$_{2a}$ and H$_{2b)}$ are proposed.

Hypothesis 2a: There is an impact of trust on employee work engagement.
Hypothesis 2b: When employee trust in the organization is high, workplace spirituality has a strong effect on employee work engagement.

3.3. Trust and Employee Organizational Citizenship Behaviour

Several empirical studies have been identified the relationship between trust and the OCB (Bulent, 2000; Podsakoff, MacKenzie, Paine & Bachrach, 2000; Afzalur Rahim, Magner, Antonioni & Rahman, 2001; Settoon & Mossholder, 2002), proactive behavior (Parker, Williams & Turner, 2006), and job satisfaction (Lee & Teo, 2005). Current literature explains that trust leads employees to go beyond their call of duty with no rewards while completing their duties effectively. Employees contribute maximally to organizational success when they feel the organization treats them fairly (Balu, 1964). According to Ugwu, Onyishi, and Sanchez (2013) explains that trust is an essential component to maintain social exchange as it creates an obligation within individuals to repay the organization. Further, a lot of empirical evidence shows the positive effect of indicators of motivation such as OCB, job satisfaction, and organizational commitment (Wat & Shaffer, 2005). As work engagement is also an indicator of motivation it can be suggested that trust in an organization is also related to the work engagement of an organization (Ugwu, Onyishi, & Sanchez, 2013). Based on the above justification, the following hypotheses (H3a and H3b) are proposed.
Hypothesis 3a: There is an impact of trust on the employee OCB.
Hypothesis 3b: When the employee trust in the organization is high, workplace spirituality has a strong effect on employee OCB.

3.4. Workplace Spirituality and Employee Organizational Citizenship Behaviour

Van Dyne, Graham, and Dienesch (1994) highlighted the relationship between workplace spirituality and the OCB of the employees. According to Chawla and Guda (2010), workplace spirituality leads to enhance job satisfaction and encourages employees to play an extra role in the workplace (Giacalone & Jurkiewicz, 2008). Workplace spirituality leads to build unity within organizations that encourage greater teamwork, collaboration and reduce absenteeism and employee turnover (Milliman et al., 2003). A study was done in Iran on workplace spirituality and OCB has identified a significant positive influence of workplace spirituality and OCB (Rastgar, Zarei, Davoudi & Fartash, 2012), job involvement, organizational identification, and job satisfaction (Giacalone & Jurkiewicz, 2008). However, there are few

studies conducted on workplace spirituality on OCB in the eastern context. Based on the above justification, the following hypothesis (H$_4$) is proposed.

Hypothesis 4: There is an impact of workplace spirituality on employee OCB.

3.5. Workplace Spirituality and Employee Work Engagement

Engagement is comprised of three dimensions such as meaningfulness, safety, and availability (Kahn, 1990). Work meaningfulness is a core concept of workplace spirituality (Ashmos and Duchon 2000; Kinjerski & Skrypnek 2004; Neck & Milliman 1994). When there is a feeling of connection to each other, it will lead to having the feeling of safety. Therefore according to Kahn (1990), there is a connection between workplace spirituality and work engagement. Spillover theory explains that people's satisfaction spill over to their work-life when they are satisfied with their spiritual life (Giacalone & Kolodinsky, 2008). Simply it means when employees are satisfied with the work they are highly engaged in their work. When an organization creates a spiritual working environment it leads to having a positive feeling towards the organization. When employees reach their spirituality they increase their intrinsic motivation, creativity, commitment, and work engagement (Pawar (2009) and Chawla and Guda (2010) have identified that employees in workplaces where spirituality is motivated are more highly satisfied and their productivity is also high. Based on the above justification, the following hypothesis (H5) is proposed. Hypothesis 5: There is an impact of workplace spirituality on employee work engagement.

4. THEORETICAL FRAMEWORK

According to the existing literature it was clear that when the workplace spirituality increases employee trust also increasing and when employee trust increases employee OCB also increasing. Moreover, enhancement of the employee trust leads to an increase the employee engagement as well. Existing literature suggested that there is an impact of workplace spirituality on employee OCB and employee engagement. Therefore, conceptual model depicted in figure 1 developed based on the exiting literature.
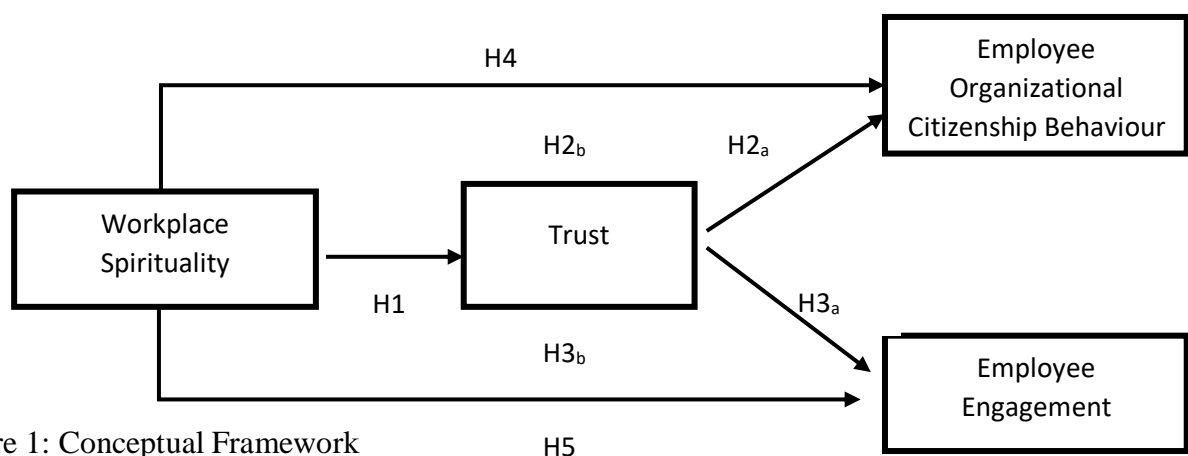

Figure 1: Conceptual Framework

Source: Aurthor (2021)

5. IMPLICATIONS AND DIRECTIONS FOR FUTURE RESEARCH

As the relationship between workplace spirituality and employee OCB and employee engagement has been tested very little in the Asian context especially in the Sri Lankan context. Further, this study leads to enhance both theoretical and practical aspects. This study assists to enhance the understanding of workplace spirituality, trust, and employee OCB, and employee engagement. Moreover, future researchers can examine the effect of workplace spirituality on factors other than OCB and employee engagement. Moreover, future researchers can empirically test the conceptual model given in this study and statistically test the model.

6. CONCLUSION

The objective of this study is to develop a theoretical model to explain the impact of workplace spirituality on employee OCB and employee engagement and how trust influences the relationship between workplace spirituality on employee OCB and employee engagement. According to existing literature, workplace spirituality has an impact on both employee OCB and employee engagement. Thus, based on the existing literature, the researcher developed five hypotheses. Further, future researchers can statistically test this conceptual model in this study.

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FINTECH STARTUPS AND BANKS:
ADOPTION, INCENTIVES, COMPETITION, AND REGULATIONS

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Abstract

This article is supposed to take an overview of FinTech start-ups and their impact on existing financial institutions. The behavior of traditional financial organizations is also observed and how did they adjust in such a transforming scenario. The attitude of the users is an element that can not be ignored while developing a system. So the adaptability of FinTech among users is also overviewed. The current scenario, prospect, investment perspective of FinTech have been in consideration while writing this paper.

Keywords: *FinTechs, Financial Startups, Banking Innovations, Disruptive Innovation, Banking, Online Banking, BFSI*

I.INTRODUCTION OF FINTECH

The developed and sophisticated banking and financial system is a key indicator of development in an economy. At present, a fully transformed banking system which we are experiencing is not a progress of fortnight, but it has been a long period of transformation and advancement. The changes came in two forms importantly. First, changes in policy and mindsets of policymakers and another transformation are in execution and delivery of services along with customer relationship management. The conservative approach and orthodox mindsets have been major constraints in the development of any system and the same has happened with the banking and financial system. The manual to machine-oriented approach has changed the scenario tremendously especially in banking. But it was not as simple as it appears today. The arrival of FinTech players had someway made banks conventional in the initial years as they always opposed technological adoption into the system in fear of losing their jobs. Though, banks are now amalgamating forces with FinTech start-ups to advance their prevailing systems and empower smoother processes to bring a better experience for consumers.

FinTech has been accepted as the furthermost significant invention in the history of financial reforms and still, it is progressing at a fast speed, and it is propelling by participative economic process, encouraging ruling, and use of IT. Further, it gives assurances to restyle the fiscal engineering by minimizing costs, refining the value of services, and crafting diverse and firm financial settings ('The FinTech Revolution,' 2015). The improvements in the technological arena in the context of big data, infrastructure, data analysis, and portable devices permit FinTech innovators to disengaged from old-style financial organizations with exceptional, functional, and tailored facilities.

Undoubtedly, none can deny the fact that the arrival of FinTech players had disrupted the Banking, financial services, and insurance (BFSI) sector hardly in its starting phase. Innovative concepts like paperless lending, mobile-first banking, secure payment gateways, mobile wallets, etc. are not a distant future any longer, it is a reality and happening already. This progression has changed users' experience and provided ease of use. It is happening because of the growing needs of the users and understanding of the innovators for considering the users' requirements. The users are being now serving more seamlessly than ever before. According to a study based on several key factors that will propel ambition in the future, 91 percent of Indian respondents would contemplate financial products from tech firms they are already familiar with and use it. Suppose a user of Paytm's financial services, definitely will prefer it in the future for the fulfillment of his/her financial products need like fund transfer, payment, recharge, acquisition of stock, mutual funds, insurance even virtual gold. It indicates the adoption of FinTech services at large across India. It also indicates the ample scope for FinTech players to explore, develop and deliver more diversified products and services to the clients even if they a have product that is having a high degree of satisfaction and doing well.

II. KEY DRIVERS FOR FINTECH ADAPTION

India being the youngest country, has the potential to drive the changes in any system. It is evident from several studies that India has arisen as one of the fastest-growing FinTech centers in recent years. India houses around 3,174 startups at present only behind the USA. The measures taken by the government of India such as demonetization, the introduction of GST, and the payment stack must be given credit for the accelerated pace of growth these FinTech players have achieved. It must be attributed to the vision of policymakers in achieving the objectives of financial inclusion and digitalization of banking. Such moves of the government have created a significant growth opportunity for FinTech startup firms and more importantly, it transformed financial services for consumers. The recent pandemic due to Covid-19 which locked people into their places accelerated the pace of innovations and enabled the FinTech players to deliver more advanced solutions that are highly digital and mobile-friendly.

II.a FinTechs' Linkages with Banks

The collaboration between banks and FinTechs has become a significant phenomenon. Digital technology and big data analytics have created an alarming situation for the financial services industry because they are feeling the heat to change the policies to cop up with UPI-based applications creating a substitute for banks and their services. As suggested by Mckinsey's findings, "investors are confident enough about the progress of FinTech development as a driving force in the future, and that future is awaiting us outside our doors, arrived just. The dawn of FinTech innovators had someway prepared banks a little bit hesitant and conventional in the early years to accepts the innovations aimed at banking and financial services. The increasing flow of data and implementation of data analytics along with growing FinTech have compelled alliances among financial service providers to deliver products and services through a well-designed and managed structure of networks that is highly safe and secure.

II.b Extended Services: By the arrival of FinTech, customers are enjoying an experience realised never before. FinTech innovators have made life easy in terms of doing financial transactions while sitting or even lying in your bedroom. No time restriction neither nor geographical boundaries, all this had happened because of the extended services. Over the years, FinTech innovators have given the impression to be foraying into other areas such as insurance, share market, mutual fund, and wealth management. For example, there have been three parties in the insurance segment: customer, distributor, and insurer. Now FinTech apps are giving a systematic transformation to business operations. Banks are also associating with FinTech innovators to run at lesser costs and improve the confidence in legacy systems. Today, several mobile phone applications are catering to banking services, investment platforms, insurance solutions with ease of operations, and instant assistance to consumers.

III.c Financial Consultation and Guidance: FinTech startups are doing some exceptional tasks which were only possible by visiting an expert or financial institution. In wealth management as well, mobile-based applications are taking the investors through the whole journey of doing investment without a middleman. Nowadays, the process has become as simple as never before where an individual has to visit the branch, filings of several forms, waiting for verification, and many more tedious things. Today, one just requires a mobile-based application to invest in SIPs, shares, IPOs, and even gold, which are accessible in a digital form. All this builds a great opportunity to produce conglomerates and figure out mobile-based strategies concentrated on providing value in this progressively digitized financial network.

IV. Fintech Grid & Ecosystem: It has been important to have an idea about the working environment and joint partners in FinTech innovations. A steady synergetic FinTech ecosystem is instrumental in the development of the FinTech industry. The researchers have recommended that financial organizations, businesspersons, government, and are the main contributors in a FinTech environment. The important constitutes identified in the FinTech ecosystem are as follows (In Lee, 2017):

IV.a Fintech Startups: At the midpoint of the FinTech Grid, FinTech start-ups are playing an important role. These businesses are commonly novel-risk taking and have inspired something new to be happened in the payment system, wealth management, lending and borrowing, crowd-funding, share market, and insurance by sustaining lesser working costs, aiming the markets with more opportunities, and making more custom-made services than the old-fashioned financial system. They are leading the progress of opening new horizons for financial services which had somehow difficult and non-approaching to the masses.

