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Foreword

KIIT School of Management is at the vanguard of quality research inspired by the vision of Dr. Achyuta Samanta, Hon'ble Founder, KIIT & KISS. We have 99 Ph.D. scholars since its inception, who have been awarded Ph.D. degrees across various disciplines of research in management to our credit. As against 14 research awardees in 2018 and 15 in 2019, I am happy to note that in 2020 we have a record 19 scholars who have been awarded Ph.D., the highest for any school in KIIT Deemed to be University.

We have a robust selection process for the Ph.D. admission. We involve experts across varied stream of management and research methodology to select the scholars. Currently, we have 111 part time research scholars from academia as well as corporate sector and have four (4) full-time scholars.

Courses specific to Research Methodology are offered by our faculty experts to expose scholars into the nuances of qualitative and quantitative research. As part of the course curriculum, research workshops are organized on a regular basis, wherein guest speakers are invited to provide insights on advanced techniques of research expanding the horizon of research understanding and knowledge of our research scholars as well as faculty members. Our faculty members and research scholars have published 174 papers in Scopus and Web of Science indexed journals during the last three years.

I take this opportunity to thank all the members of faculty and staff in the doctoral team for their coordinated effort and compliment the scholars for the exemplary result in 2020. We do not intend to rest on our laurels in the fast-growing knowledge economy that we straddle. And we would spare no effort in meeting the expectation of the Hon'ble Founder to achieve all round success in research activities, and establish our Institution as a Leading Research Academy.

Dr. **SK Mahapatra**, Director

KSOM, Kalinga Institute of Industrial Technology (KIIT)
Deemed to be University, Bhubaneswar

Musings

It gives me great pleasure to place on record the encomiums received from our Hon'ble Vice Chancellor that KSOM has the distinction of having the highest numbers of PhD awarded (19) this year. This is significantly higher than last year's award which stood at (15). One of awardees happens to be a scholar from Bangladesh. I take this opportunity to thank all the supervisors and RSC members for their unstinted efforts to achieve such academic distinction in a tight frame. While Covid has brought in economic recession for the country,ith been aunconscious hand of history, to promote greater attention to serious research work for the scholars. It is not only in sheer number that the school has excelled, the qualitative foot print has also been unmistakably commendable, going by the feedback received from the external examiners.

One of the major reasons for this success has been our innovative approach towards research methodology, where we have complimented in house capability of Prof. RN Subudhi and Prof. Sumita Mishra in quantitative and qualitative techniques respectively, with well-known academics from outside who are acknowledged expertsin modules like AMOS, SEM, STATA, SPSS. The NIRF under Ministry of HRD puts a weightage of 40% for ranking universities. Our school has very handsomely contributed to the improved rating of our university, because of our relentless pursuit of quality research.

The following pages carry the synopsis of each of the scholar and a pen sketch of their supervisors. I take this opportunity especially thank to Sri Sanjaya Kumar Ghadaiwho has been the pivot in processing, advising the research scholars and becoming an intellectual bridge between the scholars and their supervisors.

Dr. **SN Misra**, Dean

KSOM, Kalinga Institute of Industrial Technology (KIIT)
Deemed to be University, Bhubaneswar

The Impact of Demographic and Psychological Variables on Organizational Citizenship Behaviour in Academics

ANITA PRADHAN
Guides: Dr. Sasmita Mishra
Dr. Sumita Mishra

Every organization today is emphasizing on the innovative work behaviors, creative environments, and flexibility of its employees for organizational effectiveness as a whole. The study of discretionary behaviors or organizational citizenship behavior (OCB) has majorly contributed towards the understanding of organizational effectiveness. Many past researches have made significant contributions in gaining deeper understanding of this construct and its role in bringing out positive impacts in organizational context. Dennis Organ introduced the concept OCB in the mid-1980s and since then the theory of OCB has been explained and expanded rapidly over the years. Organizational Citizenship Behaviors are "individual behaviors that are discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization" (Organ, 1988). These behaviors not only define the employee as a good organizational "citizen" but are important to the performance and competitive advantage of organizations. Many previous studies on OCB have focused on studying the antecedents that influence such voluntary behaviors among employees in different work and cultural contexts. Researchers are fascinated at exploring the impact of demographic differences and psychological variables- Psychological Empowerment (PE) and Place Attachment (PA) on employees' pro-social behavior in the modern work setting and hence this forms the crux of the present research. Hence, it would be imperative for researchers to explore citizenship behaviors in the context of academic organizations and enable understanding on the teaching and non-teaching staff's employment relationship towards colleagues in specific and organization as a whole. The study was conducted among the academic and non-academic staffs of one of the leading private universities in the eastern part of India. To analyze the data, descriptive statistics, ANOVA tests and Pearson's correlation were performed using SPSS 24.0 and Structural Equation Modeling using AMOS 23.0. Exploratory factor analysis and Cronbach alpha tests were conducted on each scale to find their reliability and validity in the current sample. The results revealed no significant difference among males and females in the display of different dimensions of OCB. Various age groups differed on only conscientiousness dimension of OCB and did not correlate with other dimensions implying there is no continuous incremental change in OCB with the increase in age. It was found that people from different experience level differed on civic virtue and conscientiousness dimensions. However, despite perceived differences in roles of teaching and non-teaching employees in academic institutes; no significant difference was found between these two categories in their display of OCB. The Correlation analysis and structural equation modeling analysis between the psychological variables indicates that an individual's positive cognitive evaluation about the job and workplace (PE) and the emotional bonding of employees with the group and physical setting of the organization (PA) fostered their OCB. Moreover, Place Attachment mediated the relationship between tenure and OCB. This implies that with increasing years of association with the organization, people develop emotional bonding with the people and the physical environment of the organization and such bonds motivate them to exhibit OCB. The findings contribute to the field of organizational behavior and environmental psychology theoretically. One of the contributions of this research is towards theory of social exchange (Blau, 1986) which forms the basis of OCB. This study has identified an affective-cognitive variable i.e., place attachment, that strengthens relationship with organisation as the tenure of employees increases. Our finding that employees form attachments to the group and physical settings (place attachment) that have certain functional utility for the employees, and such bonds foster OCB, clarifies the nature of reciprocity explained by social exchange theory. Secondly, the findings support the career stage model revealing positive correlation between total years of experience and OCB. On the contrary, the differences in expression of OCB by employees of varied age groups can be attributed to differences in biological age and career experiences. Differences in biological age can be explained through Levinson's Life stage model (1978) that explains the different behavior patterns of individuals due to differences in ages and how these differences contribute to performance. Thirdly, our finding did not find any support for gender role theory that proposes that males and females express different behaviors based on their gender roles and societal beliefs and norms associated with those roles. This implies the absence of gender stereotype in the current work context. The psychological empowerment and OCB association can be explained through expectancy theory (Vroom, 1964). From the perspective of expectancy theory, 'impact' dimension of PE may represent performance-outcome expectancy; competence dimension may imply effort-performance expectancy and the dimension of meaning may refer to an anticipated outcome valence. Since the display of citizenship behaviors is linked to organizational success, management must take the responsibility of increasing the employees' OCB at the university level. They can make informed decisions while selecting employees for voluntary activities and create an environment to retain employees, make them feel more psychologically empowered and develop an emotional attachment to the work environment so as to enable them to display such extra role voluntary behaviors. The organization should focus on strengthening the orientation programmes for new inducts so that the gap in the display of OCB can be bridged. Organizations should pay attention to improve the functional and aesthetic value of the built environment and create group activities to strengthen the emotional ties between employees and the organization.

Impact of Information and Communication Technologies (ICTs) in Teaching and Learning Processes: A Study of Government High Schools of Odisha

ANSUMAN SAR
Guides: Dr. S.N. Misra
Dr. Subrat Sarangi

Information and communications Technology (ICT) has the potential to improve all aspects of our social, economic and cultural life. The introduction of ICT into learning and teaching clearly changes the way education is conducted. ICT also paves way for a new pedagogical approach, where students are expected to play more active than before. ICT refers to 'Information', 'Communications' and 'Technology'. While most ICT-related studies have been obsessed with the 'Technology' component such as infrastructure, networks and connectivity, the 'Information' and 'Communications' components have been overshadowed despite their primary importance in this grouping. The technology component only comes to play because it has the potential to support and enable the preceding conditions of information and communications through a combination of technologies to disseminate knowledge. Underpinning these dynamics is the integral role of people as agents for ICT development, since technology is borne out of specific cultural contexts, time and place.

Empirical research presents various models that investigate and understand the factors affecting the acceptance of computer technology, such as – theory of planned behavior (TPB) (Ajzen & Mathieson, 1991), technology acceptance model (TAM) (Davis, 1986); theory of reasoned action (TRA) (Ajzen & Fishbein, 1980) and (Venkatesh et al, 2003). TAM is an adaptation of TRA for explaining the computer usage behavior. TAM uses TRA as a basis for specifying the causal linkages between two key beliefs – perceived usefulness and perceived ease of use; attitudes of users; their intentions; and actual computer adoption behavior (Davis, 1989). Unified Theory of Acceptance and Use of Technology (UTAT). The study adapts technology acceptance model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAT) as it is less general and provides insights to understand the relationship between perception and usage behavior of secondary students and teachers of developing nations like India while using ICT as teaching and learning tool. The proposed paper attempts to study the less explored area of the acceptance of ICT-based teaching and learning among the secondary school students and teachers in emerging economies like India.

The analysis indicates two recommendations. First, to expand the theoretical validity of the literature, re-examination of TAM and UTAT with another student or user population and different information technology (IT) application will be important. Second, of the applicability of TAM in explaining or predicted IT acceptance by students. Second, future studies should also not be limited by the original TAM. Davis (1989) suggested additional factors to be included in the original TAM such as prior usage, user experiences, and user characteristics.

