

**Conference Proceedings on**

# **Global Deceleration: Emergence of New Economy**

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**27th August, 2020**

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**Organised by**

**RAMAIAH INSTITUTE OF MANAGEMENT**  
**Bengaluru (Karnataka), India**

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**Sri M R Anandaram**

Trustee GEF, Director, RIM

MESSAGE

I am glad that 'Global Deceleration: Emergence of New Economy' has been organized by RIM on 27<sup>th</sup> August, 2020. I congratulate the team for choosing a topic which is of great relevance in the present scenario where the economic impact of the Covid-19 pandemic has been largely disruptive. I am sure the Conference will provide useful insights to the corporate world as also a true platform for the researchers to present their research. The papers presented in the Conference, deliberations made by the invited speakers, panelists, industry experts and academicians will enhance the knowledge of students and will be great value addition to them. It will also be a great learning experience for the participants.

I wish good luck for the Conference.



**Sri. B.S. Ramaprasad**  
**Chief Executive, GEF (E & GS)**

MESSAGE

I am delighted to know that RIM has organized one-day Conference on Global Deceleration: Emergence of New Economy' on 27th August 2020. The Conference theme is apt considering the current state of unprecedented domestic, world, political and industrial environment where the pandemic has magnified pre-existing risks to Global economic outlook. The conference will be a good package of learning for the industry and the academia.

I extend my best wishes to the conference organizers, participants and students.



**Sri. Ramachandra G**  
**Chief of Finance, GEF (E & GS)**

MESSAGE

I am pleased to learn that RIM is organizing one - day Conference on Global Deceleration: Emergence of New Economy' on 27<sup>th</sup> August 2020. I congratulate the Dean of RIM and his team for choosing such a relevant topic where the COVID-19 pandemic has had far-reaching consequences beyond the spread of the disease. I am sure this conference will deliberate on the theme and related issues and make valuable contribution to the field.

I extend warm greetings and congratulations to the Chief Guest, invitees of the conference and the organisers and the participants of the Conference.



**Dr. H. Muralidharan**

**Dean, RIM**

### MESSAGE

It gives me immense pleasure to present one- day Conference on Global Deceleration: Emergence of New Economy on 27<sup>th</sup> August, 2020. As the SARS-CoV-2 virus has spread around the globe, concerns have shifted from supply-side manufacturing issues to decreased business in the services sector. The pandemic has caused the largest global recession in history. This conference theme prudently attempts to throw light on the subject through the experiences of the learned people from the industry and the academia and give valuable insights to all the stakeholders. The paper presentations coupled with invited talks by the experts in the field will provide opportunities to the students to enhance their understanding of the economic environment and its implications on the business environment during and after the pandemic. I believe this conference is one step in the direction of our motto of '*Better managers for better tomorrow*'.

I am delighted to welcome all the distinguished delegates, invitees and participants to the Conference.

I congratulate and thank my organising team at RIM. I also acknowledge the support extended by our sister Institutions.

## ***Preface***

Global Deceleration: Emergence of New Economy' has been organized under the auspices of Ramaiah Institute of Management, Bengaluru. The Conference held on 27th August, 2020, follows series of previous editions encompassing relevant themes. This year's conference theme was highly thought provoking and inviting analysis and debate. A total of 30 papers were accepted from the stream of Finance, General management, Marketing and HR. Together with RIM Management Journal the Conference provides researchers a platform to exhibit their research and present it before an intellectual audience. The papers were presented in four parallel sessions. The conference was inaugurated by Mr.B.Ravishankar Director, Intain and also featured three invited talks by Mr. Sudhir Madhugiri, Executive Partner, Gartner Inc, Mr. Shankar Subramanian, Chief Risk Officer and Head of Analytics, Cholamandalam Investment and Finance Co Ltd. And by Mr. Jitender Chauhan, Senior Vice President, 99 acres. The valedictory address was delivered by Dr.Sumit Mitra, Professor-Strategic Management, Indian Institute of Management, Kozhikode.

## **Conference Organising Committee**

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Prof. Jeevitha

## **Key takeaways shared by Industry Experts**

The Industry Experts highlighted on Vulnerable, Unprecedented, Chaotic and Amorphous as the new definition to VUCA, which was meant to be Volatile, Uncertain, Complex and Ambiguous. They also highlighted on how pandemic has delivered a Schumpeterian shock that has busted conventional myths, extinguished long held beliefs, given rise to new behaviors and accelerated change like never. In a way, it has created an Industrial revolution of sorts that has pivoted on technology. The need of the hour is to have businesses define strategy that embeds Digital at the core of business and operating model innovation. The session also highlighted on Quick overview of key questions CXOs are grappling with currently, elements of change in Business and Operating model to manage the VUCA world, examples from around the world on business and operating model innovation and a probable approach for navigating a VUCA world. They also threw light on Covid on E- commerce in general and in Real estate the impact of Covid on industry as a whole, impact on Developers and buyers side and current market sentiments.

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### Finance Papers

#### **PANDEMIC STRUCTURAL DAMAGE IN THE MARKET Structural Damages in Micro, Small and Medium Scale Enterprises: Strategic way Forward**

**Dr. Satya Suresh and Mr. Sundaram Chandrasekaran**

Organization for Economic Co-operation and Development (OECD) recognizes MSME's as key drivers of development goals for a country as they create jobs, generate economic activities for local, rural, backward and neighborhood communities.

