



**PUNE INSTITUTE OF
BUSINESS MANAGEMENT**

APPROVED BY AICTE | AFFILIATED TO SAVITRIBAI PHULE PUNE UNIVERSITY

CONFERENCE PROCEEDINGS



INTERNATIONAL CONFERENCE 2019

AI & Cognitive RPA Applications in business
in Emerging Economies

23rd & 24th August 2019

ISSN (online): 2455 - 8796

Message from Chairman



Artificial Intelligence, a driving force of technology, innovation, and the economy as a whole, a dominating determinant of the existing decade and the decades to appear, and deemed one of the principal factors of the industrial revolution 4.0. The era we are living is driven by data. It is said that ‘data is the new oil’. To support the data-driven economy, artificial intelligence performs a significant role. New technology needs accuracy, speed, and agility. AI makes it possible to achieve all of these factors seamlessly.

As technology progresses, we find out newer usage of technology that makes our lives better than what we were yesterday. Technology adds security, convenience not only in our daily lives but also for the business perspective. Facial recognition for uninterrupted and contactless methods of authentication brought tremendous speed at transportation, security, and business process, which were perceived as sci-fi dream a few decades ago. Today, we have been served food at restaurants by robots. Artificial intelligence, coupled with deep learning technology, machine learning, neural network, and automation made it possible to bring those dreams into reality.

It is no surprise that the future will bring even more incredible pieces of technologies. Pune Institute of Business Management is proud to organise the second version of International Conference, which dedicates its podium for the discussion of future growth and impact of artificial intelligence and robotic process automation in the business process, and its role to improve the emerging economies. I welcome all the guests and participants to the International Conference and look forward to having an excellent discussion by our honourable guests and research scholars.

Mr Raman Preet

Founder and Chairman, PIBM

FOREWORD

The vision of the International Conference 2019 is to build a technological awareness amongst the students. International Conference 2019 will supplement the student's mind with the understanding of Artificial Intelligence, Robotics, and Machine learning arenas. The necessity of the hour and the need for our future.

From my personal experience of visiting several national and international organisations, conferences, presentation, and business meetings, I had the pleasure of experiencing a few of the world's most advanced technologies which run on Artificial Intelligence, facial recognition, machine learning, and robotics. For the betterment of the students for their future employability, knowledge assimilation, and contribution toward the technological advancements, this conference will be a pioneer for them.

Another greatest incentives of this conference are to encourage students with the research orientation. Whatever we are witnessing presently, in terms of technological progression, is a result of the long term research process. In my 30 years of academic and corporate experience, I have always encouraged students and executive to adopt the research orientation in their education and profession. It is not only a mantra for future success but a great contribution to the advancement of our society as well.

My warm welcome to all the guests at the conference. We will look forward to your adage. My heartiest congratulations to all the participants for their efforts on preparing the research papers and getting shortlisted for the presentation. And to my dearest students, make the best use of this conference, learn from the expert and learn to apply them in your own lives.

Prof. M. K. Tamuly

Principal Director

Pune Institute of Business Management

About Pune Institute of Business Management

Pune Institute of Business Management (PIBM) is and one of the top B-Schools in India where our aim is to provide high value business management education to produce educated and skilled Management Graduates. PIBM stands tall amidst B-Schools in India because not only does we focus on the highest standards of academics but also train students with skillsets making them shine in the corporate world. Established in 2007 and spread across 2.5 Acres, PIBM is strategically located in calm and serene valley on the outskirts of Pune.

PIBM provides Post Graduate courses in Management at Pune campus. Post Graduate Diploma in Management (PGDM) which is an AICTE approved course is the flagship program at PIBM Pune. PIBM also offers Master in Business Administration (MBA) course in affiliation to Savitribai Phule Pune University. In recent years, PIBM has expanded by opening up Campuses for Graduation Courses - BBA, B.Com & BCA in Solan (Himachal Pradesh), Guwahati (Assam) and Shillong (Meghalaya).