Accordingly, future studies should investigate the role of adding such variables to those originally used in the model.

This study examines the applicability of TAM in the context of ICT-based learning among the Government school students of Odisha. The findings of the study reveal important results for educational institutions that offer e-learning courses. The insights that drive students to their acceptance of e-learning technology are crucial to its success. The acceptance of ICT-based learning by students can increase if students find the use of ICT-based learning easy and useful. This, in turn, will have an impact on their e-learning attitudes and thus have an impact on their goal of using e-learning more often. technology are crucial to its success. The acceptance of ICT-based learning by students can increase if students find the use of ICT-based learning easy and useful. This, in turn, will have an impact on their attitudes and thus have an impact on their goal of using ICT-based learning more often.

Integration of ICT in Education is the need of the hour for exploring multiple facets of learning. Therefore, Government policies may be framed for use of technology through the recommended flipped classroom model to spread high quality learning resources as well as for peer assessment. This will be impetus for interactive and participative learning environment. The technology-based flipped classroom model should be built to create discussion / feedback forum and also for developing summative assessment mechanism required in the constructivist approach in school education.

The recommended model with AI-based ICT-based learning affordances should also be explored to incorporate recursive feedback, or the rapid and repeatable cycles of feedback(by peers and instructors) or formative assessment including machine feedback and machine-mediated human feedback. The social nature of ICT and contemporary e-learning environments fosters the "collaborative intelligence" which ultimately endorses research and innovation.

It is undeniable that, ICT has the inherent capacity to contribute to the growth of teaching and learning processes. However, at the same time, we need to take into practical considerations of various constraints that exist during delivery of service at School level. The research study seeks to examine obstacles in using ICT in teaching pedagogy by teachers in developing nations along with the factors that affect acceptance and adoption behavior of secondary school students and teachers towards ICT.

A Comparative Analysis of Pre & Post Goods and Services Tax (GST) Scenario in West Bengal

ARUNDHATI ROY
Guide: Dr. BCM Patnaik

The sector of micro, small and medium enterprises (MSMEs) is of particular importance to the Indian Government, expecting it to offer higher employment opportunities in the years to come. The sector is a key component of the 'Make in India' and now Vocal to Local initiative by the government. Meanwhile, the introduction of the Goods and Services Tax (GST) brought with it hopes and controversy over its effects on the domestic economy. These continue, even after three years after GST was introduced. The implementation of GST brought with it a fresh wave of challenges, especially for the informal industry. The present research work is concentrated on the need for GST, challenges faced in the implementation of GST in MSME Units and to know the opinion of MSMEs in Pre and Post GST regime.

Delays in obtaining Input Tax Credit (ITC) has adversely affected the MSME industry, along with the initial uncertainty and network crashes that took some time to stabilize. The introduction of GST also influenced supply chains, in particular where small traders served as intermediary suppliers to larger manufacturing firms. Also, with most of the MSMEs not being registered entities, their monthly or quarterly business performance filings are also largely unavailable and it becomes difficult to bring the MSMEs to the tax bracket.

MSME sector was more affected by the shift to the GST regime than any other, as the units lack enforcement infrastructure to chart their unpaid inventory with tax invoices. The problem that MSMEs face when it comes to accessing finance is an impediment to their global competitiveness. Furthermore, credit available to MSME sector in India was low as banks are at this time relatively more risk-averse.

If all companies register on the GST website, the economy would benefit from the advantage of improved enforcement and greater accountability. The country's ease of doing business will increase, drawing both domestic and overseas investments. For large corporations, it is already back to business as usual and we plan to return to our growth trajectory by the year 2022. However, the source of concern is the MSME sector which is yet to recover from these recent changes in policy. It is believed that quick tracking of GST refunds for exporters through active government intervention will ease the constraints on working capital, enabling exporters to execute their delayed export orders. As MSMEs become accustomed to a wider environment of enforcement, a higher degree of preparedness and discipline in business behaviour should slowly become part of the process. With the government's commitment to strengthen MSMEs on all fronts, we expect that the current challenges will stabilize and slowly take a positive turn to fulfill the nation's 'Make in India,' 'Skill India' and 'Launch India' and Vocal for Local programs.

The main objective of the thesis is to identify how far GST regime helps to improve the economic conditions of the MSME units. It is interesting to note that most of the MSMEs lack adequate knowledge about the GST system and often avoid it on the perception that the GST is going to increase the tax burden. It is also technical in nature as all the details should be uploaded using a specific website. This is surely increasing the cost of operations of the MSME units. Lack of awareness about GST implementation is a problem and the implementing agencies should address it as far as practicable. GST will surely improve the existing tax system and can increase the business operations as separate tax invoices are not required for units when operating from different countries.

Necessary steps if implemented properly then it will surely help to achieve the desired growth of the MSME sectors in the study districts. The main point of implementation is surely training. Most of the MSME players do not have adequate knowledge about the GST and as a result of which they are not following the same. This is affecting the growth of the sector to a great extent. On one hand, the country is losing revenue and on the other hand, the MSME players are also not getting the desired profits. The tax credit system under GST at a later stage is a big problem as they do not have sufficient capital to run the business. Till the time they get back the tax refund that they submitted, it is too late for them to maintain the production. Adequate finance facility will surely help them to get much needed working capital from the banks as and when there is a need. Most importantly there should be sufficient training for them to get an idea about GST, else they have to outsource the GST implementation. Hence, down the line it will increase their cost of operations. These are the facts that should be addressed so as to improve the conditions of the MSME players at the district level.

Socio-Economic Impact of Urbanization in Odisha: A Case Study of Bhubaneswar and Rourkela

AVIJIT MAJUMDER
Guides: Dr. A.K. Naik
Dr. S.N. Misra

Introduction

Urbanization is a social and demographic phenomenon which is evolving since the beginning of the human civilization exhibiting varied pattern and pace se across geographies. Post Industrial revolution in the mid of 18th century in Europe urbanization wore a new look. Before this 4% - 7% of world population residing in urban locations till 1850 AD (Grauman J.V, 1976). In 2007 the world's urban population crossed the threshold of 50% (World Bank, 2017). Currently urbanization pattern is profoundly lopsided with few areas globe have reached the zenith in terms urbanization while some parts are at the bottom of the scale. India (32.7%) the second populous nation of the world is significantly below the world standards (55.3%) in terms of urbanization level (World Bank,2015). Urbanization is known to confer lot of benefits through access to modern amenities i.e., transport and recreation, better health and literacy etc. Major portion of India's urban population (42.62%) resides in the large metro and mega cities. Indian urbanization is found to be driven without significant industrial and economic growth. Rural-Urban migration is driven by push factors resulting into challenges such as growth of slums, poverty, unemployment, inequalities, degradation in quality of life.

Aims, objectives and methodology

Urbanisation in Odisha is far below the national average and highly skewed. The study on the socio-economic impact of urbanization in Odisha would help planners to frame policies for a sustainable and congenial urban environment. The socio-economic changes in Rourkela and Bhubaneswar have been studied for being most prominent urban centres having one-fifth (20.30%) of Odisha's urban population (Census, 2011). Literatures reviewed to assess its evolutionary process along with social, economic and environmental impact reveal how fast paced urbanization eclipses its benefits. Many research studies have been conducted at a macro level basing on secondary data and taking some indicators in isolation. Limited studies exist in case of Rourkela and Bhubaneswar which are far from comprehensive. This study captures the socio economic changes of the cities by dealing with a range of issues i.e. gender equity, health and nutrition, impact on culture and family system, crime on the social front. On the economic frame it studied issues such as economic and industrial growth, employment opportunities, poverty and growth of slums, Environmental impact has been studied through change in quality of air and water over the years.

Results and Findings

The analysis of secondary data, primary data and perception of the people has brought out many insightful findings.

i) Odisha's urbanization process has continued to be slower than India and heavily skewed Rourkela and Bhubaneswar, which came into being in the post-independence period, have grown rapidly in terms of population and area.

ii) Impact of urbanization on health has been positive as indicators like LEB, IMR, CDR, TFR, antenatal care, institutional birth, malnutrition and immunization have been better in the urban than the rural areas for Odisha and India. Urban areas are associated with lifestyle ailments like obesity, hypertension, diabetes, cardiovascular problems etc. as revealed from the case study of Rourkela and Bhubaneswar.

iii) Indicators of gender equity i.e. literacy rate, attainment of higher education, age at marriage and incidence of spousal violence have been better in the urban areas .

iv) Urban areas in Odisha and India have unfavourable sex ratio which may be due to disproportionate males- female migration to urban centres. The child sex ratio in the rural areas has been better than the urban centres of India and Odisha.

v) There is positive impact of urbanization on economic growth and employment. Per capita income of urban areas is 2.7 times of rural. There is a rising trend of MSME units and MSME employment in the cities of Bhubaneswar and Rourkela. Few manufacturing units are functional Bhubaneswar (35%) and Rourkela (59%) resulting into reduced employment opportunities.

vi) Poverty level in urban areas is almost half than the rural areas of Odisha and India. Slum population has risen sharply in Rourkela and Bhubaneswar.

vii) SPM and RSP levels in the atmosphere is high in Rourkela and Bhubaneswar. The quality of air in Bhubaneswar is poor than that of Rourkela. River Water quality is measured by monitoring TC and BOD level has deteriorated in Daya and Bramhani.

viii) Crime in the urban areas of India has seen a rising trend. The overall crime situation in Rourkela is bad than Bhubaneswar. There is increase in crime against women in both the cities.

ix) In Bhubaneswar and Rourkela there is increase in count of nuclear families. The relationship in the neighbourhood is standing a loose ground. Women's age at marriage is increasing and there is a significant increase in the report of inter-caste marriages in the recent past. Elderly persons are not becoming a part of young generation family because of several reasons. People are losing interest in their roots in their villages. There is synthesis of language, culture and festivals in the cities.