According to a 2017 study by OECD, MSMEs contribute to 53% of employment in UK and a whopping 86% in Greece. In the developing economy of Peru, 98% of private enterprises are MSMEs and they contribute to 42% of GDP and account for 60% of employment.

As per Ministry of Micro, Small and Medium enterprises, Government of India, there are 425 lakhs units in operation under these categories in India constituting 95% of the total industrial units in the country. The MSMEs employ 1060 lakhs people, constituting 40% of Indian workforce and are second only to agriculture which employs 2280 lakhs people. American Express Global SME Pulse study in the year 2017 reports that MSME segment in India has been growing at over 10%, much higher than many other segments of India economy. The study further states, 71% of Indian MSMEs were optimistic about their domestic economy compared to 62% in China or 54% in Japan.

MSME's role does not stop with providing jobs and creating wealth, they are also the key suppliers and support systems for the large telecommunication, defence and automobile sectors. The very reason for the thriving of the large sectors can be attributed to the robust players in the MSME sectors. Another important characteristic of MSME sector is the innovation and creation of indigenous technologies that gives an alternative for import

products which costs treasured foreign exchange for the economy as a whole. Finally, any culture that is highlighted by entrepreneurship is an aspiration to the rest of the world. Bay area today is not only a computer start- up ecosystem; it is a place that on- boards

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any enterprise directly to the entire world. Being in Bay area signifies global outlook and a promise to win. MSME's ignites the entrepreneurial culture and passes the baton to the coming generations.

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## **Cash Management A shift in payment pattern of Indian Buyers during Covid 19**

**Ms. Vandana Dhingra**

Cash Management is always one of the cherished objectives of Planners & Policymakers not only in India but all over the world. The current Covid 19 Crisis is the root for shift in the Alternative payment methods. The usage of non-cash payment methods, such as e-wallets, online transactions using e-banking , debit and credit cards will increase extensively due to impossibility of doing face to face transactions. People are forced to find alternative ways of shopping in the wake of Corona virus crisis, and hence there will be shift in the pattern of purchase (from real shopping to virtual/online shopping), and online payment methods. Not only this, certain payments like, mobile recharge, electricity and water bills, municipal taxes etc. are to be made online. People who were reluctant or slow in adapting to online payment methods have no choice but to adopt the non-traditional payment alternatives (m-wallets, Paytm, NEFT, RTGS, IMPS, etc). The Indian Income Tax act also encourages non-cash payments by the customers through Section 44AD, Section 40A(3), to name a few. The paper examines the impact of Covid 19 on the payment pattern of Indian buyers by comparing the two scenarios 1. Before Covid 19, and 2. During Covid 19. The RBI statistic of payment methods from November 2019 to May 2019 To extract the results, statistical test like Paired t-test have been used with the help of SPSS software. The results indicate that covid 19 has vital impact on non-cash payment methods.

***Key Words: Covid 19, E-Payment, M-Payment, RTGS, IMPS, Non-traditional Payment Methods, Alternative Payment Methods***

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## **COVID 19 - Impact on the Performance of Pharmaceutical Stocks in India**

**Dr. S. Nagalakshmi**

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The purpose of the research is to analyze the impact of Covid 19 on leading stocks of pharmaceutical sector which are listed in NSE of India. For the study, six leading companies performance with respect to risk and return for a period of six months are taken into consideration and the selection was done on the basis of market capitalization of the companies. The general hypothecation of this research was that during this pandemic, performance of pharmaceutical stocks will outperform the nifty index and move against the general market trend. The data of six companies' risk and return for a period of six months is considered for the study. It has been observed that pharmaceutical stocks were moving in opposite direction to the general market trend and few stocks have outperformed the industry as well as Nifty Pharma Index proving strong form Efficient Market Theory concept which states that stock market price trend will reflect all information available in the market. This paper emphasizes on the robust investment in R&D followed with backward integration by the pharmaceutical industry for its sustainability in the long run through Athmanirbhar and Make in India concept.

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## **A Study on Stock Market Volatility Due to Covid-19 Pandemic**

**Ms. Anjana Sekhar and Dr. Selvi S**

The rampant spread of COVID-19 outbreak across borders and geographies, has severely impacted almost the whole world and triggered significant downside risks to the overall global economic outlook. The market sentiment across the world is gloomy. This is reflected in the frequent downfall of the shares in the market. Financial markets in India are witnessing sharp volatility currently as a result of the fallout in global markets. Throughout history, there have been events that has had large impact on financial markets globally. The worldwide stock market has a history of crash and recovery, and the Indian stock market is no different from that. It would be a wrong thought to expect a quick economic rebound from the current COVID-19 effect. Financial crisis is an inevitable part in an economy, the current scenario demands time until we know how quickly and efficiently our public-health challenge will be met. This study on stock market volatility assumes that there is a probability of the economy to be

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rebounded, basically across certain sectors. Once this pandemic is over, returning to business and economy, the stock market will start moving in a positive direction and as observed in the past, recovery would be faster than expected.