At PIBM, education is not limited to academic accomplishments alone but extends much beyond the mainstream classroom education. Teamwork, problem solving, analytical thinking, creativity, leadership skills, decision making, and goal achievements are areas that are addressed effectively to build flourishing careers in business management. We boast of having the unique training methodology in India where the whole curriculum is solely designed only on the basis of requirements of Industry. This helps in bridging the gap between Companies' requirements & Management Graduates' business knowledge.

To make the whole training process Industry friendly and learning process more practical in approach, the redesigning of curriculum happens every six months which keeps our training methods updated with latest Industry requirements. This process ensures that every concept during the training process is linked with the Jobs. Corporate Heads from various domains in Industry visit our campus on Corporate Weekends and interact with students to share the practical knowledge on Business Concepts.

PIBM is proud to have strong association with 50+ Corporate Panellists and 250+ other Corporate Heads like CEOs, CFOs, Directors, Presidents, VPs, and Heads etc. who continuously train our students. At PIBM, Quality speaks for itself. Every student of PIBM stands out in the crowd as they are not only equipped with Business Concepts but also the right attitude, competencies, aptitude, communication, skills and personality.

The ever-growing number of companies that visit the campus for placements just reinforces year on year. The number of companies visiting the campus during Placement have outnumbered the total strength of students of the batch long back. The demand of PIBM students in Job market is

growing every year. Till date PIBM has produced 3500+ successful Alumni who are placed in top companies at senior management positions as well as few have become an entrepreneur.

Recent Achievements:

- ❖ NAAC accredited (2019)
- ❖ Most Innovative Learning Practices award by AsiaOne Urs (2019)
- ❖ Great Indian Institutes 2018-2019 as one of the Great B-Schools to study (Forbes Marquee October 2018 issue)
- ❖ Featured in 'Great Indian Institute Series 2' by Republic TV as one of the top B-schools in India (2018)
- ❖ Awarded as one of the 'Best Education Brands of 2018' by the Economic Times

About the International Conference 2019

The second International Conference focuses on the application and research orientation of Artificial Intelligence and Cognitive RPA in various business areas in emerging economies. This conference is an ideal place where the experts from academic and industries of AI, RPA, and Deep Learning, Machine Learning, and Neural Networking arena will deliver their decade long experience to understand their functionalities in better manner, whereas for the research scholars and innovative minds, this is a place to showcase their ideas and innovation to the world.

The International Conference 2019 is a knowledge-sharing platform, which will enable experts, researchers, and students to prepare for the future of the technology. The experts will guide the research scholars and students for better research prospects in the field of Artificial Intelligence.

A few of the topics that will be discussed in the International Conference 2019 are: ‘Data Analytics and AI in Digital Era – Social Media and Ecommerce impact’, ‘Robotics and its future in global and its impact on E-commerce Industry’, ‘Role of AI in Financial Service Sector’, ‘Data Analytics and AI in Supply Chain Management and Business Operations’, and ‘AI for Supply Chain Management’. These futuristic topics will help trigger and enhance the research orientation among students and the participants as well.



INTERNATIONAL CONFERENCE 2019
AI & COGNITIVE RPA APPLICATIONS
IN BUSINESS IN EMERGING
ECONOMIES

PUNE INSTITUTE OF BUSINESS
MANAGEMENT

Chief Guest



DR. NITIN R KARMALKAR

VICE CHANCELLOR
SAVITRIBAI PHULE PUNE UNIVERSITY

Guest of Honour & Key Note Speaker



DR. YOGESH DWIVEDI

CO-DIRECTOR AND DEAN
SWANSEA UNIVERSITY, UK

DR. YAM B. LIMBU

ASSOCIATE PROFESSOR OF MARKETING
MONTCLAIR STATE UNIVERSITY



23RD & 24TH AUGUST, 2019



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AI & COGNITIVE RPA APPLICATIONS
IN BUSINESS IN EMERGING
ECONOMIES

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CONCORDIA UNIVERSITY



DR. RAHUL BEDI

PROFESSOR AND CHAIR OF
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AUJAN COCA-COLA BEVERAGES
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DIRECTOR, FACULTY OF MANAGEMENT
STUDIES,
MOHANLAL SUKHADIA UNIVERSITY