Financial Inclusion and Socio-Economic Development: An Inter and Intra Spatial Analysis

AYUSHI RAI CHOUDHURY
Guides: Dr. Sailabala Debi
Dr. S.N. Misra

Strategies like Universal Financial Access 2020 are now the buzzword for any economy. Yet around 31 percent of World's population is excluded from the recognized banking system as per Global Financial Inclusion Database 2017. Concurrently, there is still a wide gap in the financial inclusion levels in India and more so in the state of Odisha despite the momentum gained with the Pradhan Mantri Jan Dhan Yojana (PMJDY) in 2014. One of the effective ways to smooth the progress of financial inclusion is through the measurement of financial inclusion in a coherent manner and identifying the triggers of financial inclusion. Prior studies have used single parameters to appraise financial inclusion and focused more on the availability and penetration of financial services. Disconcertingly, there is still a wide gap in terms of usage and barriers of financial services. More so different studies have used diverse parameters to measure financial inclusion. The present study is based on the understanding that to develop insights into financial inclusion it is pertinent to quantify financial inclusion in a composite manner and then comprehend whether the already apparent socio-economic development indicators are able to improve financial inclusion. The study has utilized the varied dimensions of financial inclusion and Wroclaw taxonomic approach as an appropriate method for the construction of the composite indices without making any assumptions on the raw data through a conceptual and empirical framework in the Indian context. To add specificity, the study inspected the key socio-economic development indicators at the aggregated and disaggregated levels to see their effects on financial inclusion. The computed financial inclusion indices were the dependent variable. Socio-economic development parameters were the independent variables. At the aggregated level, Panel regression was run in STATA 14.0 to spot the key predictors of financial inclusion. The end result illustrated that income proxied by per-capita NSDP and development indicators proxied by road length and number of factories influence financial inclusion the most. At the disaggregated level, total sample of 348 households were taken from selected villages in Puri district. The relationship and effects of various socio-economic development indicators with financial inclusion indices were assessed through stepwise regression method. The results exemplified that level of financial inclusion was directly related to per-capita income, household amenities, literacy and awareness to Pradhan Mantri Jan Dhan Yojana (PMJDY) and inversely to distance from bank (beyond 3 km). On a rural-urban comparison, results suggested that respondents in rural areas are most likely to be financially excluded. Last, the interaction term in this study was overtly included to explore if PMJDY awareness helped to promote financial inclusion in the rural areas. The results suggested that the intended outcome was not met in rural areas. This calls for banks and policy making bodies to lay more stress on spreading awareness about the benefits of PMJDY in rural areas. Such efforts can contribute significantly to financial inclusion in rural areas. With the computation of the composite indices of financial inclusion and socio-economic development at household level, the study has been able to contribute methodologically keeping in mind the research focus. Moreover, the study also contributed theoretically to domains of financial inclusion by outlining the perceived impact of socio-economic development in influencing financial inclusion.

Connecting Customers Through Digital Transactions in Odisha

BISWOJIT SWAIN
Guide: Dr. Abhishek Kumar

Digital transactions can be broadly defined as online or automated transactions that take place between people and organizations without the use of paper. A digital transaction is a seamless system involving one or more participants, where transactions are affected without the need for cash. Digital transaction involves a constantly evolving way of doing things where financial technology companies collaborate with various sectors of the economy for the purpose of meeting the increasingly sophisticated demands of the growing tech-savvy users. It makes the transaction faster, easier, more accurate, and more convenient. Going digital provides great benefits for companies. Digital transactions save time and money, resulting in a better bottom line. Customer experiences are also enhanced and digital transactions improve tracking capabilities, which helps to reduce errors. There are various types and modes of digital payments. Some of these include the use of debit/credit cards, internet banking, mobile wallets, digital payment apps, Unified Payments Interface (UPI) service, Unstructured Supplementary Service Data (USSD), Bank prepaid cards, mobile banking, etc. The purpose of this research is to study Usage of Digital transactions as Modes of Payments in Odisha. In order to comprehend this objective, the set of objectives are framed to assess the level of awareness among the customers pertaining to the use, spend and awareness of Digital transactions and its use and benefits. The study includes the assessment of the perception and awareness level towards digital transaction in Odisha, to identify the challenges for digital transaction, to analyse the process taken for cashless transaction, devise suggestion pertaining to creation of awareness among the customers about all these Digital Payments and their usefulness. The suggestions also include ways to educate the customers in order to wipe out the wrong perception, if any, on Digital payments. Finally, these suggestions should strengthen the security aspect involved in all such transactions which is the main concern of the customers for using those services. The scope of the study is confined only to both users and non-users of such digital transactions in Odisha. Gradually, money has completely evolved from a barter-system. In modern scenarios, it is a more common platform such as coins and banknotes. This evolution has changed the way people are doing transactions for the goods or services available. It is a reality that coins and banknotes is an essential currency and a primary denomination for exchange. Technological developments have led to digital transactions. As a result, banking has further enhanced and diversified how people undertake transactions. Due to advancement in technology, it is a growing requirement for the customers to adopt digital transactions. These technological changes make banking transactions smoother and more comfortable. The banking sector developments like NEFT, RTGS, internet banking, etc. lead to a quick completion of the transaction. With these technologies in banking, even electronic money like debit cards, credit cards, and e-wallets have increased tremendously. These rapid developments also lead to continuous skill and knowledge up-gradation for the end-users. Many initiatives have been taken by the Reserve bank of India towards upgrading a safe and efficient payment system to meet the public's requirements. Due to the country's large geographical spread, the banking system requires the logistics of collection and delivery of Paper-based instruments. These aspects of the country's banking system have always been kept in mind while delivering the payment system. Paper-based payment instruments are 60% of non-cash transactions in the country. It accounts for 11% in value terms. This share of Paper-based payment instruments has been decreasing gradually due to the popularity of an electronic-based payment system initiated by the Reserve bank of India. Nowadays, significantly fewer people are dealing with cash and cheques. Through digital transactions, one can get reward points, and cashback offers for making every purchase through mobile wallets. Customers can avail of the benefit mostly on festive seasons. One can quickly pay their utility bill, mobile bill, and electricity bill by sitting at home. Discount coupons can be availed through mobile wallets, which increases the customer's purchasing power. All these digital transactions can be done by 24×7 availability of banking services. One of the best benefits of digital transactions is that an individual can track the historical transaction. An individual can get a reduction in payment cost if that individual is making a digital transaction. For example, if an individual pays through a credit card, debit card, or mobile wallet, they can get a 0.75% discount on a petrol pump. Digital transactions are more convenient and are easily accessible. Customers can pay anytime from any part of the world. In this study primary data along with secondary data have been used and the respondents for the primary data had been contacted and requested to provide their inputs for the study. This was further used for the quantitative In consideration of this research, service quality has the highest positive impact over attitude followed by trust, competence, benevolence and privacy have positive significant impact over attitude. Hence, it may be deduced that with the increase in service quality, trust, competence, goodwill and privacy, attitude towards digital banking may increase. On the other hand, the significant negative t-value for social influence may have negative impact over attitude towards Digital transaction usage.

Customer Retention through Customer Relationship Management in Small and Medium Enterprises

M.A. MANOJ
Guide: Dr. Biswajit Das

Customer Relationship Management (CRM) is more than ever being recognized as a business approach to efficiently identify, perceive, manage and sustain relationships with client. Most organizations are becoming more aware of the potentialities that it might offer. The process involves progressive data and communication technologies. An effective coordination between the marketing departments and information technologies is mandatory for the long-term retention of customers. If the aforementioned features are implemented successfully, timely, and accurately, greater loyalty may be displayed by the customers. CRM has displayed rapid advancement in recent times. The proof of its success can be seen from the trend of putting CRM into practice by many small and medium-sized enterprises (SMEs) so as to survive and compete in the e-business domain.

The term CRM came into prominence in the 1990s and hence, it is not a old paradigm. Literature regarding this tool has grown in full measure as it was a topic of major importance, both for the academicians and the businesses. Within a decade, the concept gained widespread usage in organizations proving effective. More and more companies are investing in the implementation of this tool. CRM suggests correct procedures and processes to be applied while handling a customer.

This thesis seeks to evaluate the achievability of client retention through the CRM. Primarily, the study focusses on the service sectors, especially among the SMEs. SMEs are the most prominent industrial and commercial infrastructure. The study encompasses a review of the growing trend and the initiation of applicable theories for CRM and SMEs. CRM enables organizations to deliver beat real-time services through knowledge regarding a customer's individual needs.

The study analyzes the salient features among SMEs and the contributions of CRM processes. It also tries to carefully examine the sustainability and feasibility of SMEs to implement CRM. SMEs require a loyal customer base to be sustainable in the markets. CRM helps achieve this agenda by building long-term relationships by the clients, thereby directly influencing the value of the customers and providing a competitive edge in the markets. For effective implementation of CRM, appropriate data gathering is a mandatory requirement. These data may also help to convert an occasional customer into a frequent or regular one, thereby increasing profit margins. Research studies have iterated the fact that retaining current customers is less expensive than attaining new ones. Keeping this is mind, companies need to invest in developing long-term relationships with their customers. To survive in the global market, relationship marketing is a key factor for both big corporates as well as SMEs.

The study reveals that SMEs to have a long-term relationship with multiple customers' needs process and data management support. Hence, a study of the SME aspirations as well as their understanding of the CRM was conducted. The customers of SMEs are varied and SMEs also mold their process to meet their requirements. These processes are captured various solutions provided by Application Service Providers, who conduct deep down study of the processes in SMEs and develop standard system that can be common to most of SMEs. In spite of this due to inherent difference in the product and service lines and hence, a study was done to analyze the utility of top two ASPs.