**Key Words; COVID-19, Volatility, trend analysis**

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## **Technical Indicators as the Risk Minimization Tools in Equity Markets during the Ongoing Pandemic COVID 19**

**Mr. Pavan Chandrappa and Dr. Triveni P**

This paper aims to recommend a conceptual hypothesis for protecting equity-trading capital during the ongoing COVID 19 pandemic. For too long, the stock markets have been viewed for excess profits and ignored the importance of risk minimization in trading activities. An exploratory study approach has been used to acquire new insights on managing downside risk in equity trading. The investigation has stressed more on minimizing the trading risk rather than attempting to derive a magic equation to outperform the markets. During the COVID 19 pandemic while markets being choppy, safeguarding precious capital in the market is more critical than outperforming them. Also, the paper throws light on the validity of market efficiency theories in the contemporary world.

**Keywords: Risk Minimisation, Stock Markets, Exit Approach, COVID-19, Technical Indicators, Excess Returns**

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## **Impact of Lockdown on Pharmaceutical Sector –A Study in the Indian Context**

**Ms.Aakriri Rai and Dr.Kumuda P.R**

The objective of this paper is to find out the impact of lockdown due to COVID-19 on the stock prices of pharmaceutical industry. For this purpose the pharmaceutical companies included in the Pharma Sector index published by NSE are taken as sample. These include Aurobindo, Lupin, Divilabs, Dr. Reddy's Laboratories, Glaxo-Smithline, Torrent pharma, Abbot India, Cipla, Glenmark and Sun pharma. Daily closing prices of these companies over 30 days prior to 23.3.2020 and 30 days after 23.3.2020 are taken and daily returns are computed. The average daily return of 30 days prior is compared with average daily return of 30 days post 23.03.2020. Using a paired t -test at 5% level of

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Significance, the two mean returns are tested for any significant difference. The findings of the study suggest that Lupin, Divilabs, Glaxosmith cline, Torrent, Cipla, Sunpharma and Abbot were significantly impacted by the lock down while Dr. Reddy's, Aurobindo and Glenmark were not significantly impacted by the lock down. The study concludes with appropriate suggestions to investors, traders and companies.

**Key Words: COVID-19, Lockdown, Pharma Sector, Stock prices, NSE**

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## **Stock market highs in the midst of an economic recession: A CAPM perspective**

**Prof. Balasubramanian Venkatadri**

One of the most surprising results about CoVID and economic impacts is the lack of a reflection in the stock markets of the impact of the disease. While the fatality rates and the infections continue to rise, and economic activity shows a deep deceleration, stock markets are close to all time highs. In this study, we find that the economic impact may have been offset by the economic stimulus packages announced by various countries. We evaluate the stimulus package by tracking the effects on the yields of riskfree government securities in various countries and broad index behaviour. This is rooted in the financial hypothesis that investors base their views on asset prices from the difference in earnings from the risk free rate of return. We find that the remarkable fall in bond yields across the world has led to a repricing of riskier assets like stocks or high yield bonds. This in turn reflects in higher stock prices relative to lowered earnings estimates. This result will be helpful for economic analysts who are looking for a reason behind stock market outperformance. It can also be an early warning indicator for a downturn in the stock markets based on the steepening of absolute yields, rather than an inversion in the yield curve.

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## **A Study on Growth and Development of Private Banks based on Criteria of Size, Access, Efficiency, and Stability**

**Dr. Swati Basu Ghose and Mr. Ritesh Kumar Verma**

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Private sector banks are playing an important role in service sector of Indian economy. They have grown over the last few years. In recent years a significant growth in total deposits and loan amount has occurred. The purpose of research paper is to evaluate performance and development of top five private sector banks in India based on the criteria of size, efficiency, access, and stability. The five banks considered for this study are Axis Bank, HDFC Bank, Kotak Mahindra Bank, ICICI Bank, and Yes Bank. The study was based on secondary data obtained from the published annual reports of banks for the period of last five financial years. Analysis of the data reveals that HDFC Bank has performed well compared to other banks. Among these the Axis Bank and Yes Bank had shut down a large number of ATMs. To understand the relationship between total assets held by private sector banks and their profitability, two way ANOVA test was conducted and the result shows that the p-values of some of the selected banks are greater than the level of significance, and hence we accept the null hypothesis that there is no relationship between total assets and profitability of private sector banks.

***Key Words: Private Sector Banks, Profitability, Total Assets, Performance of banks.***

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## **A Study on the Impact of COVID-19 on Currency Exchange and Stock Market**

**Ms. Nidhi Singh and Prof. Meghna Verma**

COVID-19 Pandemic has disrupted the world in many ways, the preventive measure taken by various governments across the globe involves social distancing and have also forced countries to go for complete lockdown. These preventive measures have resulted in an economic disruption and has profound impact on financial markets and forex trading, thus adversely affected the Indian economy. The rupee has depreciated in March and fallen to its lowest level since September 2019. This paper attempts to examine whether or not a causal relationship exists between forex exchange rates and stock market. By applying the statistical techniques like Correlation, Regression and Variance test, the relationship between USD/INR exchange rate returns and Indian stock market indices (SENSEX AND NIFTY50) were determined for data between May 2017 to April 2020 keeping in mind the current pandemic situation i.e. COVID-19 and its impact on it. The correlation results show that there is a negative relation between Indian stock market

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indices and currency on an yearly basis which signifies that as the stock market increases the value of the exchange rate will decrease causing the rupee value to appreciate, Regression results shows that increase in stock indices leads to decrease in currency exchange returns or vice versa and Variance shows the volatility of the currency exchange and stock indices in the market. The Variance analysis result based on data from December 2019 to June 2020 shows that BSE and NSE is highly volatile then Currency exchange. This paper may help in shaping a comprehensive response to improve the forex market efficiency during such a Black Swan event.