DR. SAURABH GUPTA

ASSISTANT PROFESSOR, BIOMEDICAL
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NIT RAIPUR



DR. ASHUTOSH SHUKLA

ASSOCIATE DEVELOPMENT DIRECTOR
ROYAL BANK OF SCOTLAND

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OPERATIONS AND SCM
NATIONAL INSTITUTE OF
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DIRECTOR,
FIS GLOBAL INDIA



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REGISTRAR & ASSOCIATE PROFESSOR
SAVITRIBAI PHULE PUNE UNIVERSITY



DR. ADITYA ABHYANKAR

DEAN, FACULTY OF TECHNOLOGY &
HOD, DEPARTMENT OF TECHNOLOGY
SAVITRIBAI PHULE PUNE UNIVERSITY

23RD & 24TH AUGUST, 2019

INTERNATIONAL CONFERENCE 2019

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INTERNATIONAL CONFERENCE 2019

AI & Cognitive RPA Applications
in business in Emerging Economies
23rd & 24th August 2019



Flow of Event – 23rd August 2019

Friday | 9:00 AM to 5:00 PM

Time	Venue	Event
8:00 am - 8:45 am	Reception	Arrival of Guests
8:30 am - 9:00 am	Dining Hall	Refreshment for Guests & Participants
9:00 am - 9:15 am	Auditorium	Lighting of Lamp & Saraswati Vandana Inauguration, PIBM Growth Story Video on Screen.
9:15 am - 9:30 am	Auditorium	Welcome Address by Mr. Raman Preet, Chairman, PIBM Group of Institutes.
9:30 am - 9:45 am	Auditorium	Felicitation of Guest
9:45 am - 10:00 am	Auditorium	Address by Chief Guest
10:00 am - 10:15 am	Auditorium	Keynote Speaker - Dr. Yogesh Dwivedi -Director of Emerging Markets Research Centre, Swansea University, UK
10:15 am - 10:50 am	Auditorium	Addressal by - Dr. Tarek M. Sobh - 10:15 am - 10:25 am, Dr. Elena Cahill - 10:25 am - 10:35 am, Mr. Rohit Manucha - 10:35 am - 10:45 am
10:50 am - 11:00 am	Auditorium	Inauguration Conference Proceeding
11:00 am - 11:20 am	Dining Hall	Tea Break
11:30 am - 1:30 pm	Auditorium	Technical Session : "Writing Quality Research papers with industry impact for Global standard journal" by Dr. Yogesh Dwivedi
1:30 pm - 2:30 pm	Dining Hall	Lunch
2:30 pm - 4:30 pm	CR 403, 404 Reading Room	Presentation Tracks will commence (*Presenters to refer personal schedule)
2:30 pm - 2:50 PM	Auditorium	Addressal by - Dr. Rahul Bedi - 2:30 PM - 2:40 PM, Mr. Stephen D. Christensen - 2:40 PM - 2:50 PM
2:50 pm - 3:35 pm	Auditorium	"AI for HR" by Mr. Rohit Manucha-Head of Human Resource at Aujan Coca cola
3:00 pm - 4:30 pm	CR 202	Technical Session : "Data Analytics and AI in Digital Era – Social Media and Ecommerce impact" by Dr. Saurabh Gupta
3:40 pm - 4:00 pm	Dining Hall	Tea Break
4:00 pm - 4:45 pm	Auditorium	"Robotics and its future - impact on E-commerce Industry" by Dr.Tarek Sobh, Executive Vice President, University of Bridgeport, USA
4:45 pm - 5:00 pm	Auditorium	Day 1 Concluding Remarks by Dr. Rajasshrie Pillai