IV.b Technology Developers: They are the creator who develops digital products for social media, big data, cloud computing, artificial intelligence, smartphones, and mobile devices. They craft an encouraging environment for FinTech startups to unveiling state-of-the-art services speedily. A data-based analysis is being used to supply exclusive and customized services to users. Cloud computing is useful for FinTech startups facing cash crunch to station web-based facilities at a lower cost. Algorithmic approaches are performing well for Robotic services for wealth management lower fees than the traditional method. Social media simplifies

the progression of peoples in the mobilization of funds through crowdfunding and the person-to-person approach.

IV.c Government: Since the inception of an idea, Governments have been at the center for developing an encouraging regulatory environment for FinTech.(Holland FinTech, 2015). Subject to the domestic economic expansion strategies and commercial programs, governments offer diverse levels of directives (e.g., permitting of financial services, moderation of capital requests, levy enticements) for startups to encourage FinTech invention and expedite worldwide financial effectiveness. Like, Singapore is altering online payment protocols to mark them approachable to service providers and subdivision payment technology evolution (Reuters, 2016). Since 2008 the global financial crisis, old-style financial institutes have been substance to more severe guidelines, capital, and reporting requests from administrative watchdogs. The relaxed governing requirements enforced on FinTech startups sanction them to deliver more personalized, economical, and available financial services to users than old-style institutes.

IV.d Financial Users: Financial customers are the users, analyzers, reviewers, and most prominently the source of revenue for any business firm. The major revenue source for FinTech companies is individual consumers and small and medium-sized enterprises (SMEs) along with big organizations. A survey has found that the practice of using FinTech services is the highest among younger (Holland FinTech, 2015). Initial FinTech adopters incline to be tech-savvy, younger, metropolitan, and high-income individuals. Presently, millennials *(people between the age of 18 and 34)* create a substantial percentage of FinTech uses around the globe. The upcoming generation is most advantageous to FinTech products in the coming decades. The tech-savvy generations will constitute the majority of the population and initiate the progress of FinTech services.

IV.e Routine Financial Institutions: Traditional financial institutions are not to be ignored if the growth and survival of FinTech companies are expected. They are also the foremost driving potency in the FinTech ecosystem. Now the traditional financial establishments have been reconsidering their prevailing business prototypes and evolving strategies to clinch the FinTech revolution. It is happening because of the sense of recognizing the upsetting influence of FinTech and the dwindling window of prospects to unsharpened FinTech's impact on the market. Further, if it said that they are much competitive in economies of scale and having ample financial resources over fintech startups, it will be true and real. Still, old-fashioned financial organizations incline to emphasize combined services, giving one-stop wide-ranging financial products and services to the users. Though old-style financial institutions primarily assumed these fast-growing FinTech units as threats, now they have moved their concentration to collaborate with them with several funding options. In exchange for funding, they can appeal to these startup companies to stay at the forefront of the technology (Yang, 2015).

These essentials mutual contributions are to promote innovations, fuel economy, expedite partnership and rivalry in the financial industry, and eventually it will be more fruitful to the users.

V. FINTECH START-UPS: FACTS & FIGURE

India is a young and populist country and the biggest adopter of FinTech globally. India is in the leading position of the fastest growing FinTech market in the world. India shares the highest global rank in the FinTech adoption rate with China. Indian Fintech industry has 4 major sectors namely Wealth Management Tech, Payments Services, Lending, and InsureTech. The Wealth Management Tech business in India is observing the development of startups with inventive business models along with technologies. The rising wealth of individuals, improved acceptance of mobile & digital channels, concentrated unevenness of information between small & large financial organizations and investors, are some of the crucial aspects pushing the industry forward. The figure below tells a lot about the factual progression of FinTech business, the investment made to it, and the expected Rate of "Return on Investment".

FinTech Software Market Size ($, bn)	Investments in FinTech (2016-2020) ($, bn)	Digital Payments through UPI (2018) ($, bn)	Highest Expected RoI on Fintech Projects Globally (%)
2.4	10	14.1	29

Source: https://www.investindia.gov.in

The growth pattern of FinTech around the globe says the same story. Big prospects and opportunities are lying ahead for its growth globally. As per the records of Statista, "Up to February 2021, there was 10,605 financial technology (Fintech) startups in the Americans alone. On the contrary, there were 9,311 such Fintechs initiations in the EMEA region (Europe, the Middle East, and Africa) and 6,129 in the Asia Pacific region".

Global Scenario of FinTech Startups
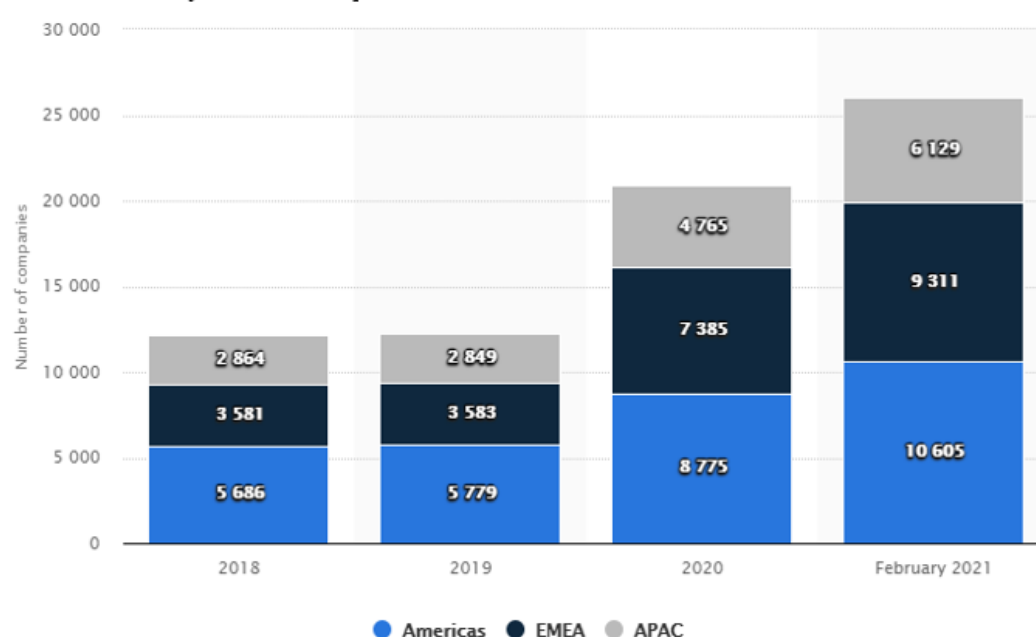
Source: Statista 2021

VI. CONCLUSION

FinTech startups have a great outlook for growth and expansion in India and globally. The expected rate of FinTech startup's growth in India is a CAGR of 20.2% during 2017-21 to reach $92 bn. One thing must be kept in mind that Fintech adoption rates contrast geographically due to numerous factors. Unsurprisingly, internet user penetration rates play an important role in this variation, particularly internet usage through mobile devices. Confidence of tech companies also shakes adoption. In consumer credit, the metropolitan people are probable to impact FinTech lending services to sidestep hefty documentation, but on the other hand, the rural inhabitants can take advantage of alternative easy-approached credit to avoid loan trappers.

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A STUDY ON EVALUATING THE EFFECTIVENESS OF SELECTED TECHNICAL TRAINING PROGRAMS THROUGH APPLICATION OF LEARNING PROJECTS IN A MANUFACTURING SECTOR

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ABSTRACT

Training has increased its importance in today's environment where jobs are complex and change. There for to have the best use of Human resource, training must be provide to the employees. Measuring the impact of training on workplace performance and its contribution to organizational results is a matter of great concern for management in all types of organizations. As a result of growing economic pressures, business leaders are becoming more cost conscious and they are more sensitive about the return on training investment. Human capital is the differentiator between a good company and a great company. Effective training and development is an investment in the human resources of an organization, with both immediate and long-range returns. There would be a need to adapt to the technological, organizational and social changes make continuous learning and updating of skills indispensable for an organization. Many organizations do invest precious resources on training and development but without examining how training interventions could effectively contribute in the achievement of organizational objectives, eventually resources are wasted. To yield desired level of performance, it is an imperative that organizations effectively plan, implement and evaluate their training interventions.

Key Words: Measuring – Long range returns- Profound Training –Contribute- Imperative

I. INTRODUCTION

An organisation is a social arrangement which pursues collective goals, which controls its own performance, and which has a boundary separating it from its environment. Organisation is the study of individual and group dynamics in an organisational setting, as well as the nature of organisations themselves. Organisations study refers to the study of organisation as a whole and getting adequate knowledge with various departments in the organisation. Organisational studies attempt to understand and model these factors. Organisational study is essentials to any MBA graduate as it helps them to connect theory with practice.

This study discusses details of Training Methodologies for Employees and its functions. Structure and resources. Information about the current business environment in

global, National and regional scenario. Training presents a prime opportunity to expand the knowledge base of all employees, but many employers in the current climate find development opportunities expensive.

Employees attending training sessions also miss out on work time which may delay the completion of projects. However, despite these potential drawbacks, training and development provides both the individual and organisations as a whole with benefits that make the cost and time a worthwhile investment.   It is a program that helps employees learn specific knowledge or skills to improve performance in their current roles. Development is more expansive and focuses on employee growth and future performance, rather than an immediate job role.

The return on investment from training and development of employees is really a no brainer. Good training and development programs help you retain the right people and grow profits. As the battle for top talent becomes more competitive, employee training and development programs are more important than ever. Hiring top talent takes time and money, and how you engage and develop that talent from the time they are first on boarded impacts retention.

II.REVIEW OF LITERATURE

1. **Shilu Varghese, Sham Joy 2014,** "Hence proved that training is the process of providing employees with specific skills or helping them to correct deficiency in their performance. It involves systematic procedures for transferring technical known-how to the employees so as to increase the knowledge and skills for doing specific jobs with proficiency. Development is an effort to provide employees with the abilities the organization needed in the future. It involves knowledge and skills acquisition to maximise the employees desire to perform well."

2. **Ahmed and Din, 2009,** "Hence proved that employee training and development are based on the promise that staff skills need to be improved for organisation to grow. New entrance into organisation have various skills, but not all are relevant to organisational needs. Therefore, training and development are required for employees to enable them towards taking the organisation to its expected destination."

3. **Noe,2011,** "Defined training and development can be defined as a planned learning experience to bring about permanent change in an individual's knowledge, attitudes or skills."

4. **Wilson and Hash,2003,** "Hence proved that stated the training is one of the most important strategy for organisations to help employees gain proper knowledge and skills needed to meet the environmental challenges. Employees training represents a significant expenditure for most organisation to compete with the existing environment."

5. **Akhila Kunche*, Ravi Kumar Puli, Sunitha Guniganti, Danaiah Puli,2011,** "Effective training is considered as an important factor in determining the efficiency of an organization which depends upon the capability of its employees.

III.RESEARCH METHODOLOGY

The Research Design chosen for the study is descriptive research. Descriptive research is carried out for the purpose of collecting descriptive information like employee's opinion, benefits, personal details, awareness etc. In this study , the data is collected by questionnaire and interview schedule, the questionnaire consists of a list of questions, which are relevant in getting the facts. Questionnaires are one of the most popular methods of conducting scholarly research. Sampling technique adopted in this study is Judgemental which is used when the researcher has chosen the respondents based on his/her experience or belief and from whom he/she can get the proper and unbiased response. For this study the overall population i.e. is the least number of employees has been chosen as a target audience. Hence the population size is 30. The Statistical Package for the Social Sciences (SPSS) is a software package used in statistical analysis of data.

3.1 OBJECTIVES OF THE STUDY:
1. To study effectiveness of select technical training programs based on successful implementation of learning project.
2. To identify challenges in implementing projects and suggest measures to overcome them for successful implementation for future programs.

IV DATA ANALYSIS AND INTERPRETATION

Table 1 : Relevance of the Project(s) towards the Work

How relevant was the project(s) to your work?	Responds	Percentage
Not relevant at all	0	0
Somewhat relevant	4	13%
Undecided	2	7%
Relevant	18	60%
Very relevant	6	20%
TOTAL	30	100%

It is observed from the table 1 that 20% of the respondents felt that the project assigned to them after the training program was irrelevant to their work

Table : 2 – Challenging Level of Projects

Was the project(s) challenging?	Responds	Percentage
Always	9	30%
Often	5	17%
Sometimes	13	43%
Rarely	3	10%
Never	0	0
TOTAL	30	100%

It is found from the Table 2 that 10% of the respondents experienced that the projects assigned to them was not that much challenging. 47% of the respondents felt that the assigned projects were always challenging. 43% of the respondents sometimes found the project challenging.

Table -3
Challenges Faces during Project Delivery

What was the greatest challenge you faced in delivering the project	Responds	Percentage
Process and documentation	11	37%
Time management	7	23%
Planning and resources management	6	20%
Communication with team members	5	17%
Management reporting	1	3%
TOTAL	30	100%

It is observed from the Table -3 that most of the respondents i.e. 37% have faced the challenge in process and documentation. So, management should focus on that to make an easy way for the employees.