***Key Words: Forex market, Stock Indices (NSE and BSE), COVID-19, Currency Exchange, Correlation, Regression and Variance.***

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## **A Study on the effect Of GDP on the Stock Market Performance among Select Automobile Companies and Industry**

**Dr. TN Anuradha and Sanketh Hegde K**

Gross Domestic Product is the vital macroeconomic parameter both as an indication of the capacity of the Economy as also its efficiency. This is so because GDP correlates well with most of the other socio-economic indicators like poverty, unemployment, standard of living and even literacy and standard of health. Consistently growing GDP is likely to positively impact poverty, health care, literacy, employment etc., in the Economy. Hence concept of GDP is critical to understanding the Economic wellbeing of the State. This paper helps to show “The relationship between Gross domestic product and the share price of selected companies. Here, The researcher has taken top five Automobile companies in India. The data with this regard is collected for last five years i.e. From 2015 to 2019. This study also analyses about the impact of GDP over the share price of the companies. India is going through a phase of declining growth and investor confidence, depreciating currency. From this research we came to know that, there is a negative inverse relationship between GDP and share price of the Companies.

***Keywords: The Gross Domestic Product, Share price, Automobile Company***

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## **The Study on the Impact of COVID-19 on banking system with reference to HDFC Bank**

**Mr. Koushik Ravikumar and Prof. Jeevitha R**

The study focuses on the impact of Covid-19 on the banking system with reference to HDFC Bank along with how the said bank uses its technology to benefit its customers in times of pandemic. The main objective is to find out how reduced interest rates helped people save more alongside with moratorium affecting the repayment of loans in HDFC Bank. This study is limited only to the HDFC bank among the private sector banking industry. The sample size of the study is 83. All the respondents provided with questionnaire, which helps us in understanding the research objective and decide on how the bank effectively functions during the pandemic. Data analysis has done by conducting Chi-Square in SPSS software from which we can infer that there is impact of moratorium in the saving and borrowing pattern of the customers.

***Keywords: HDFC bank, Savings pattern, Moratorium, Pandemic, Banking system***

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## **GENERAL MANAGEMENT PAPERS**

### **Athma Nirbhar Bharat: A New Self Resilient India**

**Mr. Nandan P. and Ms. Prathima B.T.**

In India we can see digital divide, economic divide, cultural divide, societal divide, lifestyle divide, demographic divide, political divide, legal divide, geographical divide etc. Though it has been a 7 decades we got independence still India is developing country and Indians are underdeveloped. Is it Lord Brahma written the fate of India? Or Political class, business Class, bureaucrats have written? Even after all foreign invaders had left India, still the life of Indian is not developed to the fullest potential.

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The richer is getting richer and poorer is getting poorer and middle class is under middle class itself. Why it is like this? What made India still is not developed? Is it the policy decisions of governments since independence have gone wrong? Or Greediness of politicians have made Indians to suffer like this? To whom we have to blame or is it the innocence of people is leverage for rich class? Questions are plenty but at the same time we also have answers. How effective these answers are we have to introspect? will the ATHMANIRBHAR BHARATH will solve these questions with right answers. let us explore the policies, measures and incentives under this Nava Bharath Nirman Scheme called ATHMANIRBHAR BHARATH.

**Key Words: Athma Nirbhar Bharath, India, Economic Development**

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## **The impact of the renegotiation of USCM on the agricultural exports of Sinaloa**

**José G. Vargas-Hernández, Icela Flores Osuna and M.S.C. Omar Cristian Vargas  
González**

Mexico, like other countries, invested in measures to attract foreign direct investment to their territories. I therefore signed USCM in 1994, a treaty that imposed Mexico as the largest direct exporter of the United States, a country that is likely to leave the treaty by renegotiating USMC. Therefore, this research is carried out to determine the advantages and disadvantages of renegotiation based on Sinaloa's agricultural exports, with the question of whether it would negatively impact the USMC renegotiation of Sinaloa's agricultural exports, with the hypothesis that renegotiation of USMC has a negative effect on Sinaloa agricultural exports. The purpose of this paper will be with results in favor of the hypothesis employed.

**Keywords: Renegotiation, NAFTA, Sinaloa Exports**

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## **Closure of Educational Institutions due to Covid-19: Study on Higher Education Students**

**Ms. Yeshaswini. B.N, Ms. Manasa. H.B and Ms. Kruthi.V.P**

The Covid-19 pandemic is not only distressing the health of people but is also seen hampering various industries and sectors across the world. In India, the government as

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a part of the nationwide lockdown has closed all educational institutions, as a result, school to postgraduate students are affected. This disruption during the middle of academic semester for higher education students forced them to adopt online classes to complete their syllabi. This study examined the challenges and constraints faced by higher education students during online classes. The results of the study found that respondents did not find online classes effective, they faced technical issues and constraints including internet connectivity, voice quality and lack of interaction. Respondents usually have access to limited data plans, many of them sharing the same network with family members working from home. However, online education appears to be need of the hour for educational institutes, to retain their connect with the students and ensure continuous learning though technical challenges may persist for a while.