The study has given a conclusive direction for the SMEs to manage their relationships using ASPs to ensure that a long-term association is developed with customers making them sustainable in the VUCA world.

Effect of Pre and Post Training Factors on Motivation to Transfer Training in Soft Skill Training Programmes

MALABIKA SAHOO
Guide: Dr. Sumita Mishra

In the current scenario organisations across the globe are investing huge amount of money in training programmes. The effectiveness of any training whether technical or soft skill depends on the transfer of training back to the job. However anecdotal facts revealed that the return on investment of soft skill training was very less in comparison to technical training. Organizations and HRD practitioners have expressed their concern about the negligible conversion of training experiments to work spheres resulting in huge pecuniary losses for organizations and lowed motivational levels of trainees. Trainees' motivation to transfer training (MTT)/transfer motivation was established as a prerequisite for success in achieving training transfer. Published research explored and subsequently reinforced the status of MTT as a prominent catalyst in the cycle of actual training transfer.

A comprehensive review of literature in four major domains i.e. theories on motivation, pre training factors, post training factors and soft skill training pointed out certain noticeable research gaps. These gaps pertained to paucity of research or contradictory result on influences of before the occurrence of training/pre training factors-internal work motivation, desire to learn, training need analysis, training attitude and post training factors such trainee's reaction, social support, organizational support on MTT. Within the domain of studies researching facets of transfer motivation, the training context of soft skills training globally and with specific emphasis on Asia remained under researched. Building from these research gaps, the objective of the current doctoral research is to examine the effect of pre and post training factors on MTT in soft skill training programmes. Individual trainee characteristics (ITC), Training attitude (TA) and Training need analysis (TNA) were identified as endogenous constructs in the category of pre-training factors. The post training factors included Training reaction (TR) and Organizational factors (OF). The extensive literature review helped develop a conceptual model and postulate five hypotheses for the purpose of research.

Given the objectives of our research, quantitative research was used as an appropriate research paradigm. The research was conducted at a government owned power transmission organization in India. A sample of 389 employees, who attended one of the selected soft skill training programmes implemented by the organizations, was drawn using the logic of simple random sampling. Appropriate measures for individual trainee characteristics, training attitude and training need analysis, training reaction and organizational factors were content validated through their selection from extant literature. The scale validity was also ascertained through convergent and discriminant validity utilizing confirmatory factor analysis (CFA). All the scales exhibited acceptable reliability. A model of factors influencing training transfer motivation was proposed and validated in the present research context. The proposed five hypotheses were tested through structural equation model (SEM) analysis. The study confirmed significant and positive effect of individual trainee characteristics, training attitude and training need analysis, training reaction and organizational factors on motivation to transfer training.

The results of the study contribute immensely to the transfer motivation theory and managerial base with specific reference to soft skills training programmes. It throws light on the pre and post training factors influencing transfer motivation in soft skill training programmes. All the variables collectively explained 63% in predicting MTT training in soft skill training programmes. The postulated hypotheses and the subsequent findings support the earlier research on different predictors such as ITC, TA, TNA, TR and OF and their effect on MTT. The doctoral research describes the theoretical implications of these findings in the backdrop of domains of literature reviewed. These implications relate to cultural specificity of training contexts, criticality of TNA, importance to attitudinal framing variables such as trainee preparation and voluntary participation, importance of organizational factors utilizing the theoretical buttress of organizational support theory and the importance of affective and utility reactions in influencing MTT. Practical/managerial implications of the results have been discussed keeping in mind organizational/HRD interventions required to promote transfer motivation taking care of temporal antecedents at different points of time i.e. before and after training. These implications form an integral part of the doctoral research as they note the challenges associated with MTT and transfer of soft skills training. Major implications note the difficulties in setting precise goals for soft skills training, challenges associated with distal transfer, lower levels of efficacy in both trainees and trainers and need for organizational support to bolster these training programmes ensuring MTT and transfer.

Limitations pertaining to the overall scope of the research cross sectional research design and issues of common method bias have been discussed. The insights gained from the doctoral research while contributing plausible explanations for the gaps identified, domains underexplored, and inconclusive extant empirical studies also urge for more research with focus on assessing the effect of different pre and post training factors on actual transfer with MTT as a mediator. Despite limitations, the study retains its significance as it highlighted the issues of transfer motivation in the domain of soft skills training and in a governmental organization with its own priorities and differing sets of stakeholders.

MANISHA SRIVASTAVA
Guides: Dr. Sasmita Mishra
Dr. Sumita Mishra

Faculty Turnover is a very important issue in the realm of the academic environment. Turnover as discussed, in the extant literature, leads to depletion of an organization's intellectual capital. The core competency of any academic institute is seen through the type of faculties it has and obviously, it becomes difficult for the organization to retain them if they are good performers. But it is equally challenging to find out the factors affecting the faculty turnover decisions, after the actual turnover. So the Intention to leave has been widely researched and not surprisingly it has been found to be an alternative to the actual turnover decisions (Bluedorn, 1982; Steers & Mowday, 1981). It is found in the extant literature that there are numerous causes for the development of turnover intentions among the employees (Ongori, 2007). Further, turnover intention has also been found to be a strong determinant of the actual turnover behaviour of the employees (Bluedorn, 1982; Johnsrud & Rosser, 2002; Rosser, 2004; Xu, 2008; Zhou & Volkwein, 2004).

Although turnover and turnover intention are vastly researched topic, every time it had surprised the research community by showing 'Chalk and Cheese' results and thus provides with the opportunities for further future research attempts. Talent Management practices have been always found effective in addressing the issues of voluntary Turnover Intentions. This study too posits to look at the talent management practices and turnover intention in terms of the loss of talent to the organization, because as assumed and already proved people are the real assets of any organizations. Therefore, it is high time to think about their retention, and if required, formulate new practices or re-look at the various practices used by the organizations for employee retention. Talent retention is a dynamic part of the talent management interventions, which is basically segregated as Talent acquisition, Talent development and Talent retention. This study focuses on the third dimension of Talent Management practices and advocates that a better Talent retention strategy can help the organisations to become more effective, productive and efficient by lowering the voluntary turnover intentions.

Based on the gaps in the literature this work has been carried out in a knowledge intensive sector like the Business Management Teaching Institutes (b-schools) in regard to the faculty retention, who are the real spine for furthering and fostering a true knowledge intensive culture. Business Management Education teaching institutes are chosen due to twofold reasons; First, in these institutes faculty turnover is not only associated with monetary cost to the company, but, it has other implications such as impact on the organisation's knowledge base, and moreover on the career of the students. Second, it is one of the most vibrant and highly emerging segments in higher education sector in India and hence, it is worth exploring the faculty turnover intentions and associated reasons.

Thus, the researcher has explored different factors that influence the faculty turnover intention in this sector. Primary data were collected through standard scale questionnaires from the b-school faculties of the five northern and eastern states of India, namely Bihar, Odisha, Uttar Pradesh, Jharkhand and West Bengal. Multiple statistical analysis like - correlations, descriptive F-test and path analysis were conducted to get the result. The correlation analysis revealed that the career development opportunities, knowledge sharing, pay satisfaction, job-related stress and work-life balance strongly and negatively correlated with turnover intention of the faculties. In terms of demographic variables, Age an important demographic variable showed strong and positive correlation with several work related variables such as pay satisfaction, job satisfaction, career development opportunities and work-life balance implying that with increasing age people's appreciation towards organisational practices and job satisfaction increases. Long working hours showed significantly negative association with the job satisfaction of the faculties. Similarly, gender showed significant relationship with pay satisfaction and work life balance. Females valued better work-life balance practices while male wanted better pay satisfaction. The mediation effect of job satisfaction on the variables knowledge sharing, career development practices and turnover intention showed partial mediation effects. This implied that career development opportunities and knowledge sharing enhanced through the job satisfaction, can help in reducing the turnover intentions of employees.

There are several theoretical and practical implications of the findings of this doctoral thesis. This thesis provides a predictive model for lowering the turnover intention grounded on the factors common to academic environment such as career development opportunities and knowledge sharing. While there have been discussions on diversity and inclusion in workplace, this study provides a comprehensive understanding of demographic differences in number of job related attitudes and intentions. In the meantime this study will help the organizations and the management to relook and rethink about their existing faculty retention practices and remodel it based on the findings. The study has also tried to propose some time relevant and practically feasible interventions (based on the findings) that can be introduced in the organisations to lower the turnover intentions of the faculties. An important suggestion from this study is that the employee retention practices should target the younger employees in the organisations, who are more prone to the turnover intentions and job switching.