Table – 4 Effectiveness of Training Program aiding in Project Completion

Was the training program helpful for you to finish the project effectively?	Responds	Percentage
Strongly Agree	3	10%
Agree	22	73%
Neutral	5	17%
Disagree	0	0
Strongly Disagree	0	0

The Table-4 shows that 17% of the respondents are not clear about their state in terms of the training program's support to finish the project. So, the objectives and the need of the training program to be elaborated for all the participant.

Table – 5 Improvement Required for Areas

Which of the following areas you would like to improve	Responds	Percentage
Leadership skills	10	33%
Team work	9	30%
Project planning	4	13%
Communication	4	14%
Quality engineering	3	10%
TOTAL	30	100%

The Table-5 shows that majority of the respondents i.e. 33% wants to be expert in leadership, 30% of them wants to be more effective in team work, 13% of the people wants to be good in project planning and 14% & 10% of the employees wants to make improvement in communication and quality engineering.

V.FINDINGS

The data collected were analysed carefully and the following findings were drawn.

- The project assigned to the employees after the training program was relevant to their work for 80% of the employees. This proofs that the training program helped them to do the project easily.
- The assigned projects were always challenging for 47% of the respondents and rarely challenging for 10% of the respondents.
- The greatest challenges faced in delivering the project are process, documentation, time management, planning and resources management.
- 83% of the employee agreed that the training program was effective to finish the project. That means the employees used the knowledge and skills gained from the training and applied it.
- The areas in which employees wants to improve are leadership, team work and communication. In terms of technical, those areas are quality engineering and project planning.

VI.SUGGESTIONS

- The training programs are given to the employees to enhance their skills for which the training centre should give need base training program (NBT), which will help individual employees to learn skills and knowledge.
- Create simple feedback channels: Employee's feedback should be regularly obtained in order to understand the relevance of the professional training. The management should give training to the participants or employees which is relevant to their department or job rotational basis.
- Include Soft Skills Training: Although this survey is about technical training but it is found that behavioural training is needed. As employees want to make improvement in time management, decision making, good leadership, effective in team work, better communication and want to improve technical skills like quality engineering and project planning.
- Trainer-Trainee-Trainer concept should be developed.
- Bring teams together with communication software: This will enable the employees to access relevant information, communication, documents in one place, which will keep team working together with proper communication and also helpful in project planning. This can be provided to employees by the organisation.
- Provide trainings to employees on analytical, research, problem solving and critical thinking skills to improve knowledge in quality engineering.
- The organisation should assign the projects based on the training assessment and the employees work.
- To avoid the challenges in delivering project use the 4D's method, which will help employees to perform better in project management. (**D**efine, **D**esign, **D**evelop, **D**eploy).

VII. CONCLUSION

Training and development programme have enabled the employees to do their job more effectively and efficiently. It helped the organisation to prepare employees for a higher-level job, enable employees to use his skills, knowledge, ability to the fullest extent, to improve knowledge skill, efficiency of an employee and to obtain the maximum individual development, to prepare a worker to undertake different jobs if another person is absent, to secure the optimum contribution from employee.

The review of literature on training and development reveals that the training and development activities must go through at least three stages of development:

- In-depth induction training provided to new joiners. It seems to be the only process by which training is imparted systematically in most of the organisations.
- Technical and functional training is usually offered at functional level to improve productivity as training is treated as the only method to increase productivity and efficiency. However it is more on 'on the job' basis and frequently it is related to the events and daily briefing.
- Training should be observed as integrated part of HR which begins from induction and ends with planning for retirement.

Training is vital because of the unavoidable changes that occur in organisations. to achieve continuing progress successful organisations will reprogram themselves and retain their employees accordingly. To conclude, training can be a valuable tool for the organisation and the manager, provided it is the right tool to solve the problem or address the identified issues. Right support must be provided by the management for the training to be effective.

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A STUDY ON ISSUES AND CHALLENGES OF WOMEN ENTREPRENEURS IN INDIA WITH REFERENCE TO KRISHNA DISTRICT, ANDHRA PRADESH

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Abstract:

Women entrepreneurs are those individuals who wish to optimise their abilities and talents in order to lead a life that is not only family-friendly, but also autonomous in economics. The inherent quality is to believe in the hope that benefits both the family and society. Women entrepreneurs' research is increasingly gaining recognition. Current research is an attempt to explore how the capacity of women entrepreneurs to manage the restraining forces affects their development. The research presents an overview of data collected from women entrepreneurs in the Krishna district of Andhra Pradesh in Southern India. A survey was administered to 281 women entrepreneurs engaged in manufacturing and trading activities supported by a standardised questionnaire. The study covers the issues and challenges faced by women entrepreneurs in the selected district of Andhra Pradesh, India.

Key Words: Women, Entrepreneurs, Issues, Challenges, Andhra Pradesh, India

1. INTRODUCTION

The socio-economic position of women in India remains unknown. Most women serve as unpaid caregivers, household administrators or in other home-based positions; only a few work outside the home. Although women are better educated and enjoy better health care than ever, they continue to face structural, social and economic barriers to paid jobs. This limits women's individual economic empowerment and constrains India's social and economic growth. Women's capacity remains an untapped resource in the world.

Despite tremendous development, India's growth narrative has neglected women. The World Bank reports that 75% of working-age women (35% of India's working-age population) do not currently have paid jobs. Just 59 per cent of women have access to cell phones, with an abysmal low Internet penetration rate of 19 per cent, and just 35 per cent of women regularly use their bank accounts, further restricting their opportunities. Eventually, while women make up 42 per cent of agricultural labour force in India women own just 2 per cent of farmland.

Today India has 13.5–15.7 million female-owned enterprises, accounting for 20% of all enterprises. While high in absolute numbers, these are mainly made up of single-person

businesses, which provide direct jobs for an estimated 22 to 27 million people. Furthermore a number of women-owned companies are not in fact, managed or operated by women. A mixture of financial and administrative reasons means that women are on paper" owners with little role to play. Benchmarks from high-performing countries and Indian states provide a strong yardstick for India to accelerate women's overall entrepreneurship. Accelerating the quantity and efficiency of entrepreneurship towards such benchmarks would create more than 30 million women-owned businesses, of which 40% can be more than self-employed. This can lead to potentially transformative employment in India of 150–170 million jobs, which is more than 25% of the new jobs expected for the entire working age population from now to 2030.

Women entrepreneurs are those individuals who wish to optimise their abilities and talents in order to lead a life that is not only family-friendly, but also autonomous in economics. The inherent quality is to believe in the hope that benefits both the family and society. As far as women are concerned, India has experienced various phases. They were originally racist behaviours and rigid views. Social transition has taken some time. Women were considered to be the best kitchen bet besides taking care of the offspring. Times have been modified. Women are no longer limited to the kitchen. Currently the best chefs in the world are male. Women have switched from handling masala powders, pickles and pappads to managing huge corporations. They are now very visible in most disciplines, whether they are security forces or piloting aircraft. The new mantra for women now seems to be vigour, vision and bravery. The so-called 'glass ceiling' has been broken and women are in senior managerial roles in addition to becoming acclaimed entrepreneurs.

Women have the desire to succeed in everything they do. They put their expertise to good use and were found to be more systematic and planned when it comes to managing an organisation. They are able to adjust to the situation and continuously develop their knowledge and skills. Table - 1 provides significant statistical statistics for women entrepreneurs in India.

Table - 1
Status of women Entrepreneurship in India

S No.	Category	Statistics
1.	Percentage of women out of total entrepreneurs	14% (8.05 million)
2.	Enterprises owned by women	10% of formal enterprises
3.	Percentage of women who commenced business [Age: 20-30 years]	58%
4.	Percentage of women who established business ventures before turning	25%
5.	Percentage of women reporting a revenue of INR 10 lakhs in a financial year	73%
6.	Sole proprietor women-owned enterprises	57%
7.	Women entrepreneurs with co-founder	35%
8.	Women entrepreneurs who are part of a team involving more than two co-founders	8%
9.	Women entrepreneurs employing five or less people	71%
10.	Percentage of start-up funding going to a woman founder	2%
11.	Master card Index for Women (MIWE): India's ranking among 57 nations	52nd rank

Source: web1.10, web 1.11, web 1.12.

2. Women Entrepreneurship in Andhra Pradesh and Krishna District of India:

Andhra Pradesh is the one of the fastest growing states in India. The state is providing many schemes for development of women entrepreneurs in the state. According to Association of Leady Entrepreneurship, Andhra Pradesh (ALEAP), in Andhra Pradesh 2,033 women entrepreneurs are engaged in different entrepreneurial actives. In Krishna District out of 547 women entrepreneurs, 526 women are engaged in manufacturing and trading sector (table – 2).

Table – 2

Women Entrepreneurs in Andhra Pradesh and Krishna District

Title	Count
Entrepreneurs in Krishna District, Andhra Pradesh (2016)	2,033
Women Entrepreneurs in Krishna District	547
Women Entrepreneurs in Krishna District (Manufacturing and Trading)	526

3. Need for the Study:

The Indian economy has developed steadily over the last decade, and there has been a parallel increase in the number of start-ups and new businesses in the region. Most of them have been built by men. While many Indian women have aspirations for entrepreneurship, it is often more difficult for them to succeed. Indeed, India has been found to be in a community of countries where women business owners (as well as women business leaders and professionals) are struggling with less favourable circumstances, marked cultural prejudices, and lack of business tools such as funding, capital, training and growth.

A society in which women cannot completely appreciate their potential lacks considerable potential for creativity, economic development and job creation. For example, a recent study has shown that steps to close the gender gap in India could lead to a 6.8% increase in GDP. Another study projected that advancing women's empowerment in India could raise their GDP by $0.7 trillion in 2025 or 16% compared to the 'business as usual' scenario. In addition, entrepreneurship remains crucial to the economic potential of women and thus to the achievement of the Sustainable Development Goals (SDGs) by 2030. There is a need to study the role of women entrepreneurship in India. This study intended to know the issues and challenges faced by women entrepreneurs in India with reference to Krishna District of Andhra Pradesh, India.

4. Objectives:

1. Knowing the profile of women entrepreneurs in the Krishna District about the manufacturing and trading industries;
2. Knowing the driving factors for starting entrepreneurship in the district;
3. Knowing the challenges of women entrepreneurs with regard to personal, marketing, human capital, etc., in the selected district of Andhra Pradesh, India.

5. Research methodology:

5.1. Data Collection Design

Two methods of data collection were used, namely surveys and interviews. Survey included the use of a standardised questionnaire as a data collection method. Data were collected during 2018-19. The questionnaire was made available in two languages (Telugu and English). The interviews were not structured. Personal conversations have helped to clarify the functioning of women entrepreneurs. This was also useful initially for the pre-testing of the research instrument and later for the collection of the suggestions. The broad methodology followed includes both qualitative and quantitative variables to allow research into issues and challenges facing women entrepreneurs in Andhra Pradesh.

5.2. Data Collection

In general, data collection was carried out through questionnaires, personal interviews and focus group discussions, analysis of records/books and encounters with outside women entrepreneurs in the selected Andhra Pradesh district. The schedule included questions relating to general information on income, spending, investments, job specifics and the living conditions of women entrepreneurs.

Key sources of secondary data include study papers, records, annual action plans, bulletins and documents prepared by the Government of Andhra Pradesh, Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP). Secondary data was gathered from the administrative guidance of the MSME Ministry, the Government of India's websites, with the exception of books, journals and seminar articles, which are also considered to be the primary sources.

5.3. Coverage

The researcher chose the Krishna District primarily because of the high level of women entrepreneurs in the district. The research covers the Krishna District of Andhra Pradesh using the Probability Proportionate Sample (PPS) process. The standardised questionnaire was sent to 526 women entrepreneurs in the district and the researcher received 326 questionnaires from the respondents. After inspection, only 281 questionnaires are available for data entry and analysis. Calculation of sample was presented in table – 3 below:

Table - 3
Calculations for Sample Size

Title	Count
Women Entrepreneurs in Krishna District (Manufacturing and Trading)	526
Estimated Sample Size (Closest Table value N=550)	226
Attempted (+100)	326
Refusals	41 (12.577%)
Rejections	4 (1.227%)
Actual Sample Size	**281** (86.196%)

Source: Researcher; Krejcie and Morgan (1970).

5.4. Data Analysis Techniques:

The research used SPSS and Excel for data entry and analysis purposes. The researcher uses Mean, Averages and Factor Analysis to analyse the data.

5.5 Limitation of the Study

The study restricts the observation of issues related to Impact Issues and Challenges faced by women entrepreneurs in the Krishna District of Andhra Pradesh India. As the study restricts itself to the Krishna District, Andhra Pradesh, the results cannot be generalised at a macro level, given the immense diversity of the existence of our country in terms of socio-economic factors.

6. Data analysis techniques:

6.1.Period of Establishment

Bulk of the women entrepreneurs had commenced their venture beyond 2010 (Table - 4). A little more than one-third of the number of respondents commenced their venture between 2000 and 2010 while the remaining established their business up to 1999. This indicates that women entrepreneurship has been on the rise in the last decade.

Table - 4
Period of Establishment of Enterprise

Period of Establishment	Frequency	Percentage
Up to 1999	37	13.2
2000-2010	100	35.6
Beyond 2010	144	51.2
Total	281	100.00

6.2. Amount of Capital invested

Bulk of the women entrepreneurs had invested capital above four lakhs rupees (Table -5). About one-fifth of the number of respondents had invested capital of less than two lakhs rupees while the rest had invested between two and four lakh rupees.