***Keywords: Covid-19 pandemic, higher education students, online classes, constraints***

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## **Entrepreneurial models of inclusive civil culture. The case of Zapopan Agro ecological Park**

**Mr. José G. Vargas-Hernández**

This research aims to analyze the model of entrepreneurial inclusive civic culture created and developed in the Zapopan Agro ecological Park (PAZ). Based on the need to rescue vacant urban land use with the participation of residents residing in the surrounding colonies, social movements, civil society and local government, they have designed and implemented actions to create PAZ (PEACE). The Zapopan Agro ecological Park is an area of green innovation where in addition to the cultivation of vegetables, medicinal plants and decoration under relations of cooperation, trust and community support, the formation of social capital that sustains a culture of peace based on environmental sustainability activities. The results of the implementation of this project, born from bottom of the social and power structures, constitute a significant experience in the regeneration of public spaces and green areas that provides greater economic efficiency in terms of family income, a greater relevance of equity, inclusion and social justice and improvement of environmental sustainability. It is concluded that Zapopan Agro ecological Park is a model of entrepreneurial inclusive civil culture. This park marks

a milestone in the regeneration of public spaces with a project of social and environmental relevance.

**Keywords: Inclusive civic culture, agro ecological park, environmental sustainability, Zapopan**

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## **Globalisation and its Impact**

**Mr. Vijay Duggappa**

Globalization is not a new concept all together. Economic globalization is a historical process, the result of human innovation and technological progress. The first era of globalization is said to have broken down in stages beginning with the First World War, and then collapsing with the crisis of the gold standard in the late 1920's and early 1930's. The purpose of thesis research paper is to study that how Globalisation will impact on Indian as well as world economy in different sector. The study also tried to illuminate Globalization.

According to chambers 20th century dictionary means "to make global that is world wide, or effecting or taking into consideration the whole world or all people". The term globalization means increasing trade between nations based on stable Institutions that allow individuals and firms in different nations to exchange goods with minimal friction. Such companies are called Multinational Companies or Transactional Companies'.

**Keywords: Globalisation, Impact, Sectors, Companies**

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## **Marketing Papers**

### **Brand Sustainability During Crisis**

**Mr. Sanjeev Chinnamanthur**

SARS-Cov-2 virus, popularly known as Covid-19 pandemic has spread more farther, wider and faster than any wild fire has ever spread in the history of human kind. Covid-19 is a deadly virus that has infected more than a million in India and more than 10 million across the world. Caused over 28000 deaths in India and over half a million deaths across the world and continues to cause deaths on a daily basis with no respite. The virus spreads human to human via droplets and also spreads airborne as confirmed by world's

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renowned scientists and WHO. There have been series of lockdowns across the world where all businesses are shut. All industries are shut down affecting all sectors of businesses. In India lockdown was announced on March 22nd. Lockdown has all the public transport, malls, cinemas, airports, retail, sabzi mandis and markets were shut. No public gathering of any sort allowed during lockdowns. Except the essentials like chemists and hospitals, basic groceries, fruits and vegetables vendors. And no individual is allowed to step out of the house. This certainly has economic impact in terms of consumer spending and government spending besides several job cuts, pay cuts. Even though the lockdown is being implemented intermittently by the authorities, essentially the markets and the human lives are largely in statue mode. This paper focuses up on how brands sustain such statue mode. How brands survive such a crisis. What brands must do to move across the silent lanes and bylanes of human entitlements and lives.

Come out successfully out of the crisis and continue to succeed even long after the crisis is over. As Covid-19 Pandemic crisis is the first of its kind, this paper presents some little research done in relation to a crisis like this and lays down the approach the brands should adopt in order to overcome such crisis successfully.

**Keywords: Brands, Crisis, Consumer, Customer, Marketing**

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## **Native Advertisement – Next Frontier in Digital Marketing**

**Mr. Nandan Jog**

The purpose of the research is to identify the demand for the native advertisement in future and also it is becoming the best opportunity to use in future for the company to promote their product or service.

Native Advertising is the form of online advertising that matches the form and function of the platform on which it appears.

The main objective of Native Advertising is to

- Creating brand image and emotional connect with customers.
- Driving consumer to take a particular action like singing up for a program or installing it.

There is an options for each and every products and services in the market for the customers. In this era customers do not stay loyal with one particular brand they keep on

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coming accordingly to the recent taste and trends. It has been becoming difficult to the companies to promote their products and services in the existing market and also to convince for the new product. In early days there used to be no more competitors so promotion used to be an easy task. But now people are becoming more conscious in all the aspects they see each and everything in buying one single product, so marketers need to convey the information of the product clearly. And also people are shifting more on digitalization they compare the products before buying.

So my research talks about native advertising which is becoming a powerful tool in promoting and providing the information to the end users. customers need to know about the product and the experience. so company prefer to go with blog, video in promoting the product. I have taken some sample survey of the students to help my research in finding how they make their purchasing decisions and what and all they include as a parameter in buying the product. This primary survey will help my research to estimate the Native Advertisement would be the opportunity in Marketing for future.