Ethicality in Bangladeshi TV Commercials: A Mixed Method Study

MD. MAHABBAT HASAN PARVEZ
Guide: Dr. Sasmita Mishra

Marketing ethics is one of the young areas in the field of marketing. Research in this area started in 1960s and toward 1990s the area received academic legitimacy (Murphy, 2002). Among the several empirical findings added to this field, Hunt-Vitell model (Hunt & Vitell, 1986) of marketing ethics is the pioneer. Towards the early 2000s sustainability and green marketing were the most talked about issues in marketing ethics (Press and Arnould, 2009: Grant, 2007). Empirical studies on advertising ethics also buzzed in 1990s focusing on two separate dimensions: consumer perception and ethics of advertising professionals (Drumwright & Murphy, 2009). While talking about the methodological issues (Murphy (2015) shows his concern about surrogate student sample used in most of the studies and suggests incorporating in depth interview of practitioners. Similarly, in advertising ethics very limited studies have been conducted from professional's perspective (Hunt & Chonko, 1987). They report that the codes of ethics would be effective, if it addresses profession's important ethical issues. In their study on the executives of advertising agency, they found that the respondents face the dilemma of managing the demand of client and agency, sometimes it becomes difficult to avoid misleading content in advertisements. Revised Hunt-Vitell model (Hunt & Vitell, 2006) also speaks about the ethical sensitivity of the individuals and the formal and informal ethical principles of organisation affecting individual employee's ethical behaviour that ultimately affects product and service of the company. Research based on consumer culture theory (CCT) reports that globalization and media influence has brought lots of cultural value shifts among consumers of different parts of world (Arnould & Thompson, 2005; Hirschman, 1993). Hence, consumer's perception of ethics may also undergo changes over time. Advertisements nowadays deeply affect the way people look at themselves and their surroundings, including crucial actions and behaviors (Foley, 1999). The third gap of the research comes from the news reporting about unethical practices in Bangladeshi TV commercials. Hence, taking the research gaps cited above, this research intends at collecting the opinions of customers, advertisement experts, and advertisement makers to study advertisement ethics in Bangladesh. Bangladesh is also a country culturally much different from the countries where most of the studies have been conducted. Particularly the researcher is curious to study (1) How Ad makers/experts conceptualise ethicality in advertising? (2) What kind of contents they consider as unethical? (3) What kind of reactions and observations they have with respect to various TVCs on various sections of the society? (4) How do they perceive TVCs as agents of social change? In which direction they perceive the change is happening? Is there any ethical dilution they perceive? (5) How do they bring in ethics in TVCs? What specific suggestions they have in order to improve the ethical aspects of Ads?

Research on advertising ethics in Bangladesh is still very limited in numbers. But this topic has been taken as a frequent area of discussion in different newspapers and magazines. Now, given the importance of ethics in the area of advertising, more formal research needs to be done on various aspects of said topic. There is ample scope to work in the Bangladeshi context on ethics of advertising. Thus, the following research areas on advertising ethics are highlighted and those are only suggestive:

1. Study can focus on the effects of television commercials on children's psyche and buying behaviour vis a vis impact on family.

2. Studies can be conducted to find out the ethicality perception of different age segment and ethnic groups. And in addition to television advertising, there is enough opportunity to work on the ethics of advertising in other media.

3. Another research can intent at testing the perception of ethical liberals and ethical conservatives about ethicality in advertisements and their buying behaviour of different products.

Ethicality perception is subjective in nature and varies across culture; and changes along with change in cultural values. Hence, research on ethicality perception of key players provides insight into the subjective aspects of ethicality and helps to make amendments to the guidelines, strengthen the implementation process and resolve the ethical dilemmas/issues. This research addressed this issue and came up with findings that have both theoretical and practical implications. Notwithstanding certain procedural limitations, this study provides empirical evidence on advertising ethics of a developing country of South Asian Region. Future research may take the lead from this basic research and focus on various segments of people and products.

A Comparative Study of Job Satisfaction in Tata Consultancy Services and Techmahindra

MITALI DAS MOHAPATRA
Guide: Dr. Ipseeta Satpathy

Human resource is considered as one of the most valuable asset for any organization and India has the second largest human resource in the world. With the growing competition in the world market, the human resources of any organization should be utilized the maximum in order to achieve the individual as well as organizational goals. Job satisfaction is very important for the employees as it boosts work performances and helps in improving the quality of work life by reducing turnover and job stress. Job satisfaction is of interest to employers because employees who are dissatisfied with their work have higher rates of absenteeism, are more likely to quit their jobs, arrive late for work, produce less than colleagues who are happier in their jobs and can negatively affect the morale of the organization (Joseph, Kok-Yee, Koh, & Soon, 2007) Hence employers must make efforts to keep their employees retained.

Job hopping is an emerging issue and we find employees in IT sector often doing it. Employees in India try to combine their experiences from learning and ranking and switching from jobs enables to accomplish these two above goals. A survey by Work Institute in 2019 reported 27% of the employees leave the organization voluntarily whereas 35% of the employees leave their job in order to work somewhere else. (Retention report, 2019). Increase in voluntary turnover cost is a huge threat to the organization. Employee Retention is the biggest challenge for the organizations and management must effectively take steps to retain the talents. This requires the employers to diagnose the trends and causes for turnover. Secondly in several literatures the interrelationship between Job Satisfaction and Organizational commitment has been discussed however very less literature have discussed about the cause and effect relationship between the both which give rise to Organizational Citizenship behaviour.

The primary objective of the study was to investigate the factors affecting Job satisfaction and its impact on IT sector and secondly to examine the relationship between Job Satisfaction, Organizational Commitment and Organization Citizenship Behavior and suggest measures to improve the same. 382 respondents participated in the survey and using Exploratory Factor Analysis (EFA) 8 potential components of Job satisfaction were extracted - Organization Policies, Relationship with supervisor, communication, career development, social support, job security, equity and nature of job. For Organizational Commitment 4 components were extracted - Intention to stay, emotional attachment, overall satisfaction and continuance in the organization. For Organizational Citizenship Behaviour scale six components were extracted- Sportsmanship, civic virtue, helping behaviour, social participation, altruism and employee sustainability.

Using Pearson's Correlation interrelationship between Job satisfaction, Organizational Commitment and Organization Citizenship Behavior was established and through Multiple Regression analysis the impact of Job satisfaction on other variables were measured. The findings of the study stated that gender did not have any difference in opinion with respect to Job satisfaction and age had a significant impact on nature of the job. Moreover, Job Satisfaction was negatively correlated with organizational commitment in case of both the organizations and positively correlated with citizenship behavior in case of Techmahindra. Also, there is a notable influence between Job Satisfaction and Organizational Commitment for the employees in TCS but no significant relationship is shared with Citizenship Behaviour. In case of Techmahindra no crucial interrelation was established between Job Satisfaction and Organizational Commitment however a crucial linkage was established between Job Satisfaction and Organizational Citizenship Behaviour.

ased on the findings of the study it makes an attempt to resolve the challenges faced by the IT sector. The extensive research contributes to the study on Job Satisfaction for the people engaged in the technology sector, which is the most important growth contributor for the country by enriching the content of Job Satisfaction dimensions applicable to the Indian IT industry. It emphasizes and highlights the importance of remedial actions to further improve the job satisfaction level of the employees and enhance their quality of work life. It helps in understanding the impact of job satisfaction on organization citizenship behavior for an employee working in IT sector.

The study also draws its attention on the managerial level of IT organizations as it gives importance to software professionals to align in a better way which is a "win-win situation" for all which leads to better Work Life Balance, increased productivity and better Job Satisfaction. This research also highlights on the relationship investigated that needs to be focused as it provides a blueprint in designing strategies and policies for the employees related to IT. The limitations are that the study measures the dimensions of JS, OC and OCB with limited variables. This has its own drawback. The research could have involved focus group discussions or observational studies in order to understand the variables better.

Future research must be focused to examine the above theoretical possibilities and right steps needs to be taken to interpret the underlying dynamics of Job Satisfaction, Organizational Commitment and Organization Citizenship Behaviour. It can be applicable to various other sectors like banking, hospitality, education, construction and manufacturing industries. The conceptual framework derived from the literature can be further tested by using Structural Equation Modelling and it may find its applicability in other IT organizations.

Exploring Employability of Management Students Through Information and Communication Technology (ICT)

MONALISA MOHAPATRA
Guide: Dr. Srikanta Charan Das

Employability is a problem that is identified as the main area of concern in most of the higher education institutes in India. Here, it is often said that employment is not problem as adequate jobs are available. The problem lies with the employability of the students graduating from different institutes. The problem lies at the primary level. A look at the present education system, theoretical approach is mainly affecting the basic growth of the students. It is important to give them access to skill-based education at the early stage of life. Most of the developed countries are practicing this where vocational education is in integral part of the basic education system. As a result of which dropout is increasing at the primary level. This lack of skills often forces them to join the labour market where nature of job is mostly informal in nature.

A look at the industry's point of view, every industry has a specific job specific skill requirement. It is important for the higher education institutes to understand the need and act accordingly. The most prominent problem is lack of upgradation of course curriculum. Unless the course is industry oriented, this problem will not be resolved. The experts from the industry will be of much help to design and upgrade the course as and when there is a need. Second problem lies with the flexibility in course. Unless the course is flexible it will not be beneficial for the students. A look at the recent UGC course curriculum for under graduate students, named as Choice Based Credit System (CBCS), this change is happening. Under this system, students have the flexibility to take any subject of their choice apart from their core area of studies. Though the objective and initiative is good, but it lacks infrastructure support. To implement this programme, both physical as well as human resource is not adequate in almost all the institutes. Third problem lies with competency building. No student is born to be a leader; neither does he/she have the required skills to sustain in job market. It is obvious that some of the skills are built, needs polishing and some of the skills need to be sharpened. The second one is the major one where institutes should give more attention. Students are having theoretical learning and the focus is on the syllabus. But there is something beyond the syllabus where very few students are participating. Management is a programme where these types of activities are more important. In most of the cases it is believed that management is a non – lab-based subject. There is a possibility to create project-based learning where students can get the practical exposure of what they are learning inside the classroom. Active involvement in various activities and successful completion of different outreach program of the institute will certainly give them enough confidence to deal with any kind of adverse situation. Every institute should make outreach activities of the institute as mandatory for each and every student to get a degree. Only examination-based model will be of no use. Every student must earn points to get a degree and all these points should be earned by participating in various activities. The objective is very clear, if they are going to implement and complete one program they will be able to learn team effect, they will be able to develop problem solving ability, they will be in a better position to take decision and most importantly they will be in a position to gain enough confidence to complete any job on their own.