Table - 5
Capital Invested by Women Entrepreneurs

Amount of Capital Invested	Frequency	Percentage
Less than 2 lakhs	59	21.0
2 to 4 lakhs	38	13.5
Above 4 lakhs	184	65.5
Total	281	100.00

6.3.Total number of worker employed

Table - 6 shows the number of workers employed by women entrepreneurship in Krishna District of Andhra Pradesh. Bulk of the business run by women entrepreneurs had less than ten employees. About one-third of the number of respondents employed above twenty employees while the rest employed between ten and twenty workers.

Table - 6
Number of Workers employed by Women Entrepreneurs

Number of Workers	Frequency	Percentage
Less than 10	125	44.5
10 – 20	68	24.2
Above 20	88	31.3
Total	281	100.00

6.4.Number of Female workers

Bulk of the women entrepreneurs employed women to the extent of between fifty percent to seventy-five percent (Table - 7) while about two-fifths of the number of respondents employed women to the extent of above seventy-five percent. Less than two-fifths of the number of respondents employed women to the extent of below fifty percent. This indicates that women entrepreneurs are endeavouring to provide a livelihood for other women and to empower them.

Table - 7
Female Workers employed by Women Entrepreneurs

Female Workers	Frequency	Percentage
Less than 50%	51	18.1
50% - 75%	119	42.3
Above 75%	111	39.5
Total	281	100.00

6.5.Motivators for entrepreneurship in the district

Bulk of the sole proprietors (Table - 8) indicated that their spouse was the main motivator for commencing the business while an almost equal number proclaimed that they were self-motivated or motivated by family. Bulk of the women entrepreneurs running a partnership business indicated that their spouse was the main motivator for commencing the business while an almost equal number proclaimed that they were motivated by family. Overall, Bulk of the women entrepreneurs indicated that their spouse was the main motivator for commencing the business while an almost equal number proclaimed that they were self-motivated or motivated by family.

Table - 8
Motivators

Motivators	Sole Proprietor		Partnership		Overall	
	Count	%	Count	%	Count	%
Family	93	57.21	30	45.45	123	43.77
Husband	110	69.30	39	59.09	149	53.02
Relatives / Friends	27	19.07	14	21.21	41	14.59
Government Agencies	13	6.05	0	0.00	13	4.63
Self	99	56.74	23	34.85	122	43.42

7. Issues and Problems of women entrepreneurs in the District:

7.1.Compelling Reasons:

Bulk of the sole proprietors (Table - 9) indicated that the most compelling reason to commence business was the ability to manage work and family while one third of the number of respondents were compelled to start business because of adverse situation. Bulk of the women entrepreneurs running a partnership business indicated that the most compelling reason to commence business was the ability to manage work and family while a quarter of the number of respondents were compelled to start business because of dissatisfying jobs. Overall, Bulk of the women entrepreneurs indicated that the most compelling reason to commence business was the ability to manage work and family while a quarter of the numbers of respondents were

compelled to start business because of dissatisfying jobs. This indicated that most women entrepreneurs were running the business without compromising on family chores.

Table - 9
Compelling Reasons

Compelling Reasons	Sole Proprietor		Partnership		Overall	
	Count	%	Count	%	Count	%
Unemployment	52	24.19	14	21.21	66	23.49
Dissatisfying jobs	56	26.05	17	25.76	73	25.98
Because of adverse situation	73	33.95	9	13.64	52	18.51
Ability to manage work and family	140	65.12	55	83.33	195	69.40
Leisure time on hand	43	20.00	7	10.61	50	17.79

7.2.Personal problems of women entrepreneurs

By using factor analysis, it is identified that the following factors are the main loading factors for personal problems of women entrepreneurs in the selected district of Andhra Pradesh (table -10).

Table - 10
Loading factors for Personal problems of women entrepreneurs

Sl. No.	Problems	Expansion
1	PPB1	Lack of knowledge / skills / expertise
2	PPB2	Lack of confidence
3	PPB3	Limited liberty
4	PPB4	Lack of leadership / problem-solving

Table - 11 reveals that Sole Proprietors accorded 'PPB1' the supreme position and 'PPB4' the bottom position apropos mean ratings for PPB. Women entrepreneurs running partnership business accorded 'PPB4' the supreme position and 'PPB2' the bottom position apropos mean ratings for PPB. Overall, women entrepreneurs accorded 'PPB1' the supreme position and 'PPB4' the bottom position apropos mean ratings for personal problems.

Table - 11
Personal Problems: Mean Ratings

Factor	Sole Proprietor		Partnership		Overall	
	Mean	Position	Mean	Position	Mean	Position
PPB1	2.53	1	2.42	2	2.51	1
PPB2	2.46	2	2.20	4	2.40	2
PPB3	2.42	3	2.26	3	2.38	3
PPB4	2.31	4	2.47	1	2.35	4

7.3.Domestic and Social Problems

By using factor analysis, it is identified that the following factors are the main loading factors for domestic and social problems faced by women entrepreneurs in the selected district of Andhra Pradesh(table -10).

Table - 12

Loading factors for

Sl. No.	Problems	Expansion
1	DSPB1	Dual kind of duties
2	DSPB2	Objections by husbands / family members
3	DSPB3	Indifferent attitude of the society

Table - 13 reveals that Sole Proprietors accorded 'DSPB1' the supreme position and 'DSPB2' the bottom position apropos mean ratings for DSPB. Women entrepreneurs running partnership business accorded 'DSPB1' the supreme position and 'DSPB3' the bottom position apropos mean ratings for DSPB. Overall, women entrepreneurs accorded 'DSPB1' the supreme position and 'DSPB2' the bottom position apropos mean ratings for domestic and social problems.

Table - 13
Domestic and Social Problems: Mean Ratings

Factor	Sole Proprietor		Partnership		Overall	
	Mean	Position	Mean	Position	Mean	Position
DSPB1	2.64	1	3.02	1	2.73	1
DSPB2	2.44	3	2.80	2	2.53	3
DSPB3	2.54	2	2.64	3	2.57	2

7.4.HR / Labour Problems faced by women entrepreneurs

By using factor analysis, it is identified that the following factors are the main loading factors for HR / Labour problems faced by women entrepreneurs in the selected district of Andhra Pradesh (table -14).

Table - 14
Loading factors for HR / Labour Problems faced by women entrepreneurs

Sl. No.	Problems	Expansion
1	HRPB1	Difficulty in recruiting / sourcing talent
2	HRPB2	Difficulty in retention of staff
3	HRPB3	Difficulty in handling staff (behaviour, actions)
4	HRPB4	Difficulty in training
5	HRPB5	Difficulty in providing welfare

Table - 15 reveals that Sole Proprietors accorded 'HRPB2' at the supreme position and 'HRPB3' at the bottom position apropos mean ratings for HRPB. Women entrepreneurs running partnership business accorded 'HRPB2' and 'HRPB3' at the supreme position and 'HRPB2' at the bottom position apropos mean ratings for HRPB. Overall, women entrepreneurs accorded 'HRPB2' at the supreme position and 'HRPB3' at the bottom position apropos mean ratings for human resources / labour problems.

Table - 15
Loading factors for HR / Labour Problems faced by women entrepreneurs

Factor	Sole Proprietor		Partnership		Overall	
	Mean	Position	Mean	Position	Mean	Position
HRPB1	2.83	3	2.92	4	2.85	3
HRPB2	2.98	1	3.03	1	2.99	1
HRPB3	2.57	5	2.80	5	2.63	5
HRPB4	2.93	2	3.03	1	2.95	2
HRPB5	2.74	4	2.94	3	2.79	4

7.5.Marketing problems faced by women entrepreneurs

By using factor analysis, it is identified that the following factors are the main loading factors for marketing problems faced by women entrepreneurs in the selected district of Andhra Pradesh (table -16).

Table - 16
Loading factors for marketing problems faced by women entrepreneurs

Sl. No.	Problems	Expansion
1	MKPB1	Inadequate information about changing market forces
2	MKPB2	Challenges posed by the availability of similar products including fake / spurious products
3	MKPB3	Lack of encouraging response from the customer
4	MKPB4	Lack of travelling mobility and facility
5	MKPB5	Lack of adequate publicity in the midst of competitive market forces
6	MKPB6	Difficulty in handling dealers / wholesalers

Table -17 reveals that Sole Proprietors accorded 'MKPB4' the supreme position and 'MKPB5' the bottom position apropos mean ratings for MKPB. Women entrepreneurs running partnership business accorded 'MKPB2' the supreme position and 'MKPB5' the bottom position apropos mean ratings for MKPB. Overall, women entrepreneurs accorded 'MKPB4' the supreme position and 'MKPB5' the bottom position apropos mean ratings for marketing problems.

Table -17
Marketing Problems: Mean Ratings

Factor	Sole Proprietor		Partnership		Overall	
	Mean	Position	Mean	Position	Mean	Position
MKPB1	2.47	4	2.70	2	2.52	3
MKPB2	2.61	2	2.86	1	2.67	1
MKPB3	2.53	3	2.45	4	2.51	4
MKPB4	2.70	1	2.58	3	2.67	1
MKPB5	2.40	5	2.44	5	2.41	5
MKPB6	2.72	6	2.59	6	2.73	4

8. Conclusions:

Women's entrepreneurship in the Krishna district has increased significantly in recent times especially since 2010. Women entrepreneurs have listed the presence of a family as the key reason for locating a company in the Krishna district. The market for the product has come a distant second. Most women entrepreneurs have suggested that the most influential element in

starting a company is to be independent. Most of the women entrepreneurs did not attend training organised by government agencies, NGOs, ALEAP or COWE, but began entrepreneurship with their passion.

After a study of the opinions on 281 women entrepreneurs, it was found that the key personal problems relating to women entrepreneurs in the selected district of Andhra Pradesh are lack of information, skills and experience and lack of leadership and problem-solving. Dual form of obligation and objection by husbands/family members are the key domestic and social problems facing entrepreneurs. Women entrepreneurs facing many challenges with Difficulty in recruiting/sourcing talent and Difficulty in educating new hires as well as entrepreneurs face marketing challenges such as lack of travel mobility and facilities and insufficient knowledge on shifting market forces.

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E-SERVICE QUALITY MODELS: A LITERATURE REVIEW

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Abstract

Service quality refers to the extent to which the performance delivered by the organisation meets the expectation of the customer. E-service quality refers to the service quality focused especially on internet based business sectors. The huge amounts of literatures were constructed for the past two decades. The purpose of the present study is to conduct a literature review on the e-service quality dimensions and the corresponding models. The scope of the study is confined to e-tailing sector. The study is the conceptual study. This review will be helpful for the future researchers to frame the model in the e-tailing sector.

Keywords: Dimensions, E-service Quality, E-tailing, Model and Service quality

1.INTRODUCTION

E-services are services rendered by the organisation to their customer through the internet or electronic media (Zeithaml *et al*, 2000). Service quality refers to the extent to which the performance delivered by the organisation meets the expectation of the customer (Gromroos, 1982; Parasuraman et al, 1985, 2005; Lewis and Booms, 1983; Sasser et al, 1978). E-service quality refers to the service quality focused especially on internet based business sectors such as e-banking, e-tailing, e-travel and e-tourism etc (Gurumoorthy & Sasirekha, 2017). The massive amounts of literatures or articles were constructed for the past two decades.

The objective of the present study is to conduct a literature review on the e-service quality dimensions and the models framed by the authors with special reference to e-tailing sector. Hence the present paper is a conceptual paper with the descriptive study as the research design. The review starts from the year 2000 and continue to till date.

E-service Quality Models

Zeithaml *et al* (2000), studied about the importance of e-service quality in the e-commerce industry. They framed a conceptual model to study the e-service quality from customer's perspective. Focus group method was used to conduct the research. The result found that 11 dimensions were identified to measure the e-service quality. They are access, ease of navigation, flexibility, reliability, efficiency, personalization, security/ privacy, responsiveness, assurance/trust, site aesthetics and price knowledge. When using this model, the fellow researchers felt that more number of dimensions leads to difficulty in measuring the e-service quality.

Wolfinbarger & Gilly model (2003), developed a scale named etailQ which contains four dimensions of e-service quality. They are Customer service, Security, Fulfillment, and Website design. The four dimensions of e-service quality are influencing the customer satisfaction.
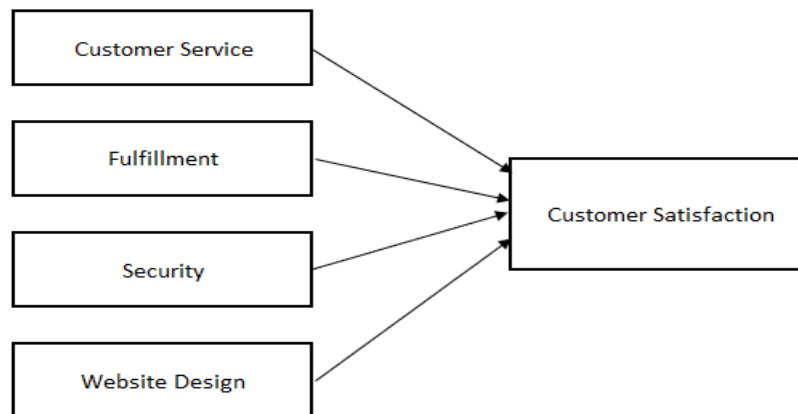

Source: Wolfinburger & Gilly (2003)

Figure 1– Wolfinbarger & Gilly model

The Parasuraman Model (2005) for e-service quality is named as E-S-QUAL, which has four dimensions and the Parasuraman et al (2005) framed another model for e-recovery service quality which is named as E-RecS-QUAL. The e-recovery service refers to the services which are delivered to those customers who already purchased the product and looking for the exchange or refund.