In a consumer driven world, the need to understand a customer's demand and susceptibility is absolutely imperative. And this is where big data's indispensable power to identify and foresee a consumer's need and demand come into play. Successful native ads can be designed and created based on these conclusions. As my research throws a light on Native Advertising and how it will be an opportunity in marketing aspects for future trends.

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## **A study on impact of advertisements on sports fans during IPL matches**

**Prof. Lakshmi Kannan & Prof. Arul Jyothi**

Cricket is a religion in India. Millions of fans tune in to be part of IPL festival every year. Additionally, IPL is streamed globally, exposing brands to viewers across geographies. Mobile marketers look at IPL as a great opportunity to drive growth and revenue of brands. With an excited audience, it is easier for marketers to acquire new users. The IPL also allows marketers to re-engage and build a connect with inactive users via discount offers,

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promo codes, and match updates with the objective of monetizing their target customers. IPL hosts almost 60 matches in a season and each match has around 2,400 seconds of ad inventory. Brands are charged for 10-second openings.

Normally, a title sponsor will purchase at least 300 seconds every match, paying nearly Rs 5 lakh for every second. Small sponsors hack up close to Rs 5.75 lakh at equal intervals, while spot purchases of advertisements cost Rs 6 lakh at regular intervals. The premium global smartphone manufacturer, VIVO, bid Rs 2199 crores, which is a 554 per cent increase over the previous contract. In the upcoming IPL seasons, Vivo and IPL will have extensive cooperation in terms of sports events, on-ground activations and marketing campaigns. IPL is a platform of humongous associations, where there is ample opportunity to be associated with the IPL teams. An advertiser can stay away from advertising on TV yet be present, by partnering with teams, explore options like logos on the team jersey, on ground associations and partnership, cheerleader sponsorships, thus creating the best of content for the best of the leagues in the country.

This study is an attempt to find out if the fans take note of the advertisements during the IPL matches seriously or they ignore it. The marketers can make good use of indirect and interactive marketing tools to leverage best result from this source. Sports is a major player in the service sector and marketing of its activities have scaled new heights.

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## **Analysis of Factors Influencing Customer Preference for Pre - Courier Service Apps in the city of Bangalore**

**Ms. Siripireddy Mamatha And Dr. Savitha Rani Ramachandran**

Courier services are parcel delivery firms that help in the delivery of packages and other important documents. The courier industry in India has grown in size and reach. As technology is penetrating every sector, it has also impacted courier services; more so in the courier and post courier stages of the transaction. Introduction of an app for pre courier services is the next step forward for the industry in India. The app will provide a mobile platform to perform all courier transactions like providing users with a platform to cost their parcel's sending service, send package, track the package and make complaints in case of missing package from the comfort of the customer's home. The

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current research focuses on the level of customer acceptance of pre courier services in the form of app (if introduced in India) and the factors that influence such acceptance of the app by customers. Based on the structured questionnaire administered to the respondents residing in Bangalore, the study found that majority of the respondents were very comfortable with the idea of using pre-courier apps if introduced and identified factors such as savings in time & transportation costs and flexibility in booking as the major reasons for their likely adoption of such apps. The high level of acceptance creates a window of opportunity to courier service providers for introducing apps especially in the current pandemic situation and formulating their marketing strategies based on the influencing factors will give the company a first mover advantage in the Industry.

***Key Words: Courier services, Pre courier services apps***

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## **Impact of COVID-19 on Pharmaceutical Dealers in Vijayawada, Andhra Pradesh**

**Mr. Pamidimarri Ajay and Prof. Debolina Gupta**

Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. Most people infected with the COVID-19 virus will experience mild illness and recover without requiring special treatment. Older people, and those with underlying medical problems like diabetes, respiratory disease, and cancer are more likely to develop serious illness.

The coronavirus irruption has begun to hit India's pharmaceutical sector by rising the costs of key ingredients. Now the costs for vitamins and antibiotic drug area unit double or triple the value. Equally the value of paracetamol has gone up.

We have used Applied Research Method for data collection from pharmaceutical dealers who are conveniently available to participate in study. The samples are collected from the pharmaceutical dealers who are in Vijayawada, Andhra Pradesh.

The findings of the study are the companies that have operations across the globe are facing issues with regard to their operations and staff in those locations and Marketing staff facing issues in generating sales as they are unable to conduct in-person sales calls

as they used to in the pre-Covid scenario and also Non-Availability or disrupted supply of raw materials and packing materials.

The conclusion we get from the analysis is while drug shortages due to COVID-19 are so far limited and expected to remain this way in the short term, if the pandemic continues then stockpiles of pharmaceuticals, APIs and other chemicals may decrease, resulting in shortages.

**Key Words: Covid-19, Pharmaceutical, Corona Virus, Public Health**

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## **Determinants of key factors affecting the choice of Internet Service Provider: The Pandemic Impact**

**Prof. Rema V and Ms. Priyanka Sahoo**

The pandemic has necessitated adoption of virtual mode for students, working professionals and organisations at large. Going virtual has become the norm today and internet has become an essential service. To meet the need of the hour, Internet Service Providers (ISP) have come up with numerous facilities such as Work from home packages, 4G data vouchers, upgraded download limits etc. This study attempts to understand the determinants of factors that affect users to make the choice of the ISP. A structured questionnaire was administered to 303 respondents who were users of different ISPs. Statistical tests of chi-square have been used to test the impact of attributes of payment system, technical support, new connection fee, connection speed, tariff plans, downloading limit, brand image, influence of advertisement and value for money on the choice of the ISP. Analysis reflected that among the various attributes, connection speed, brand image and influence of advertisement by the ISP were significant. Reliance Jio and Airtel were among the preferred ISPs by users.