Lastly, usage of ICT- enabled services in education should be more as this is the new way of learning. Today, almost all the students are spending a significant amount of time using mobile phones, mostly for entertainment purpose. This is adverse side of the technology. But the same can be used effectively if it is used the ICT tools for better learning. Creation of video lecture, e – contents, online education, certificate courses that adds value apart from main course, examination system, submission of assignments, the list could be never ending. The only thing which matters is how the things are going to implement the scheme by taking positive side of the technology enabled services.

The study is able to identify the perceptions of the students from two different states and it is interesting to note that even if Andhra Pradesh is performing well in terms of employability quotient, it is the students of Odisha who are more in favour of the statement which indicates a better environment of creating employable workforce. The state of Odisha has the potential and the present higher education institutes are also working towards that. A proper planning is required to understand the mindset of the students. Student specific training is very important instead of a training module meant for all the students' communities. This practice will help to provide a better student centric environment and subsequently help to industry to get the required workforce.

Impact of Education on Socio-Economic and Psychological Status of Tribal Girls: A Case Study of Kalinga Institute of Social Sciences

NIKITA AHYA
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Dr. Shikta Singh

Women constitute half of the population in India but do not have similar access to resources, employment and income opportunity like men. Their contribution to the development of the country is significantly constrained. There is still a wide gap in the literacy level of men and women in India and more so in the state of Odisha despite the RTE Act. Girls face multidimensional impediments to educational attainment on account of the socio-cultural, economic and psychological setbacks arising out of years of constant male dominance in a well-oiled patriarchal structure. Empowering tribal girls would mean control over productive resources, expanding the freedom of choice and decision-making within the family and beyond, escalation in self-esteem and dignity as it would strive towards improvement in the quality of life of self and achieve self-defined goals. Impact of education of the tribal girls can be manifested in economic, social and psychological realms of life. The study has been conducted to analyze the interrelationship of these variables in a composite and a comprehensive manner through a conceptual and empirical framework of girl child empowerment through education in the Indian context. The total sample of 240 alumni girls of KISS has been taken for the study. Multistage Purposive Sampling was adopted for recording the responses using interview schedules.

The Alumni girls of KISS have an independent perspective and mind of their own though they are respectful in their attitude. Economic stability and decision making about managing their own finances, awareness about the problems in the society and recognition of their duties, progressive ideas and control over family planning, and higher self-esteem with aspiration to take it to the next level of achievement. The education level was also found to be the differentiating factor in elevating the social, economic and psychological status of tribal girls and women. Scales to measures the impact have been developed and validated through Principal Component Analysis, ANOVA and Scheffe test. Except for social participation and reproductive autonomy, all the other socio-economic development variables have a significant impact at various education attainment levels.

The findings and result show that education enhances the economic conditions, social participation, decision making, reproductive autonomy and self-esteem of the tribal girls. At the economic level, they are better placed to achieve economic dependence, to participate in social and political life, and to make their voice heard within the family. At the social level, it has curbed child marriage and has made them aware of their body rights and against any form of assault. At the structural level, the tribal girls have become empowered, have the decision-making power and shape their destiny and are ushering change for their community. At the psychological level, they are immensely confident and ambitious. The unique model of KISS has ensured all round excellence of students in academics, sports and skilling, has done away with gender discrimination, brought dignity to the girl child and inculcated life time skills through intense vocational training with high level of aspiration, economic self-reliance and social transformation.

The hurdles to education and empowerment of tribal girls and women have been studied in this research. It throws light on how wholesome social experiments like KISS have addressed the malaise of poverty, hunger and gender inequality through intervention in education. Robust efforts by the private sector initiatives bolsters empowerment of the girl child holistically more than the lip service by initiatives like MNREGA. Higher devolution of resources, women specific programme, gender budgeting, better implementation and utilization of the funds goes a long way in addressing Gender Gaps and ushering in Gender Parity. It is a pioneering study to analyse the impact of education on tribal girls and how educated girls are the foundation of the capacity building of the nation and establishment of the just societies where no one is left behind. The study doesn't take into consideration individual personality traits, cultural and geographical implications in the study of the impact.

Effectiveness of Customer Relationship Management in Non-Banking Financial Services Sector with special reference to Shriram Transport Finance Co. Ltd.

PRASANTA KUMAR SUAR
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Dr. Sasmita Mishra

CRM has been found to be more profitable for the organisations dealing with financial management. However, studies pertaining to transport finance sector is very scarce. Moreover, case studies on effectiveness of unique CRM initiatives adds substantially to theory and practice. With these twin gaps, this study aims at studying the unique CRM initiatives taken by a transport finance company.

The researcher has chosen Shriram Transport Finance Co. Limited as a case study to highlight the effective implementation of customer relationship management tools for increasing product and customer profitability. The company has undergone several layers of restructuring in past to make it more customer focused and to serve the needs of the customer with higher customer satisfaction and thereby their retention. Apart from this, the company has taken number of CRM initiatives such as reaching out to the customers with a variety of cross selling options and also hand holding the customer in his ecosystem. All these activities were carried out keeping the customer at the center and focusing more on their needs and requirements. Timely steps were taken to improve their status and their acceptance in the society.

The overall design of the study was descriptive in nature although a predictive model has been built to explain the impact of CRM on customer loyalty. The approach of the study was quantitative in nature. A total of 307 responses were collected out of which only 5 were found to be incomplete and unusable which were excluded from data entry. Remaining 302 responses were further subjected to outlier elimination process through boxplot. Finally, 255 valid responses were retained for final analysis. SPSS and AMOS tools were used to perform descriptive statistics, reliability, validity, and structural equation modelling tests.

The findings suggest that perceived RM effectiveness improves customer satisfaction and is supported by the fact that the customers are affirmative while expressing their satisfaction with financial company under study here. They could relate to themselves and see a great future in the association. They are satisfied because their needs and requirements are well taken care as reflected by the fact that the products offered to the customers are tailor made for each one of them depending on their feedback from time to time. The customers seem to be satisfied due to the fact that the company had put in place RM strategies like, shorter TAT for approval, early documentation and early repayment schedule without any hidden cost. The customer feels satisfied and is also proven from the fact that they consider that the cost of borrowing is also low. The loyalty intention of the customers of the finance organization under study here reveals that it is greatly affected by the RM strategies & its effectiveness. Most of customers under study here are very affirmative about repeat purchase intention. They also want to get engaged with the company on a long-term basis. It is also evident that they become the brand ambassadors Suo moto as not only they recommended the organization as well their products, they also propagate good and positive things about the organization. This implies that the RM effectiveness has got a significant effect on the loyalty intention of the customer. The study undertaken in this respect affirms that a suitable and proper RM strategy if implemented, leaves a greater impact on the loyalty behaviour of its customers. This is reflected by the fact that customers not only like to be associated with the organization on a long-term basis but also, they resort to availing multiple number of additional loans as per their requirements on a repeated basis. The signs are very positive for an organization as every organization is oriented towards customers acquisition and more than that on the long-term retention of the customers.

Findings revealed that RM effectiveness perception positively influences customer satisfaction, loyalty behaviour and quality of life. Quality of life has been measured here in terms of the impact of CRM initiatives on the financial, personal and social aspect of the life of the customers. Surprisingly, it was found that loyalty intention did not have any link with loyalty behaviour. The findings of the study contribute to theory as well as practice of CRM. Theoretically, this study has added a new variable to the existing models of CRM effectiveness. Previous CRM models have measured how it contributes to customer satisfaction and loyalty but, none of the literature had measured the impact of CRM initiatives on the personal and social life of the customer. Often aggressive selling of financial companies leads to creating a group of social liabilities who fail to repay the loan and get grilled in the dept trap and in turn drag the near and dear ones to the same whirlpool. Contrarily, the studied company opens a new vista in financing business by facilitating customers in loan repayment process by understanding their obstacles. Judicious product development and customer contact has been the building block of the CRM initiative of the company with an idealized philosophy of uplifting the life of the customer.

A Comparative Study on Psychological Contract of Government and Private Educational Institutions

SAIKAT CHAKRABARTI
Guide: Dr. Ipseeta Satpathy

In the fast-changing nature of the educational pattern and in the pattern of running the educational institutions, it is time we adopt an innovative approach to fulfill the objectives of the administration as well as the hopes of the faculty members. Education is now considered to be an investment that increases productivity in the same manner as capital formation does. Faculty members of educational institutions, both government and private, are considered to be assets. Of late retention of high-quality faculty members poses a big problem for the institutions. While identifying the causes behind the problem, the researcher found a major factor responsible for the same, and this factor is the breach of psychological contract. The nature of psychological contract and its role in retention have been found out by the present researcher in order to suggest measures to minimize or stop the turnover intention among the faculty members. This is the thrust area and focal point of this thesis. Psychological Contract has so long been in existence mainly in the industrial sector, but an experimental attempt has been made by the present researcher to apply the same in the educational sector and to highlight the findings. Psychological contract is an unwritten contract between the two main stake holders: employers and employees. Psychological contract has been in existence since the 1960s. It is only by economic downturn that its importance and proactive necessity were felt in the late 1990s. Psychological contract is generally considered from an employee point of view, although it is basically a "shadow of the beholder". The views of any group regarding psychological contract are different from the individual views. Thus, the term Psychological Contract has taken different colours from different hands.

When the administration finds turnover intention among these faculty members, the authority becomes active in investigating the root causes behind the same. Among the other factors, a weak Psychological Contract (PC) plays a significant role here. An important factor which exerts a considerable influence in developing strong Psychological Contract is the way faculty members become socialized in the educational institutions. Training plays an important role here. According to the studies, management style and institutional support help in tying a proper knot between the faculty members and the administration. A balanced academic and administrative style strengthens Psychological Contract.

For a purposeful, systematic and methodical analysis of the work, the thesis has been divided into five distinct chapters: Introduction, Literature Review, Methodology, Analysis of Data and Limitation, Suggestion and Conclusion.