The E-S-QUAL Model contains four dimensions with 22 items. They are efficiency, system availability, order fulfilment and privacy. The e-service quality dimensions have a direct relationship with customer satisfaction and indirect relationship with customer loyalty.
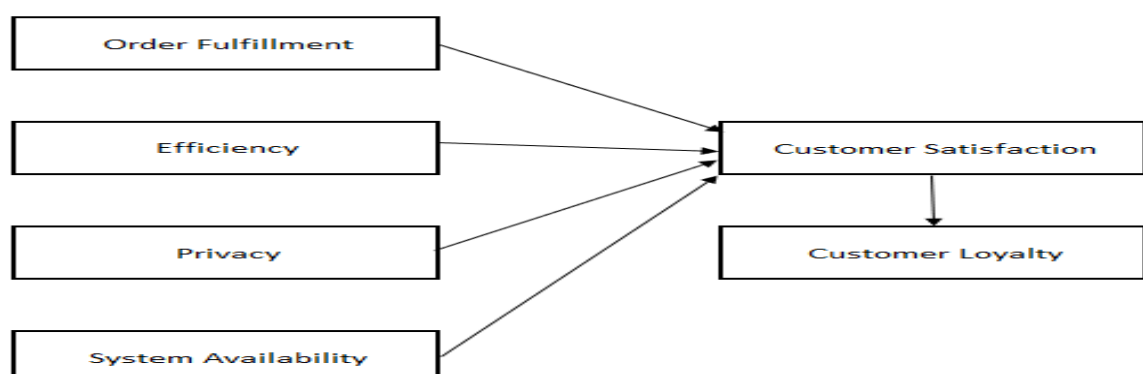
Source: Parasuraman et al (2005)

**Figure 2 – Parasuraman E-S-QUAL model**

The E-RecS-QUAL Model by Parasuraman et al (2005) contains the following dimensions. They are efficiency, system availability, order fulfilment, privacy, responsiveness, communication, and contact. These dimensions impact the customer satisfaction and the customer satisfaction further impacts customer loyalty.
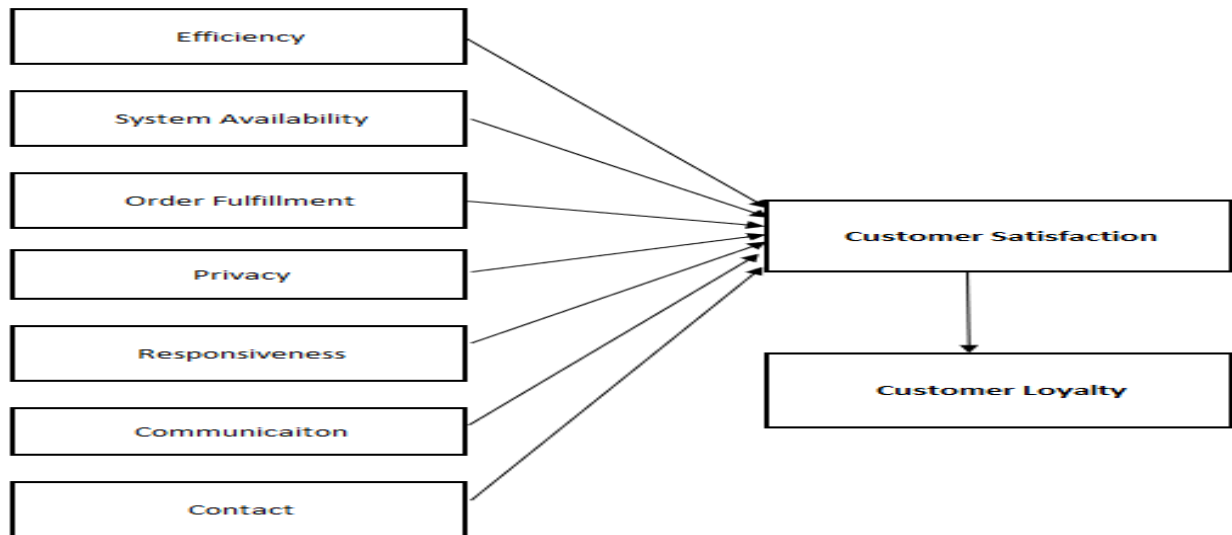
Source: Parasuraman et al (2005)

Figure 3 Parasuraman E-RecS-QUAL Model

Swaid & Wigand Model (2009), proposed the model which has six dimensions which represent the e-service quality dimensions. They are website usability, Information quality, responsiveness, assurance and personalisation. These dimensions influence the customer satisfaction.
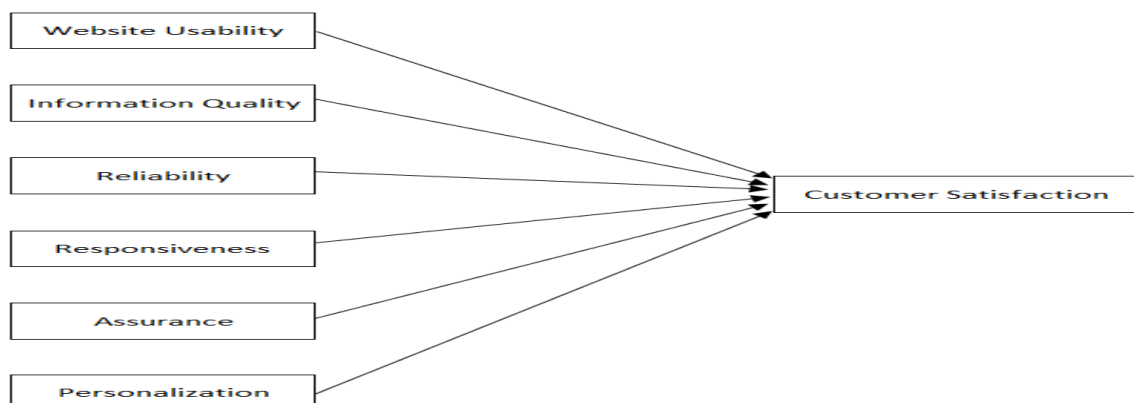
Source: Swaid & Wigand (2009)

Figure 4 – Swaid and Wigand model

Yunis *et al* (2013), developed the model which has five dimensions of e-service quality which are reliability, privacy, responsiveness, security and personalisation. The e-service quality dimensions directly impact the customer loyalty.
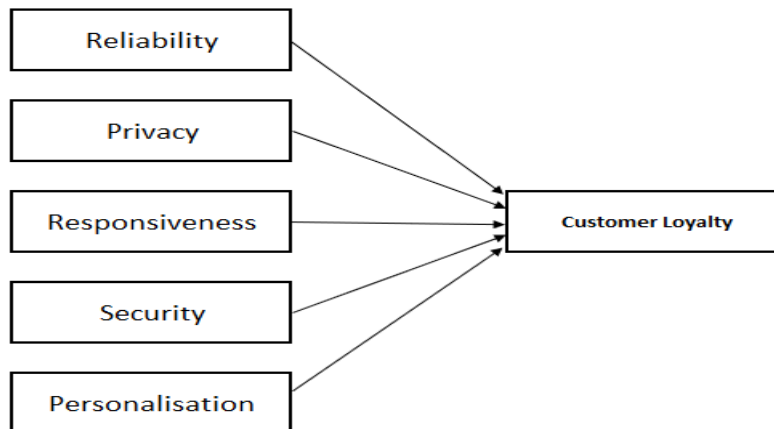
Source: Yunis et al (2013)

Figure 5 – Yunis Model

Zemblyte (2015), proposed a four dimensional e-service quality model which has the following quality. They are compensation, responsiveness and fulfilment, website operation, and reliability. These factors impact the customer satisfaction.
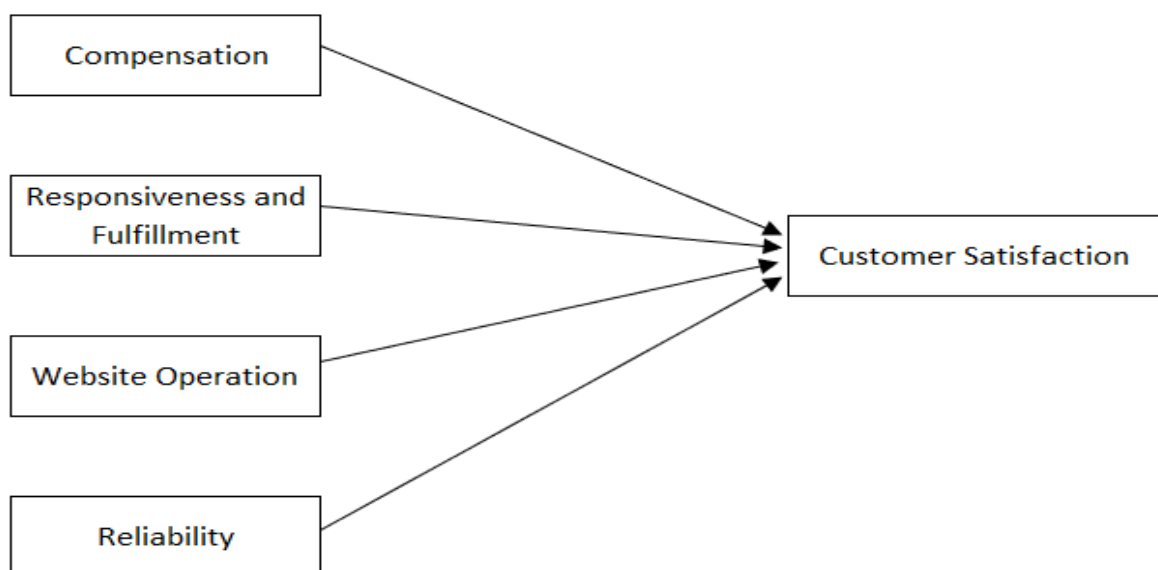
Source: Zemblyte (2015)

Figure 6 – Zemblyte model

Kaur (2018), developed a model which has 6 factors as the e-service quality dimensions. They are responsiveness, reliability, security, website design, ease of use and personalisation. These dimensions impact customer satisfaction.
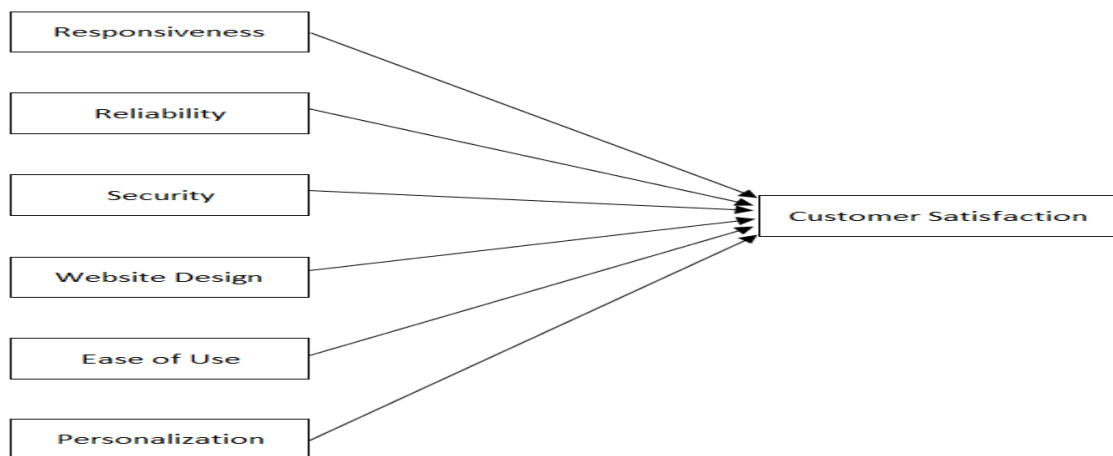
Source: Kaur (2018)

Figure 7– Kaur Model

Summary of the existing models

Table 1 – Models and Dimensions of e-service quality

Model	Dimensions
Wolfinberger & Gilly Model (2003) – e-tailQ	Customer service, fulfilment, security and website design
Parasuraman Model (2005) – E-S-QUAL	Order fulfillment, Efficiency, Privacy and System availability
Parasuraman Model (2005) – E0RecS-QUAL Model	Order fulfillment, Efficiency, Privacy ,System availability, Responsiveness, Communication and Contact
Swaid & Wigand Model (2009)	Website usability, Information quality, Reliability, Responsiveness, Assurance and Personalisation
Yunis Model (2013)	Reliability, Privacy, Responsiveness, Security and Personalisation
Zemblyte Model (2015)	Compensation, Responsiveness & fulfillment, Website operation and Reliability
Kaur Model (2018)	Responsiveness, Reliability, Security, Website design, Ease of use and Personalisation

Conclusion

The present conceptual study reviewed several models framed by the different authors from the year 2000 to till now. This review will be helpful for the future researchers to frame the model in the e-tailing sector.