**Keywords: Internet service provider, pandemic impact, customer choice**

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## **Comprehension of Consumers Expectations from Telecom Service Providers during COVID-19 Pandemic**

**Ms. Simran R. Hora and Dr. Amrita M A**

Telecommunication industry plays a vital role in enabling the productivity across economies and societies. The telecom industry is not only limited to being a significant

contributor towards the economic activities of the countries, but also towards the growth of other industries. In recent times, developing countries saw significant transformation within this sector due to the impact it has had on their economies. The booming and emerging countries have been impacted the most by the rapid growth of telecom industry in the past decade. The aim of the study was to analyze the Importance of telecommunication industry and to compare the services provided by different service providers during COVID-19 pandemic. Telecommunication is an important tool to survive in today's growing world. At the time of pandemic (COVID-19) lockdown in India, the importance of telecom sector has considerably increased. Due to this, there is huge competition in telecom sectors for the quality of service. Due to Covid -19 all the Schools, Institutes, Companies are shut-down due to which there is drastic increase in use of network connection (Internet) for online classes, work from home or entertainment purpose. This pandemic has uplifted the importance of telecommunication industry in most of the sectors. This study gives the clear idea about how consumers are facing issues with their connection and which service provider is providing better services. To meet this purpose, the methodology adopted is descriptive analysis many and the data was collected by conducting survey through questionnaire and gathered relevant information through prior studies. The study also tries to identify the difference which can be seen in the sector before and after the pandemic.

***Key Words: Telecommunication industry, competitive information, COVID -19 pandemic, Technology advancement, consumer expectation.***

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## HR Papers

### **Identification of Factors to Enhance Emotional Intelligence of Employees and Mitigate Employee Alienation in HEIs during Covid-19 Pandemic**

**Ms. Nisha Francis and Dr. K Sharath Kumar**

This research aims to identify the key factors to enhance Emotional Intelligence (EI) among faculties and staff as well as mitigate Employee Alienation (EA) in Higher Education Institutions (HEIs) during this Covid-19 pandemic. By virtue of this, HEIs are

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enabled to effectively connect with their stakeholders (Students, Parents, and Employees) during this pandemic situation.

In this study, a questionnaire survey comprising of 271 employees working in eight HEIs in Bangalore were considered. Before that, a pilot study was carried out to check validity and reliability of the questionnaire using Q-sort technique and Cronbach's alpha respectively. Further, the results were subjected to KMO test for arriving at sampling adequacy and Bartlett's test of Sphericity to determine the suitability for Factor Analysis. Descriptive Statistics, Exploratory factor Analysis (EFA) and Linear Regression were carried out to identify the critical factors.

The result depicted suitable factors of EI and EA specific to HEIs during COVID 19 pandemic apart from the extensively discussed parameters in the literature. Thus, the impact of COVID 19 pandemic on EI of employees and EA in HEIs were analysed by identifying the underpinning issues. Hence, leading to sustainable performance of HEIs in connecting with their stakeholders during pandemic situations.

***Key Words: Emotional Intelligence, Employee Alienation, Covid-19, HEIs, Pandemic***

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## **An Analysis of The Impact of Covid-19 on the Employees of Select Private Sectors**

**Ms. Varsha Shah and Dr. V. Padmaja**

The virus COVID-19 has not only affected the lives of the people but has also affected businesses, organisations and most importantly the human assets of organisation which are its employees. There has been a surge in employee-severance and downsizing such as lay-offs: permanent as well as temporary, salary cuts, work without pay, deferred payments etc,. Sounds like huge 'jargons' but no this is the 'new normal in the firms' Employees have been facing problems in bulk and very few leaders of the organisation have taken steps to help the organisation to sustain this difficult phase. This paper discusses how COVID-19 has impacted on the employees of select private sectors. It also focuses on identifying which sectors have been hit by the pandemic and also which level of employees have been majorly affected. It also aims to identify the remedial measures to cope with the situations. The present study is purely based on secondary data that is obtained through published articles, newspapers and journals. The scope of

the paper covers majorly employee down- sizing, layoffs and salary cuts in the organised private sectors and focuses mainly on Aviation sector, Food sector- Online Food Aggregators, and travel sector- e-cab services in India in the pandemic situation. It was found that in the Aviation Sector 60% of employees of GoAir have been hit by the pandemic and in the e-cab sector, employees of Uber have been struck more than in OLA specially in India likewise Swiggy part ways with 1100 employees where Zomato shed 13 % of its workforce. It is the time when the employees and the employers have to come together to sustain the organisation when the world together is facing the crisis and the loss, but it appears that very few leaders of the organisation are actually thinking from their heart, and are barely trying to keep the corporate family running.