The introductory chapter gives an insight into the rapidly changing nature of the educational pattern and in the pattern of running the institutions. With each passing day, newer problems are creeping in, and they require to be solved in a manner that protects the interest of both the institution and the faculty-members. Herein lies the paramount significance of psychological contract that helps create an ambience of socialization and the desired academic atmosphere. The present research work concentrates particularly on the educational institutions of Kolkata and its adjoining suburban districts, mainly Hooghly, Nadia and North 24-Parganas.

Next, the researcher has done an in-depth and extensive literature review to understand the content and concept of earlier literatures as well as to identify the research gaps in them in general and in the light of psychological contract in particular.

So far as research methodology is concerned, while carrying on the present research, the researcher has done a descriptive and exploratory study and collected primary and secondary data for the said purpose. Both personal interview and field survey were conducted. A structured questionnaire consisting of both nominal scale and five-point Likert scale have been used in collecting data. The reliability and validity of the questionnaire have been duly tested. Application of exploratory factor-analysis has been done to finalize the research variables.

Analysis of Data has been divided into two parts: Part-I: Analysis of the demographic or basic profile of the respondents has been done and Part-II: Perception of the respondents has been tested with ANOVA and Post-hoc analysis. Difference of opinion among the three groups has been tested by post hoc analysis. The researcher has derived his findings only after the data analysis.

Nothing under sunshine is perfect. The present work is no exception to the rule. It is quite in the fitness of things, therefore, that there might be some limitations in the present work. So, prior to arriving at the conclusion of the study, some suggestions are being made. The area of the present work is based mainly on the AICTE approved government and private engineering educational institutions of Kolkata and its neighbouring areas like North 24 Parganas, Hooghly and Nadia. This research leaves, therefore, a scope for further studies in more such areas like schools, general degree colleges, big hotels, hospitals etc. The present thesis, based on psychological contract, thus opens up a new horizon for the future researchers. Education, examination system and administrative pattern of the institutions may undergo a sea-change in the times to come, but Psychological Contract will continue to work as usual in all times and all climes.

Role of Critical Enablers in Effective Knowledge Management Implementation in Management Education

SANGHAMITRA BRAHMA
Guide: Dr. Sumita Mishra

Management education sector which has been combating various challenges pertaining to the value it creates through quality education and employability imparted to its students, must develop strategies for constant sharing, creating/acquiring, transferring and applying mission critical knowledge in order to prepare and produce industry-ready management graduates. The tier-3 and tier-4 management institutes/B-schools in India, which together represent 85% of intake capacity of B-schools in India have been hard hit as specified by the slowdown in their growth in the last 5-6 years, owing to a range of reasons like increase in students' alertness on excellence of education and brand value of the degree providing entity, lack of infrastructure and good faculty, poor placements and absence of tie-ups and collaborations with the industry counterparts. Strategic integration of Knowledge Management based initiatives may breathe new life into the mid-tier B-schools and help them to revive from the crisis. Such strategies facilitate in creating and maintaining competitive advantage of the management institutes by continuously configuring and integrating new knowledge into their processes, syllabi and courses contents.

Knowledge Management Processes and Practices (KMPP) can assist an institution to identify what is known and what must be known and also manage its knowledge creation, organization, sharing and use. The Governance and Leadership of such organizations must strategically support knowledge orientation of the organization and suitably invest in required IT Infrastructure and Systems. A Work Culture is required in which knowledge would be valued for its power and strength and knowledge sharing would be encouraged. The Performance Evaluation and Rewards System must be integrated with the knowledge oriented organizational processes for satisfaction and motivation of the individual employees. Individual Perception and Attitude critically contribute to the work culture and ultimate to the effectiveness of knowledge based initiatives. Nevertheless, Relatively Controlled Autonomy at every level of implementation in operations helps to catalyze the effectiveness of the KM processes in any organization. In the knowledge era, such requirements and related issues poise as challenges/ barriers/ problems to the sustainability and growth of the organization, and finding a viable solution to them is the chief concern of this doctoral research work.

The researcher has tried to empirically establish that effective implementation of Knowledge Management Processes and Practices (KMPPs) like Knowledge Acquisition and Creation, Knowledge Codification and Organization, Knowledge Sharing and Knowledge Dissemination and Use, is ascertained by certain Key Strategic Enablers (KSEs) like supportive Governance and Leadership, conducive Work Culture, Information Technology Infrastructure and Systems, Integrated Performance Evaluation and Rewards System; and Key Individual Enablers (KIEs) like Individual Perception and Individual Attitude. The objective of the doctoral research is to study the role of the key strategic and individual level enablers (KSEs and KIEs) on effective implementation of KMPPs in Management Education with special reference to the privately-run mid-tier B-Schools in eastern India.

A multiple-case research design with a holistic and multiple units' analyses approach has been adopted to examine the relevance of KM and the role of its critical enablers in the privately-run mid-tier B-schools in eastern India. The multiple cases in the context of the study have been constituted as: Case I, i.e., the Literal Replication - Fully autonomous or University-level, privately-run, mid-tier, Management Institutes or B-schools in eastern India; Case II, i.e., the First Theoretical Replication – State University affiliated but operationally autonomous, privately-run, mid-tier, Management Institutes or B-schools in eastern India; and Case III, i.e., the Second Theoretical Replication– State University affiliated, privately-run, mid-tier, Management Institutes or B-schools in eastern India.

The findings of the study comprises of the central themes extracted through data analysis and interpretation to answer the research questions, the resultant conclusive theory that establishes the propositions of the study, and the strategic KM implementation process model and the logical KMS framework for B-schools/higher education institutions. The theoretical contributions of the research findings establish that roles of the KSEs, KIEs and operational autonomy at every level are imperative for the effective implementation of KM in management academics/higher education institutions. The managerial contributions of the research findings emphasize that management academics must fiercely attempt to explicate the knowledge existing in the diffused form and make strategic choices in following the best knowledge-based operational plans and practices. The expertise and knowledge of the faculty members and senior staff must be extracted, organized and presented in a manner such that it facilitates the new incumbent teaching and administrative staff to refer, understand, apply, learn and develop on them to promote industry readiness among the students and also enable effective and efficient operation of the institution. The institution's strategic goals and objectives must be aligned to the KM objectives, i.e., the institute must strive to become a knowledge oriented learning organization in order to enhance the eminence of management education and thus ensure sustainable growth under changing market conditions.

Impact of Foreign Direct Investment on Fixed Assets Formation and International Trade: The Experiences of China

SUBHANIL BANERJEE
Guides: Dr. Sailabala Debi
Dr. Ashok K. Sar

At the beginning of the last century of the last millennium, China was a backward imperialistic country, hugely exploited by the bureaucrats and the foreigners at the cost of the ordinary Chinese people. However, with the modern outlook of Sun Yet Sen and later the iron hold of the communist regime, China became self-sufficient and powerful. The economic growth rate was low but so as the inequality. The liberalisation, privatisation and globalisation in China started under Deng Xiao Ping. Deng understood that China can never be the part of the global economic flow if it continues to remain behind the veil and follow a closed-door policy to the rest of the world. This realisation paved the gradual assimilation of China in mainstream economy of the world. The foreign institutional investors on the other hand considered China's cheap labour instead of its huge market. Such consideration helped China to become an export base for technologically advanced Multi-National Corporations. China on the other hand was careful and measured its way to the global arena. During the 1990s when a global wave of LPG model was going on China took part in that wave and gradually opened itself. Unlike India, globalisation of China did not happen overnight, hence the global shock was much less to the China's economy than India. By the time World Trade Organisation was formed, China became a formidable global economic force.

This is an era of World Trade Organisation where trade has been long accepted as an engine of growth. Among the countries that have performed significantly well in International trade, China deserves a special mention. The mentioned country hosts huge trade surplus with the European Union the largest industrial conglomerate of the world. Further to this the country has outplaced Hong Kong and USA to become the most preferred FDI destination. Over the last two decades there are huge development in infrastructure such as roads and building in the country that has turned it even more lucrative for the foreign investors. It is believed and analysed over the years as documented in the existing literature that the impact of foreign direct investment on International trade and fixed assets formation of China is positive and significant. Further to this many scholars have opined that inward foreign direct investment is the only propelling factor that boosted the trade and fixed assets formation.

Considering the aforementioned facts, the present thesis has considered the following objectives.

- To identify the determinants of international trade and fixed assets for China;
- To investigate into the causality between international trade and foreign direct investment inflow in case of China;

- To assess the impact of foreign direct investment inflow on international trade for China
- To assess the impact of foreign direct investment inflow on domestic fixed assets investments.
- To examine whether there is any causality between domestic fixed assets investment and foreign direct investment inflow for China.

At this background the present thesis first makes a chapter wise assessment of various factors related with China. It has shown that the growth miracle after liberalisation as it is perceived were during the pre-liberalisation as well. Further it has also highlighted that inequality was much less during the pre-liberalisation period than post liberalisation period. The thesis also focuses on different aspects of transition in Chinese economy such as transition in occupational structure, sector-based production as well as International trade. In the later part of the thesis specially from methodology the thesis concentrated on relation between inward foreign direct investment and fixed assets formation and inward foreign direct investment and international trade. The analysis part considers 28 years (1990-2017) of data on select variables (trade balance, foreign direct investments, average annual exchange rate data of Ren Min Bi against United States Dollar, Real Effective Exchange rate, fixed assets investments (total and foreign) for China and opts time series analysis. Trade balance has been used as the representative of trade performance. As positive trade balance adds to GDP in managed and open economy so choice of trade balance is relevant. Foreign direct investment is the prime independent variable as the objective of the thesis is to check its impact on fixed assets formation and international trade. Further exchange rate and real effective exchange rate influences the fixed assets investments so as the international trade. Owing to this reason they all have been taken as the independent variables. After unit root test, information criteria test, Granger Causality test and cointegration test it was found that Vector auto regression and Vector Error Correction models needed to be opted for the data analysis. After these models stability of the findings were also established.