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COVID-19 IMPACTS ON INDIAN STOCK EXCHANGE PERFORMANCE: EVIDENCE FROM THE GARCH MODELS

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ABSTRACT

This research aims to examine the impact of the COVID-19 pandemic on the performance of Indian stock markets. We employed daily historical panel data of Bombay stock exchange (BSE) and National stock exchange (NSE) returns from January 2020 to December 2020, and we applied Generalized Autoregressive Conditional Heteroskedasticity (GARCH) models with dummy variables. The study was undertaken from April 1 to September 30, specified as a COVID 19 pandemic. When comparing the COVID-19 period to the standard period of study in India, the results reveal market has an adverse impact on sensitive news and a huge impact because of this pandemic situation in both markets. The study recommended that political and economic policies such as a stable political environment, incentives for indigenous companies, economic diversification, and a flexible exchange rate regime be implemented to improve the financial market and attract new investors to the Indian Stock Exchange.

KEYWORDS: BSE, COVID-19, GARCH Model, Indian Stock Market, NSE.

I.INTRODUCTION

(Wu, Chen, and Chan 2020) In December 2019, an unusual surge of pneumonia cases led to the discovery of a new strain of Coronavirus (named 2019-nCov/SARS-COV2) in Wuhan, the capital of Hubei province in China. The disease was called novel Coronavirus disease-19 (COVID-19). From the sellers of live fish, poultry, and animals to public consumption. Later it continues to spread across the world. On January 30, 2020, WHO declared COVID -19 as a Public Health Emergency of International Concern (PHEIC). COVID-19, with its human-human spread, droplet transmission, as well as through global transport hubs with a massive number of inbound and outbound passengers, resulted in a major disastrous pandemic. The shock rapidly spread over international financial markets. Initially ignored by most countries, the COVID-19 effect raised severe concern since the infection rapidly propagated outside China. In the first week of Feb 2020, WHO declared more the 90,000 people are affected in more than 60 countries. (Andrews et al. 2020) In India, January 30, 2020, was the first case of Coronavirus identified in Kerala by an immigrant from a student who travelled from Wuhan, China. Later, despite preventive measures, due to population migration, several clusters were formed, and the disease spread nationwide. Daily several new COVID19 cases and deaths were reported with mounting pressure in the health care system. As of April 11, 2020, The Ministry of Health And Family Welfare has confirmed 6565 active cases, 642 recoveries, one migration, and 239 deaths in the country from 31 State/UT, including 66 foreign patients. (Joshi, Bhaskar, and Kumar Gupta 2020)

On March 24, 2020, Our Indian Prime Minister declared a 21-day complete lockdown for 1.3 billion Indians immediately from midnight, which means no one could leave their home for 21 days. Still, it seems to be the tip of the iceberg as a notion is that the war with the unseen virus may result in an extended shutdown. The Lockdown includes schools, offices, factories, parks, temples, railway stations, and even the airspace. and it is still extending to more weeks. (McKibbin 2020) This Lockdown has been the most stringent to contain the pandemic; this virus panic affects entire economic and financial sectors. It leads to economic loss, especially for daily income earners from small-medium scale businesses, withdrawal of money by investors from the market, and the global economy. The effect of the COVID-19 cannot also be overstressed because it can lead to substantial external debt of any country. India, as of September 30, 2020, roughly one lakh daily new positive cases had occurred. To assess the possible impact of the COVID-19 on the Indian financial market and economy, it is of great importance not only on the epidemiologic profile of the virus but also on its influence on the economy. This rational sense of uncertainties will affect the economy in various ways, such as businesses, households, and financial market involvement. Businesses may hold off on funds because of delays in the supply chain and international and national customers. Households concerned about catching the virus may reduce their expenditure on luxury. Health risk carries a serious economic threat, especially in India, where many households lack health insurance, resulting in large medical expenses if they become ill. This will result in lower expenditure and, as a result, lower economic growth. Consequently, this study investigates whether the COVID-19 epidemic has had any influence on the Indian stock markets.

II. REVIEW OF LITERATURE

The coronavirus pandemic is a pandemic that has affected many individuals, killed several, and had a major impact on The Indian stock markets, leading many researchers to investigate the epidemic. (Baker et al. 2020) identified the current pandemic as having the most substantial influence on stock market volatility in the history of pandemics. It also blames greater volatility on government limits on economic activity and consumer rights. (Ozili and Arun 2020) was studied COVID 19 and its impact on economic conditions and financial sector performance in the U.S.A., U.K., Japan, and S. Africa. Their findings reveal that lockdown days, monetary policy choices, and foreign travel restrictions substantially changed stock market prices in all analysed nations. (Dev and Sengupta 2020) stated that the financial markets were already poisonous, and the introduction of COVID-19 exacerbated the price declines, causing stock market collapses globally. A crisis-like scenario might cause unanticipated stock market fluctuations, defying traditional variables connections. (Zaremba et al. 2020) whether the government's response to COVID-19 reduces global stock market volatility. They show a considerable rise in stock market volatility in nations where governments adopt aggressive measures to combat COVID-19, such as education campaigns and public event cancellations. (Haroon and Rizvi 2020) examine whether COVID-19 news coverage affects volatility. Transportation, car, energy, and travel & leisure industries are most affected by volatility fluctuations.

The majority of sectors studied showed no substantial changes in volatility due to media coverage or news mood. (Baek, Mohanty, and Glambosky 2020) COVID-19 has influenced

US stock market volatility. An AR model with Markov Switching identifies a regime transition from low to high volatility. Indicators of economic change are identified using machine learning feature selection methods. This study shows that COVID-19 news affects volatility. However, the impact of negative COVID-19 information is more significant, suggesting a negativity bias. All industries see substantial increases in total and idiosyncratic risk, although changes in systematic risk differ. (Al-Awadhi et al. 2020) examines the impact of infectious illnesses on the stock market. Using panel data analysis, we explore the effects of the COVID-19 virus on the Chinese stock market. The data show that daily increases in COVID-19 verified cases and deaths negatively affected stock returns across all firms. According to the (He et al. 2020) study, the coronavirus pandemic is a disease that has killed many people and affected the Indian stock markets, prompting many academics to examine it. Using a global sample of 64 countries, (Ashraf 2021) looked at the impact of COVID 19 on stock market returns and discovered that as the number of confirmed cases increased, stock market returns decreased. (Narayan et al.2020) A study of Japanese stock market returns using the Yen–USD exchange rate. COVID-19's impact on the exchange rate and stock returns in Japan. Pre-COVID-19 stock returns rose from 24% to 49%. They discovered that the exchange rate influenced the COVID-19 epidemic.

(Hawaldar and Mallikarjunappa 2010) Traditional methods of evaluating volatility include historical volatility and Bollinger bands, which general investors easily comprehend. Modern techniques include algorithmic functions like ARCH, GARCH, EGARCH, TARCH, etc. These volatility models describe and estimate the volatility of time series data. (Bal, Letters, and 2021 n.d.) Indian sectoral stock market volatility and COVID-19 are examined nonlinearly. Our hypothesis is that lagged information impacts COVID-19 stock market volatility. The suggested link is vital since the COVID-19 epidemic has impacted the global economy. This epidemic has caused unparalleled worldwide shock, increasing market volatility. India imposed a state of lockdown and self-isolation to combat the issue. These policies hampered economic activity and increased market uncertainty. (ALAM et al. 2020) the impact of COVID-19 shutdown on the Indian stock market: abnormal returns decreased during the pandemic pre-lockdown. A positive and significant abnormal return was seen throughout the lockdown as the public acquired trust. COVID-19 influences stock markets, according to available resources; nevertheless, few research has been conducted too far, particularly in emerging markets such as India. There were still many contradictions in the test results. COVID-19 has also been the subject of a few research investigations on India's BSE and NSE stock exchanges. As a result, this research used GARCH models to investigate the influence of COVID-19 on the Indian stock market.

IMPORTANCE OF THE STUDY

This COVID 19 pandemic has had a huge impact on every business and the whole world. Understanding how the oldest stock market in India, Bombay, and another significant market, the National Stock Exchange, has affected the Indian financial industry is critical. Researchers will be able to establish how much of a difference between the impacts of a pandemic and a covid as a result of this experiment. The capacity to secure their money and participate in new sectors will also assist new or retail investors.

OBJECTIVES OF THE STUDY

- ✓ To investigate the stationarity of the NSE and BSE market returns data series.
- ✓ To analyse the volatility effect during COVID-19 period with non-pandemic period

III. RESEARCH METHODOLOGY

This study is wholly based on secondary data, and it conducted several tests and analysis. All the data used for this study was acquired from the official website of the Bombay Stock Exchange (Sensex) and the National Stock Exchange (Nifty 50). The daily market data were collected for the period between January 2020 to December 2020 (daily observation). The study was undertaken from April 1 to September 30, specified as a COVID 19 pandemic period. The data were converted into returns, and the logarithmic difference has calculated as per the following equation 1,

$$R_t = (P_t) - (P_{t-1}) / (P_{t-1}) \qquad ---- (1)$$

Where Rt is the daily market index at time t. P_t denotes the market index at time period t, and P_{t-1} represents the market index in the selected market at time period t-1. For analysis, the data "Eviews 10" statistical software package and Microsoft Excel were used to perform econometric analysis. Based on the sample kurtosis and skewness, the Jarque-Bera test is a goodness-of-fit measure of departure from normality. Augmented Dickey-Fuller (Stationarity) test applied to validate the stationarity of the various data series, Durbin-Watson test, were applied to check the normality, the GARCH models to use to compare the COVID 19 impact during the pandemic and non-pandemic periods.

THEORETICAL FRAMEWORK OF THE STUDY

GARCH MODEL

(Engle and Bollerslev 1986) created GARCH to anticipate price volatility. It was based on Robert Engle's seminal Autoregressive Conditional Heteroskedasticity (ARCH) model from 1982. GARCH models may be used to analyse a wide range of financial data, including macroeconomic data. They use the data to price assets and forecast returns in order to make asset allocation, hedging, risk management, and portfolio optimization decisions. When the variance of the error term fluctuates, GARCH models are used. That is the word for heteroskedastic mistake. Heteroskedasticity describes the irregular fluctuation of an error term (or variable). When there is heteroskedasticity, observations do not follow a linear pattern. Rather, they assemble. Using constant variance statistical models on this data will yield unpredictable results and predictive value. The error term variance in GARCH models is thought to function as the average error term size in previous periods. Because the error term follows an autoregressive moving average pattern, it has conditional heteroskedasticity. That is, it is a result of its own prior values.

GARCH equation 2 $\qquad \sigma_t^2 = \alpha_0 + \sum_{i=1}^{q} \alpha_i \varepsilon_{t-i}^2 + \sum_{j=1}^{p} \beta_j \sigma_{t-j}^2 \quad --- (2)$

EGARCH MODEL

The Exponential GARCH (EGARCH) model was first proposed by (Nelson 1991) to overcome some weaknesses of the GARCH model in handling financial time series. The GARCH model imposes nonnegative limitations on the parameters, α_i and β_j while there are no restrictions on these restrictions in the EGARCH model. In this model, the conditional variance, Z_t, is an asymmetric function of lagged disturbances ε_{t-i} with particular interest to allow for asymmetric effects between positive and negative assets retuned, the following equation 3

$$log\sigma_t^2 = \varepsilon + \sum_{i=1}^{p} g(Z_{t-i}) + \sum_{j=1}^{q} \beta_j log\sigma_t^2, \text{ Were } Z_{t-i} = \frac{\varepsilon_{t-i}}{\sigma_{t-i}} \text{ --- (3)}$$

Asymmetric GARCH MODEL

The absolute value GARCH model is specified as equation $\sigma_t^2 = \epsilon + \alpha\varepsilon_{t-1}^2 + \beta\sigma_{t-1}^2 + \gamma\varepsilon_{t-i}$ --- (4)

IV.ANALYSIS AND INTERPRETATION

DESCRIPTIVE STATISTICS

Table -1 presents the descriptive statistics of the Bombay stock exchange and National stock exchange returns.
Table - 1

Statistics	BSE Return	NSE Return
Mean	10.5343	9.3107
Std. Devn	0.1290	0.1304
Skewness	-0.5127	-0.5532
Kurtosis	2.6095	2.6504
Jarque-Bera	12.5429	14.0266
Probability	0.0018	0.0009

Source: Author's Calculation.

As per the table, it is observed that the average mean returns of the Bombay stock market return are higher than the National stock exchange return. A higher mean value suggests significantly higher market variations across stock returns. And Standard deviation of BSE return is a little higher than NSE, which denotes the BSE market is volatile than NSE returns. The skewness for returns for both the returns is negative, which means it is an asymmetric effect in the market. The kurtosis value is less than three, indicating that the data is platykurtic. The Jarque-Bera test for normality portrays a significance level of 5%, showing much higher than the critical value. Hence, the rejection of the null hypothesis means the time series data are not normally distributed.