**Key Words-Layoffs, pandemic, severance, Covid-19**

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## **A Study on Challenges Faced by Psychiatrists Providing E-Consultation during Lockdown**

**Ms. Puja Kumari Gupta, Prof. Debolina Gupta and Prof. Jayashree Kowtal**

The attempt of this study made us to Study the Challenges Faced by Psychiatrist providing E-consultation during Lockdown. E-consultation is a process providing consultation to patients through electronic media and offline consultation is just opposite of that where consultation is done face-to-face. With the COVID-19 pandemic, lockdown, and fear from contagion, the advantages of online or e-consultation clearly outweighing the setbacks by minimizing the need for individuals to visit health-care facilities, there are also demands for face-to-face consultation. The main objective of this study is to identify the difficulties faced by Psychiatrist to assist the patients via online mode during pandemic lockdown and the data is purely based on primary data collection. The study will provide information on to what extent psychiatrist faced difficulties while assisting patients through e-consultation during lockdown and also which platform is convenient for them to consult patients.

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## **HR Students perspectives on HR Education in B-schools: A SWOT Analysis**

**Dr. Gururaj B Urs**

This paper is an attempt to understand the significance of HR education in India for its structured revision. Management education in India, has reached a phase where there

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are umpteen number of differentials & integrals, which in turn create multiple scenarios; some of these issues are growth oriented on one hand and chaotic, negatively connotated on the other. Thus, creating many a unwarranted situation for all the stakeholders. The University structure of traditional procedure of imparting management education and in turn training tomorrow's business leaders has been rendered redundant. The process of privatization and globalization demands drastic changes in the traditional teaching learning approach, but also stress a need for introduction of new age employability based knowledge, skill sets and attitudes, which have more economic value. This paper tries to explore the current issues of HR management education of B Schools in India, especially based on the HR students' perspective. A questionnaire has been developed and used to collect the data from the HR students. 238 students studying in twenty-three institutions, as in State Universities, Central University, Technical University, National Institute of Technology, Private University and Autonomous Institutions were covered throughout the state of Karnataka. The data was analyzed using statistical tools such as Frequency & Percentage, Coefficient of Correlation and Chi Square. The results have been analyzed and discussed based on appropriate hypothesis. There exists a critical and crucial requirement to shape the HR education in accordance with the changes at the national & international levels of both the industry and the academia to bring about effective competitiveness and sustained employability amongst the work force in India in the near future.

***Keywords: HR education, Project work, Pre Placement training & Campus placement***

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## **Appraising the Online Learning Effectiveness during the COVID-19 Pandemic**

**Ms. Shreya Shukla and Dr. Amrita M A**

Traditionally Indian are accustomed to in person learning environment. The outbreak of the COVID-19 triggered universities and other academic institutions to close their campuses, compelling them to shift to online teaching and learning process. This sudden shift has raised many questions in the minds of students, parents as well teachers. One of them being the effectiveness of online education. Since the new normal might be here to stay for longer duration, the researchers found it imperative to investigate the

effectiveness of online learning. This study on the learning effectiveness of online education during the COVID-19 pandemic gives us a brief understanding about how the students are coping with the online classes. The methodology adopted is descriptive analysis of the data collected via structured questionnaire. A total of 63 respondents mainly comprising of students of Post graduate courses across India, were administered the questionnaire. The study tried to capture the virtual platform preference, , device preference and frequency of network issue. The study also aimed at envisaging student's perception towards online learning , in comparison to in person classroom learning. Opinions on the level interaction, effectiveness, convenience ,impact due to longer engagement in a day, sustaining interest levels and technical issues disrupting the flow of class were garnered. Hypothesis using Z test was tested to further assess the effectiveness. After due analysis , suggestions to improve the online learning effectiveness are provided.

***Keywords: learning, effectiveness, online education, COVID-19, Post-Graduation Education, Technology***

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## OPERATIONS PAPERS

### **Crisis Management Techniques in Real Estate During Pandemic**

**Mr. Srinidhi Vasan**

The Indian Real Estate sector is a thriving globally recognised sector amongst all the big sectors established in the economy. This sector attracts in the major amount of Foreign Direct Investment (FDI) into the system. Real Estate companies in India are major source of Gross Domestic Product (GDP) for the economy and ensure that this revenue is duly and positively affecting the growth of the economy. Post the establishment of the RERA Act, 2016, buyers or investors of real estate have increased significantly as the same are protected and safeguarded by the Indian law. The deadly virus COVID 19 started its effect from December 2019, China and has now spread rapidly all over the globe and massacred millions of people. Due to such a cause governments all over the globe have taken a unanimous decision of locking down the entire system individually and ensure to break the chain of the spread of the virus resulting in a stoppage or slowdown of the

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almost all the sectors of the global economy. This has impacted in the multiple ways in the real estate sector. Can the impact of COVID 19 on the real estate market be curtailed and how? What are the ways in which a real estate company can sustain itself in situation of such a crisis? This article showcases the combined details from the secondary data stating the various dimensions in which the crisis impacted by the real estate companies, temporary solutions to the same and certain future predictions of this sector and how it'll be affected globally on the long run. Through the findings we can figure as to which strategy would be applicable to the world at large.

***Keywords: Crisis Impact on Real Estate Sector, Temporary Solutions for Real Estate during COVID 19, Various Dimensions of Crisis Impacted, Temporary Solutions for Crisis in Real Estate Sector, Crisis Management in Real Estate Companies***

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