Findings: The findings of the thesis are unique. Contrary to the usual belief, the concerned thesis proves that foreign direct investments have no statistically significant impact on international trade (trade balance) and fixed assets formation (Investment in fixed assets from domestic sources) for China. It might be said that China used FDI to the best possible extent to become independent in terms of investment. This eventually turned China more resilient to global economic shocks.

Retail Marketing and E-Tailing in Odisha: A Study on Performance, Attitude and Challenges of Selected Retail Organisations

SWAROOP MOHANTY
Guides: Dr. P.C. Panda
Dr. P.R. Sahoo

Retailing is the practice of selling goods or commodities to consumers. These items are purchased from the manufacturer or wholesaler and sold to the end user at a marked-up price. In the new multichannel reality, the boundaries between virtual and physical space are becoming blurred, the retail industry is confronted with unprecedented change. Economic turmoil, technological advances, innovation in supply chain practices are reshaping the retail landscape faster than some retailers are able to react. Retailers today are constantly innovating aspects of their supply chains to achieve efficiency, savings and supply chain management has gained a growing concern among academia and practitioners.

Present study/thesis entitled "Retail Marketing and E-Tailing in Odisha: A Study on Performance, Attitude and Challenges of Selected Retail Organisations" is an assessment of the consumers in Odisha spread across selected districts in South, Central and North Zones on the above three formats.

The "Retail Marketing and E-Tailing in Odisha: A Study on Performance, Attitude and Challenges of Selected Retail Organisations" is to assess the attitude level of consumers in Odisha over these three formats and also to understand the impact of the key variables constituting the attitudes along with the assessment for the challenges in retailing.

Therefore, the questions arising out of the scenarios are mentioned here as follows.

1. The attitude of customers varies depending upon his / her satisfaction with the products purchased from the retail stores.
2. The customer retention is a threat for unorganised stores due to availability of several choices at the door step or on web stores.
3. The challenges faced by customers during shopping in organised and un-organised retail stores are making the e-tailers a suitable alternative option.

The study focuses on the benefits/facilities/offers/services provided to the consumers of Odisha by the Online; Organised and Un-organised retail formats in Government/Co-operative/ Private Sectors.

Most of the retail players are increasing both online and offline combination model (Hybrid Model). The scheme of study is covered in eight chapters and the details are mentioned in the table of contents. The Last chapter (eighth) chapter gives insights in to the summary, suggestions and conclusions of the study.

For the organized retail sector, quality and variety of services and after-sales and supplementary services play important roles for determining the consumer preferences for optimized retailing. The study was done using the multistage sampling method with 600 consumers and 60 retail organisations spread across 6 Districts of Odisha (South Zone, Central Zone and North Zone). The outcome was documented in Quantitative terms using Likert Scale. The significant results were validated and more details are mentioned in the Thesis. It is concluded that the online stores (e-tailers) are the most preferred sectors among the retail outlets in the mind of consumers for the satisfaction level due to the discounts offered. The private sectors (Organised Stores) are highly preferred for the product categories cereals/rice/wheat and Oils-Coconut/Palm. The majority of the outlets 43.5% have only local presence, 14.5% of the outlets have state level presence followed by district level presence (23.0%) and national (16.5%). It seems majority of the customers are purchasing from local or district level shops. Bakery Products are available in 83.3 % of stores and the rest 16.7% of stores do not have any Bakery Products. Around 88.3% stores have Cereals / Rice /Wheat and 11.7% stores don't have Cereals / Rice/ Wheat. In 85.0% outlets have Toiletries & Laundry items and. 15% outlets don't keep such products. The preference of the customers is towards National Brands, i.e., 76.7%, it is followed by 10.0% preference for Regional and international Brands and only 3.3 % customers prefer Local Brands of Groceries. The role of smart phone and its penetration of usage with internet available in the required higher bandwidth of 4G or 5G spectrums are enabling the online sector as a viable alternative with cost effective inclusion in the retail sector to bring the unorganised sectors for e-tailing operational areas. It will not only save time and cost for the retailer and consumer to order the products but also enable an interface for faster payment and transparent eco-system in longer run.

The population and consumer demand cycle in India will stay here and the need for reaching to their door-step will be the new normal for the retail service providers. The footfalls may be replaced with online clicks and time spent by the retailer on selection of his / her next product will be a new area of study in order to accept the Hybrid retail model for doing business in new competitive challenges. Time and customer satisfaction will play an important role in digital discount vouchers, shopping points and credit scores clubbed with rewards and gifts delivered to consumers in their e-wallets including loyalty points, will be the new way of doing retailing in Indian markets, traditionally governed by faith, beliefs and rituals.

Spiritual Intelligence (SI) in Individuals, and SI's Effect on Life Satisfaction and Decision Making

TANMOY KUMAR SATPATHY
Guide: Dr. Sasmita Samanta

Human being is very dynamic in their approach towards life, whether it is their decision-making style or anything else. What we do in day today life is the reflection of our habit and thinking process. This is not the stand-alone process. In our research we have incorporated five decision making styles such as rational decision-making style, Intuitive decision-making style, Dependent decision-making style, Spontaneous decision-making style and avoidant decision-making style. Decision making process should consider a person's self assessment of abilities as well. From literature we found our habit is guided and motivated by different level intelligence of the human being. While delving into the intelligence literature we found spiritual intelligence is the one of the guiding force of our day to day activity, moreover spiritual well-being is an indicator of mental well-being as it induces awareness of being healthy both physically and mentally hence aiding professionals as well as students. SI helps to access deeper into the understanding of problems thus helping in day-to-day life and fostering new perspective.

So we include spiritual intelligence and its measurable dimensions such as existential thinking, personal meaning production, transcendental awareness and conscious state expansion in our research.

Our objective was to find whether Spiritual intelligence has any significant impact on decision making style or not. Because spiritual intelligence has been guiding our daily activity, whether this is impacting our satisfaction of our life, which is highly warranted topic for today's scenario. As stated by Zadworna-Cieslak (2019) satisfaction with life is viewed as an independent variable to measure quality of life.

We also wanted to know whether Spiritual intelligence has any role with respect to life satisfaction of our life.

The study being an empirical one we incorporated the SISRI Scale by King & DeCicco (2008), the General Decision-making Scale (GDMS) by Scott & Bruce (1995) and Satisfaction with Life Scale by Diener et. al (1985). These scales are already established scales with high reliability and validity across cultures.

By the help of structural equation modeling (SEM) we tested our proposed model and found specific evidence that the proposed model showed an acceptable range of goodness of fit with elicited data. This proved that for a human being's spiritual intelligence impacts life the satisfaction of the person, which is warranted in today's society, Life Satisfaction was correlated with all four dimensions of SI such as critical existential thinking (CET), personal meaning production (PMP), transcendental awareness (TA), and conscious state expansion (CSE). Life satisfaction of human being is highly correlated with personal meaning production of SI. Critical existential thinking has a very low correlation with life satisfaction. Albeit there were differences in the correlation of each dimension of SI with life satisfaction, SI as a whole demonstrated a significant impact on the life satisfaction of the human being. We also found spiritual intelligence have significant impact on three decision making styles. As per our findings we got that SI has different impact on different decision-making styles as decision making style is not uniform in nature. The novelty of research is that connecting spiritual intelligence to general decision-making style and life satisfaction. The model in the study also shed light the influence Spiritual Intelligence has on individual decision-making styles, thereby leading to better life satisfaction.

As our professional decisions bear directly on our personal lives as decision making is a never-ending process in human lives; hence decision making is relevant to help balance work life vis-à-vis personal lives. Hence it can be concluded that with better self management, individuals would be better able to manage day today engagements and thus can strive towards satisfaction and ultimately peace of mind.

Notionally, our study contributes to spiritual intelligence, general management decision style and life satisfaction literature. Present study manages to provide vivid literature of SI with relevant different scales, which were published earlier and used by scholar in different aspect of the study. This is the first research to connect the SI with the life satisfaction of the individual and to connect SI with individual the general decision-making styles of the individual.

Spiritual Intelligence as a topic has many varied and diverse implications across many disciplines hence to fully understand how spiritually motivated persons develop self efficacy, social skills which can be explored with a comprehensive study across all disciplines such as management, developmental psychology, address psychiatric problems through spiritual intervention etc.

Quoting His Holiness, the Dalai Lama "Religion I take to be concerned with faith in the claims of one faith tradition or another, an aspect of which is the acceptance of some form of heaven or nirvana. Connected with this are religious teachings or dogma, ritual prayer, and so on. Spirituality I take to be concerned with those qualities of the human spirit—such as love and compassion, patience tolerance, forgiveness, contentment, a sense of responsibility, a sense of harmony—which bring happiness to both self and others."

It should be noted that religion and spiritual awareness are two different areas, both of which has the purpose of guiding our lives.

PHOTOGRAPH OF GUIDES

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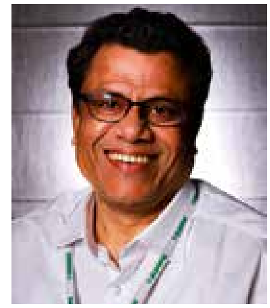

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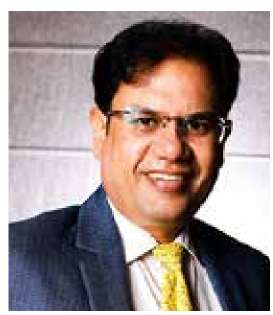

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