Augmented Dickey-Fuller Unit Root Test

Before examining the GARCH models in Indian capital markets, it is essential to check the univariate properties of the data series are nonstationary or contain a unit root. For that, the ADF unit root test was calculated as per the following equation 5,

$$\Delta Y_t = \ \beta_1 + \beta_2 t + \delta Y_{t-1} + \sum_{i=1}^{m} \alpha i \, \Delta Y_{t-i} + \varepsilon_t \text{ ----- (5)}$$

Where δY_{t-1} is the first difference operation, β_1, $\beta_2 t$ are coefficients to be estimated. $\delta = 0$, ε_t Is white noise error term, if the estimated slope of coefficient n_t in this regression δ (hypothesis) is zero or not. if it is zero, then Y_t Is nonstationary. The ADF null hypothesis is there as unit root in the time series, whereas the alternative is - no root unit and stationery. It is observed and presented in table 2

Table - 2

ADF Levels	Coefficient (BSE)	Probability	Coefficient (NSE)	Probability
At level	-0.2700	0.9259	-0.2485	0.9289
1st Difference	-17.4119	0.0000	-17.5446	0.0000

Source: Author's Calculation.

On observing table 2, it shows that at level BSE and NSE data series, critical values are more than the 5% confidence level; it's called nonstationary data. Therefore, while taking into first level difference, the crucial importance of both the data series is less than the 5% confidence level. So, the null hypothesis has rejected the data found to be stationary. Hence, the data should be taken into the first level for further calculations. Graphical representations of the ADF test are following in figure 1.

Figure 1
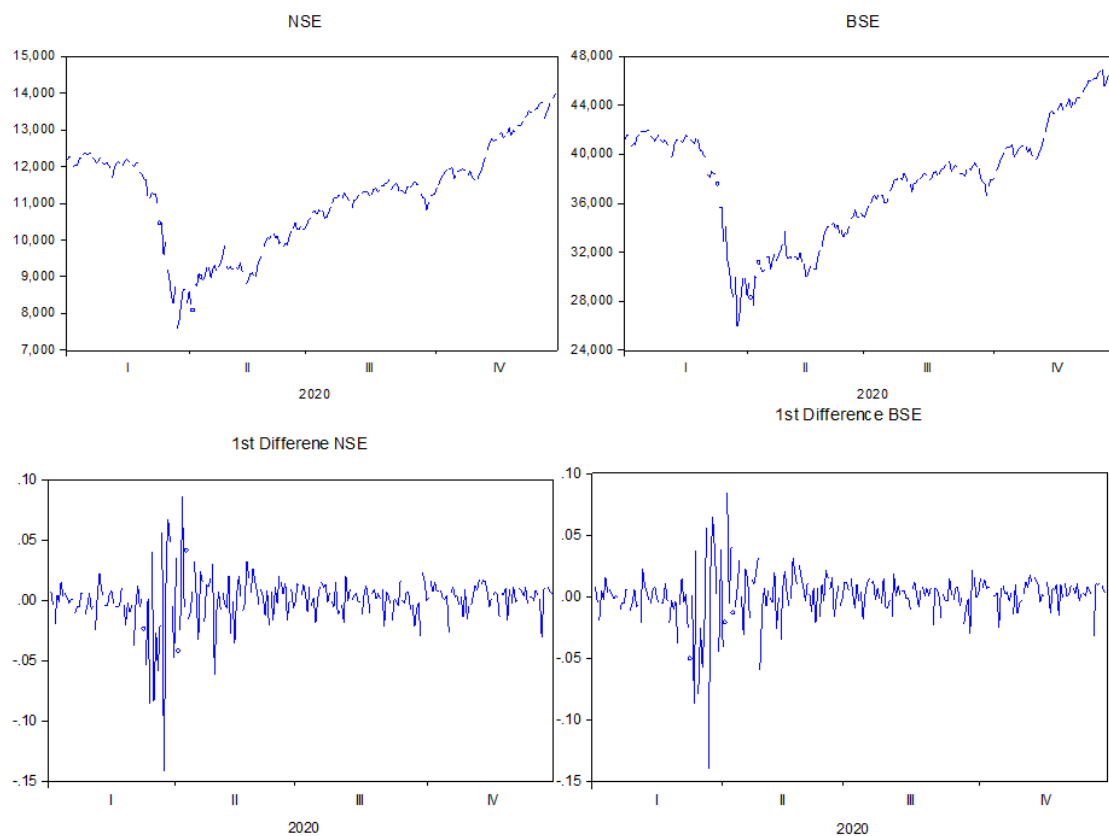
Results of GARCH models with Covid Impact

Table -3 presents the results of the GARCH models, which includes GARCH, EGARCH, Asymmetric GARCH and COVID -19 impact based on equations

Table 3

Particulars	BSE Return	NSE Return
GARCH (1,1) **α**	-0.2291 (0.105)	-0.2877 (0.077)
EGARCH **β**	-0.0157 (0.833)	0.0024 (0.973)
Asymmetric GARCH **γ**	-0.2186 (0.000)	-0.1993 (0.000)
COVID 19 **ε**	0.9728 (0.000)	0.9655 (0.000)
Adjusted R2	0.886	0.893
Durbin-Watson stat	2.144	2.083

Source: Author's Calculation.

The result of analysis in table 3 shows that the value of GARCH (1,1) α is negative in both markets. The significance value is more than 5%; hence there is no volatility clustering

effect in BSE and NSE during this study period. But in EGARCH β, the coefficient value is negative in BSE and Positive in NSE. Still, the market probability value is greater than the 5% level, so past volatility cannot help predict future volatility in those markets. In the Asymmetric GARCH γ, the market p-value is 0.000, which is significant in the 5% level, and the coefficient value is negative, which implies that bad news will increase volatility more than the good news of the market. And the COVID -19 has a strong impact on BSE and NSE, the p-value is less than a 5% level of significance, and the coefficient value is around 96% which shows there is a high impact in the Indian stock market. The adjusted R^2 value is about 0.88, which means the model is more predictive, and the Durbin Watson stat also equals 2, which denotes the positive serial correlation in the residuals. Therefore, the model is best for study. Hence, it confirms that the strong evidence that COVID-19 has an impact on Indian capital markets.

V.CONCLUSION

COVID-19 is a pandemic in many ways that have impacted the world, particularly the financial industry. The majority of the study on how these epidemic influences financial markets has been limited and recent. The persistence of this study was to look more closely at the impact of the COVID-19 pandemic on the Indian capital market. We used daily historical panel data from the BSE and NSE from January 2020 to December 2020. The investigation was conducted from April 1 to September 30 during a COVID 19 epidemic. This research observed that the data in the study were not stationary but rather stationary while ADF was being evaluated in the beginning. The results of GARCH models demonstrate that there is no volatility clustering impact throughout the study period. It indicates that any bad news will boost volatility more than any good news in the market, which is extremely volatile. Using GARCH models, the COVID – 19 pandemic period significantly influenced both Indian markets. Fear and uncertainty about the repercussions of a pandemic will cause the less educated to abandon their beliefs in favour of better-informed ones. To improve the financial market and attract new investors to the Indian Stock Exchange, the study recommended that political and economic policies such as a stable political environment, incentives for indigenous companies, economic diversification, and a flexible exchange rate regime be implemented.

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A STUDY ON USERS' OPINION ON CYBER SECURITY

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Abstract

More technical advancements in commerce and payment systems questioned the level of cyber security in the users' system. Cybersecurity attracts paramount significance due to heavy reliance in the present digitally developing contemporary business world. This study focused on collection of users opinion towards cyber security. Data collected towards opinion on cyber security from 112 respondents through convenience sampling technique. Frequency analysis and correlation have applied to analyse the data.

Keywords: Cybersecurity, Frequency Analysis, Correlation, Two-step Authentication

1.INTRODUCTION

Cyber Security was designed to help learners develop a deeper understanding of modern information and system protection technology and methods. Computer security, cybersecurity or information technology security (IT security) is the protection of computer systems and networks from information disclosure, theft of or damage to their hardware, software, or electronic data, as well as from the disruption or misdirection of the services they provide. The field is becoming increasingly significant due to the increased reliance on computer systems, the Internet and network wireless standards such as Bluetooth and Wi-Fi, and due to the growth of "smart" devices, including smartphones, televisions, and the various devices that constitute the "Internet of things". Owing to its complexity, both in terms of politics and technology, cybersecurity is also one of the major challenges in the contemporary world. Cybersecurity is primarily about people, processes, and technologies working together to encompass the full range of threat reduction, vulnerability reduction, deterrence, international engagement, incident response, resiliency, and recovery policies and activities, including computer network operations, information assurance, law enforcement, etc."

2.REVIEW OF LITERATURE

Nir Kshetri(2016) in his paper entitled "Cybercrime and cybersecurity in India: causes, consequences and implications for the future" discusses that Cybercrime is rising rapidly in India. Developing economies such as India face unique cybercrime risks. This paper examines cybercrime and cybersecurity in India. The literature on which this paper draws is diverse, encompassing the work of economists, criminologists, institutionalists and international relations theorists. We develop a framework that delineates the relationships of formal and informal institutions, various causes of prosperity and poverty and international relations related aspects with cybercrime and cybersecurity and apply it to analyze the cybercrime and cybersecurity situations in India. The findings suggest that developmental, institutional and international relations issues are significant to cybercrime and cybersecurity in developing countries.

M M Chaturvedi et al (2008) in their paper entitled "Cyber Security Infrastructure in India: A Study", describe the need for cyber security infrastructure to protect the evolving ICT infrastructure in modern information society does not need any emphasis. ICT infrastructure is the thread through which all critical national infrastructures are woven together. Existence of a trustworthy cyber security infrastructure is a precondition for all E-governance and E-commerce initiatives being taken world over. Attempt is being made in this paper to present a snapshot of this infrastructure, likely trends and imperatives that emerge from this study in Indian context.

Singh N, Rishi A(2015) in his article "Pyramid: A Case Study of Cyber Security in India" portrays that As the world becomes increasingly interlinked through the Internet, cyberspace frauds are also on the rise. This is a case study on a company, Pyramid Cyber Security (P) Ltd., which specializes in digital crime, fraud and forensic solutions and services in India. Over the years, the company has established several digital forensics laboratories and security projects for agencies in law enforcement, the public sector and corporate organizations. With the scalability, flexibility and economic advantage offered by cloud computing, more and more organizations are moving towards cloud for their applications. With all the benefits of cloud computing, it also opens up a company to the danger of digital crime and security breaches on the cloud platform. This has thrown open new vistas for Pyramid, putting it in a dilemma of whether to focus on the existing business or explore new opportunities in cloud forensics investigation thrown by the wide acceptance of cloud computing. It also poses the question whether a company should go in for pre-incident or post-incident digital network security architecture.

Priti Saxena et al (2012) in the paper entitled "A Cyber Era Approach for Building Awareness in Cyber Security for Educational System in India" discuss that Cyber security is the activity of protecting information and information systems (networks, computers, databases, data centers and applications) with appropriate procedural and technological security measures. Firewalls, antivirus software, and other technological solutions for safeguarding personal data and computer networks are essential but not sufficient to ensure security. As our nation rapidly builds its Cyber-Infrastructure, it is equally important that we educate our population to work properly with this infrastructure. Cyber-Ethics, Cyber-Safety, and Cyber-Security issues need to be integrated in the educational process beginning at an early age. The valuable aspects for cyber-security are technology, operations and awareness, training and education. This paper focuses on issues related to cyber-security in India and presents various methods in bringing awareness at founder levels in the educational system.

Subodh Kesharwani et al (2019). In "Cyber Security in India: Threats and Challenges" ,With the advent of the information age, technology has evolved at a lightning speed, but there has been incredible growth in the cyber world both in its prevalence as well as disruptive ways. At present, there has been a rise in the problem of security in the cyber domain mainly in digital privacy and governance structure. With the digital privacy norms and cyber governance framework, it is getting harder to pace with cybercrimes even after rigorous cyber security. Cyber-attacks continue to appear as a global threat; hence, organizations need to establish innovative methods in the cyber digital world to cater to cyber-attacks.

Gulshan Shrivastava , Kavita Sharma , Manju Khari and Syeda Erfana Zohora (2018), in "Role of Cyber Security and Cyber Forensics in India",, describe cyber forensics, also known as

computer forensics, which is a subdivision of digital forensic science, relating to evidence detection in computers and digital storage media. The purpose of cyber forensics is the forensically-sound investigation of digital media with the intent to: identify, preserve, recover, analyze, present facts, and opinions; concerning the digital information. Even though it is generally allied with the analysis of cyber-based crimes, computer forensics may also be used in civil proceedings. Evidence composed from cyber forensic analysis is typically subjected to similar procedures and performs as supplementary digital evidence. With these advancements, it was desired that cyber forensics be to protect users and remain citizen-centric. This chapter shows that there is additional research needed to understand the implications of cyber forensic research to improve detection of cyber crimes

Kshetri, Nir (2017) in "Cybersecurity in India: Regulations, governance, institutional capacity and market mechanisms", explains that The meteoric rise in cybercrime has been an issue of pressing concern to businesses and consumers in India. Among the Indian organizations, which responded to KPMG's (2014) Cybercrime Survey report 2014, 89% considered cybercrime as a "major threat" (p, 3). One estimate suggested that 42 million Indians were victimized online in 2011

Rajesh Kumar Goutam,(2015) in the article "Importance of Cyber Security",explains that Governments, military, organizations, financial institutions, universities and other businesses collect, process and store a large amount of confidential information and data on computers and transmit that data over networks to other computers. With the continuous rapid growth of volume and sophistication of cyber attacks, quick attempts are required to secure sensitive business and personal information, as well as to protect national security. The paper details the nature of cyberspace and shows how the internet is unsecure to transmit confidential and financial information. We demonstrated that hacking is now common and harmful for the global economy and security and presented the various methods of cyber attacks in India and worldwide.

Saurabh Mishra et al (2016) in "A Study on Cyber Security, Its Issues and Cyber Crime Rates in India", described that In the current technological era, use of computers becomes an essential part of our lives. But this part is also affected by a new breed of security known as cyber security. It is a global issue that arises by different organisations. This paper presents the global cyber security scenario, cyber security and its practices, and firms who are major stakeholders in the cyber security. At the end counter measures of cyber crimes, its average rate is calculated in India during the years 2009–2013.

S R Kumar et al(2016),in the paper "Recommendations for effective cyber security execution," state that "In the arena of computer age cyber security is a big concern to prevent resources of networks, confidential data and crucial information in an organization. The motive of this paper is to highlight the different types of cyber threats and their solution to overcome from them. Besides that, it also describes the different aspects of cyber crime and its security in the global world. Now-a-days, with the expansion of internet usage, cyber security is not restricted to a personal workstation, but also used to suppress information of personal mobile devices like tabs and cell phones because they have become very imperative medium of information transfer due to the current advancements in technology. In order to resolve cyber security issues, the security researcher's community including government sector, academia, private sector must work together to understand the emerging threats to the computing world.

3.RESEARCH METHODOLOGY

OBJECTIVE OF THE STUDY:
- To study users' opinion on Cyber Security.
- To study the awareness about Cyber Security among users

The type of research used in this study is Descriptive research design. Convenience Sampling was used for the study. The total sample size was 112. Both Primary and Secondary data were used in the study.

Following tools were used for analysis
- Frequency analysis
- Correlation

4. RESULTS AND DISCUSSIONS

Table 1-VERSION OF WINDOWS

Version of Windows	Frequency	PERCENTAGE
WINDOW 10	86	77
WINDOW 8	15	13.3
OTHERS	11	9.7
TOTAL	112	100

It is found from the Table-1 that 77% of users installed windows 10, 13.3% of customer installed window 8, 9.7% of customer installed other version of Windows. Hamdani et al (2021) argued that there existed a relationship between OS versions and cyberattacks.

Table 2-TYPE OF WEB BROWSER

Type of Web Browser	NO OF RESPONDENTS	PERCENTAGE
INTERNET EXPLORER	9	8
CHROME	103	92
MOZILLA	0	0
MICROSOFT's EDGE	0	0
TOTAL	112	100

From the above table and chart, it is clearly shown that 103% of the users have the habit of using used Google's chrome and 9% of the respondents use internet explorer.

Table 3 -FREQUENCY OF UPDATING OS

PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
AUTO UPDATE	71	63.4
ONCE IN A MONTH	23	20.5
NEVER	18	16.1
TOTAL	112	100

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 It is clearly shown that 62.8% of the respondents' set to update automatically their OS ,21.2% of the respondents update their OS at least once a month and 15.9% of the respondents never update the windows.

Table 4 -ANTI-VIRUS SOFTWARE INSTALLED ON USER'S COMPUTER

PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
YES	90	80.4
NO	18	16.1
DON'T KNOW	4	3.5
TOTAL	112	100

It is observed from the Table 4 that 80.4% of the respondents have installed anti-virus software in their computer,16.1% of the respondents have not installed any anti-virus software in their computer and 3.5% of the respondents responded that they don't know about the anti-virus software installed on their computer.

Table 5-FREQUENCY OF UPDATE OF ANTIVIRUS SOFTWARE

PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
AT LEAST ONCE A MONTH	41	36.6
OCCASIONALLY	54	48.2
NEVER	17	15.2
TOTAL	112	100

 It is clearly shown that 36.6% of the respondents update once in a month,48.2% of the respondents update occasionally and 15.2% of the respondents never update Anti-virus

software

Table 6-USAGE of TWO FACTOR AUTHENTICATION

PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
YES	75	67
NO	37	33
TOTAL	112	100

It is clearly shown that 67 % of the respondents have two factor authentication on the computer,33% of the respondents do not have the two factor authentication on the computer

Table 7-USE OF FIREWALL SOFTWARE

PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
YES	65	58
NO	25	22.3
DON'T KNOW	22	19.6
TOTAL	112	100

It is clearly shown that58 % of the respondents use firewall software on the computer,22.3% of the respondents do not use the firewall software on the computer, and 19.6% of the respondents don't know about firewall software on the computer.

Table 8- PERSON RESPONSIBLE FOR INSTALLING AND MAINTAINING SECURITY SOFTWARE ON USER'S COMPUTER

PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
EMPLOYEES	18	16.1
ADMINISTRATOR	58	51.8
IT PERSON	36	32.1
TOTAL	112	100

It is clearly shown that 16.1 % of the employee is responsible for installing and maintaining security software on the computer ,51.8% of the administrator is responsible for installing and maintaining security software on the computer,32.1%IT person responsible for installing and maintaining security software on the computer.

Table 9 -USE OF OTP SECURITY SUITE

PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
YES	41	36.6
NO	49	43.8
DON'T KNOW	22	19.6
TOTAL	112	100

It is clearly shown that 36.6% of the respondents have an open OTP security suit on the computer,43.8% of the respondents do not have an open OTP security suit on the computer, ,19.6% of the respondents don't know about the open OTP security suit on the computer.

Table 10- CORRELATION COEFFICIENT ANALYSIS

Null hypothesis (H0): There is no significant relationship exists between frequency of Antivirus software updation and type of anti-virus software used
Alternate hypothesis (H1): There is significant relationship exists between frequency of Antivirus software updation and type of anti-virus software used

Correlations			
		Frequency of Antivirus Software Updation	Type of Anti-Virus Software Used
Frequency of Antivirus Software Updation	Pearson Correlation	1	-.991
	Sig. (2-tailed)		.086
	N	112	112
Type of Anti-Virus Software Used	Pearson Correlation	-.991	1
	Sig. (2-tailed)	.086	
	N	112	112

It is inferred from the table 10 that there existed a negative correlation between frequency of Antivirus software updation and type of anti-virus software used. It is found that there existed no significant relationship between frequency of Antivirus software updation and type of anti-virus software used (-.991, p = 0.086) and hence the null hypothesis is accepted at five percent level of significance.

The study helped us to know how to create customer relationships and maintain it. The data was collected from various sources and also through tools like questionnaire and relevant interaction with Manager of RC devs, and relevant interaction with concerned persons. The need was identified in the form of findings and suitable suggestions. To conclude this maintaining good relationship with the customer leads to every business a great success .

5.CONCLUSION

The study helped us to know how to manage cyber security and threats.. The data was collected from various sources and also through tools like questionnaires and relevant interaction with respondents.IT infrastructure grows vulnerable through attacks by insurgents/terrorists or cyber criminals with the objective to immobilize and paralyze day-to-day activities of the nation. Such damage would cause short and long term setbacks to the economy. Hence proper precautions to be taken to manage the cyber crimes and threats.

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CULTURE: ITS IMPACT ON GLOBAL BUSINESS

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Abstract

Culture is a set system of values in a society which reflects in the expectations and values of human beings. In the field of international business it is observed that managers often face the problem of dealing and meeting the expectation of people from different culture. What one applies in one region may not be the solution in another region because different regions have different value systems and meeting the expectation of everyone often becomes a tedious task for the manager. Successful managers too have to meet with failures in the international field because along with managerial knowledge they have to deal with mindset of people belonging to different cultures and values. The present study is thus an attempt to study what causes differences in people belonging to different culture and how managers are dealing with the issue.

I.INTRODUCTION

Culture is a shared system of meanings. It gives emphasis to what are our expectations, what we expect and what we value. Culture presents itself at different levels. National culture is one where different countries have different cultures. Organizational culture is the way in which attitudes are expressed within a particular organization.

When we look at our management students onething that strikes the mind that most of them are well qualified in the field of management and are well versed with all the latest developments in the field of management. But , are these solutions really effective under all circumstances and can be applied in all situations, that remains the main question.

Many international renowned companies have failed to imply the universal rules of management. Even the policy of management by exception have failed in most of the European countries, because managers were apprehensive in confirming to the abstract nature of management.

It is seen that international managers have the toughest time as because they seem to be working on different premises at the same time. The premises maybe the culture in which they are working in, the culture of their origin and the culture which they are coming from. It has also been observed that even though certain measures like accountability, authority, fellowship etc

exists across different cultures, the way in which they are interpreted across different cultures makes the difference.

Internationalization of business was brought about with the belief that it will create a common market which will make the life of international managers much easier, this was done considering the examples of Mcdonalds, cocacola etc. where taste, market and culture remain the same. The essence of culture is often not visible in the surface. It is the shared way of people in the world. In addition to this, as globalization takes in the need for standardization in organizational design and products also becomes important. Along with this the managers are under constant pressure to adapt to local characteristics of the place, the cultural and socio-political system.

Renowned writers Peters and Waterman in their book 'In Search of Excellence' talked about taking a phenomenon to pieces and also thinking about the consequences before acting which has led to wide acceptance of technologies. Technologies are thought to work in the same level everywhere even on the moon. But this successful phenomenon tends to become a huge failure when applied to people from different cultures.

The Japanese people are quick to act on certain aspects of culture and internalization, though, they were not the ones who discovered the thought 'when in Rome, do as the Romans do', they are more ardent followers of this thought, more than the western people. Internationalization of business requires more knowledge about cultural patterns of business. The organizational patterns of 1970's though threw light on environment as an important consideration but, they failed to realize the impact of culture.

The paper throws light on cultural differences that exists around the world and how these difference affects business activities around the globe.

Basis of cultural differences

The basic cultural differences are seen in the differences to solutions of certain problems. Often cultural differences exists because of the following reasons:

- Relationship among people
- Differences due to passage of time
- Relating to environment

Relationship among people:

Human beings deal with each other at five different orientations. They are:

Universalism vs particularism: According to universalists, what is good and what is right is always applicable. While in particularism greater emphasis is given to obligation of relationship and the circumstances.

Individualism vs communitariaism : The point here is to see whether individuals consider themselves as part of a group. People can focus mostly on individuals so that they can later form a group or on the group first as they form a part of the larger community.

Specific vs diffuse : When the business person involves himself in a personal relationship rather than concentrating only on the contract, he is in a position to develop a long term business relationship as well. In many countries diffused relationship plays an important role.

Neutral vs emotional: whether our objectives should be emotional or detached or emotional layers should be there. It is seen that in North America and north west Europe the relationships are highly instrumental. But somewhere in the South, emotional relationships are considered more important.

Ascription vs achievement: Achievement means judging someone on the basis of recent accomplishments but ascription means judging someone on the basis of his or her birth, gender or age.

Differences due to passage of time

Cultural differences are also noted in how societies perceives time. It is seen that in some societies the past achievements of people are not calculated but what plans they have made for the future are taken into account. Somewhere else past accomplishments are greatly recognized. These differences are more often due to culture. The differences in time is often seen in the American and Dutch point of view. The Americans like to start everything from zero and present performance is the most important to them. While, the French lays more emphasis on the past rather than the present.

Relating to the environment

Cultural differences are also seen as to how people see the environment. Some culture believe that the main factor behind good and bad is the person himself where as other feel that it is the environment which affects decisions.

Best way of managing organization does not exist

It is seen that although managers try to infuse uniformity in various aspects of organizations, they carry different meaning for different cultures. Every human being carries within himself a system of organizing and interpreting things. Different culture are

seen to have been facing similar problems in business but their approach to deal with them differs.

Most of the management gurus have given us a series of methods as to how effectively organizations can be managed but, here also it is seen that the effectiveness of this methods depends on the environment in which we operate.

Organizations are more often based on paradigms. But is applicable mostly in case of physics but the human world is quite different. In our encounters with other social systems we see that most of them have already preexisted, have certain set values, given themselves names, we cannot expect these systems to understand our ways

Thus, instead of looking at the one best way of organizing things, there are several other ways which are more culturally appropriate. Social interactions can bring about meaningful ways of managing things. These interactions further throw light on the role of culture.

While further assessing culture it is seen that it has three layers:

- The outer layer: the explicit products : In explicit culture, realities are observed in terms of food, language, buildings, houses etc. These are symbols of a deeper level of culture. Prejudices often start on the observable level.

- The middle layer: Norms and values : It reflects deeper layer of values. They are mutual sense of what is right and what is wrong. They can be developed at the formal level as written laws and in the informal level as social laws. Values on the other hand defines what is right and what is wrong. Norms define how one should behave while values define how one should aspire to behave.

- The core: Assumptions and existence: The existence of humans has a core. Survival is the core basic value of any existence. Civilizations have been observed to fight with each other or with nature for survival. Each culture finds its own ways to deal with nature. Such problems are often solved automatically. Groups of people form organizations to solve certain problems. Organizational culture is nothing more than the ways in which groups organize themselves.

Culture vary while solving common problems

People are seen to interpret different meanings in different cultures. While observing categories of culture we come to know why different culture have different value systems and how to manage them while conducting international business. Cultures can be differentiated in

the ways how they intend to solve various problems. Every culture is faced with a certain set of challenges. How they try to solve those issues reflects their thoughts.

CONCLUSION

The present study threw light on the fact as to how culture presents itself to people in layers. These layers are not independent from each other but are complementary. The shared meaning of culture are often man-made. They can be changed with time if more effective solutions are found later on. The solutions found through culture to solve certain basic human universal problems. The main problems faced are: people's relationship to time, human beings and nature. The latter depend on cultural background of people.

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