High Tea Time @ Conference Hall



Flow of Event – 24th August 2019

Saturday | 9:00 AM to 5:00 PM

Time	Venue	Event
8:00 am - 9:00 am	Reception	Arrival of Guests @ PIBM Campus.
9:00 am - 9:30 am	Dining Hall	Refreshment for Guests.
9:30 am - 9:40 am	Auditorium	Lighting of Lamp & Saraswati Vandana Inauguration, PIBM Growth Story Video on Screen.
9:40 am - 10:00 am	Auditorium	Welcome Address by Mr. M. K. Tamuly, Principal Director, PIBM.
10:00 am - 10:10 am	Auditorium	Felicitation of Guest
10:10 am - 10:30 am	Auditorium	Keynote Address by Dr. Yam B Limbu, Associate Professor of Marketing at Montclair State University, USA
10:30 am - 11:00 am	Auditorium	Addressal by Dr. Ranadhir Ghosh, Dr. Sachin Kamble & Dr. Ashutosh Shukla.
11:00 am - 11:30 am	Dining Hall	Tea Break
11:15 am - 1:00 pm	CR 403, 404, Reading Room	Presentation Tracks will commence (*Presenters to refer personal schedule)
11:30 am - 1:00 pm	CR 202	Technical Session : "Data Analytics and AI in Supply Chain Management and Business Operations" by Dr. Sachin Kamble, Associate Professor of Operations and Supply Chain Management at National Institute of Industrial Engineering (NITIE)
11:30 am - 12:30 pm	CR 201	Session : "Entrepreneurship in Energy Sector" by Dr. Elena Cahill, Director, School of Business
11:30 am - 1:00 pm	Auditorium	Technical Session : "Role of AI in Financial Service Sector" by Dr. Ranadhir Ghosh, Director, FIS
1.00 pm - 2.00 pm	Dining Hall	Lunch
2:00 pm - 3:00 pm	Auditorium	Technical Session : 'Big Data Impact on Organization performance – Key Function areas' by Dr. Aditya Abhyankar Dean, Faculty of Technology, Professor, Department of Technology, SPPU
3:00 pm - 3:30 pm	Dining Hall	Tea Break
3:30 pm - 4:30 pm	Auditorium	Technical Session : "AI application In Industry 4.0" by Dr. Ashutosh Shukla Senior AI & ML Scientist, Royal Bank of Scotland
4:30 pm - 5:00 pm	Auditorium	Prize Distribution, Valedictory speech and Vote of Thanks by Dr. Rajasshrie Pillai.

High Tea Time @ Conference Hall

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Leveraging Augmented Reality as a Tool for Training Transfer: a Case Study of Healthcare Service Providers in Ophthalmology

Ramnath Dixit, Research Scholar, Symbiosis International (Deemed) University

Abstract: The advent of Artificial Intelligence (AI) in the business world has both caused unprecedented disruption as well as created a plethora of opportunities to explore. The healthcare industry has been consistently at the forefront of harnessing the multitude of benefits that AI applications offer. As uncertainty around the business world exemplifies, the healthcare sector has resorted to investing in training its personnel on key dimensions of service delivery. Yet, the challenge to be encountered circumnavigates around ensuring the actual on the job implementation of knowledge and skills imparted during the training, back at the workplace, in a post-training scenario. This is where the tenets of Augmented Reality (AR), as an offshoot of AI offer new avenues of ensuring training transfer for healthcare service providers. This case study captures profound insights from a training intervention comprising healthcare service providers and counselors spanning Ophthalmology institutions across India. The study involves qualitative assessments in the form of depth interviews that investigate the potency of AR as an effective training transfer tool. Furthermore, an attempt has been made to guide future researchers in this domain to enable them gain deeper understanding of the intricacies involved in leveraging AR as a catalyst in aiding training transfer of behavioral skills back at the workplace.

Keywords: Training transfer, augmented reality, healthcare, training implementation, behavioral skills

Role of Artificial Intelligence in Providing Customer Services With Special Reference to SBI and HDFC Bank

Prof. Ritu Tuli, Assistant Professor, Guru Nanak Institute of Management Studies

Dr. Sameer Salunkhe, Assistant Professor, Guru Nanak Institute of Management Studies

Abstract: Technology has changed the operating psychology of the businesses over the last couple of years. There is a growing need and demand to use Artificial Intelligence (AI) and the Indian banking Sector is gradually shifting itself towards using AI. Banks are exploring and implementing technology in various ways. Artificial Intelligence is getting better and smarter day by day. The adoption of AI in banking has grown a lot than other sectors. This is happened because banking sector still has lot of human intervention in the operations. Indian banking sector is exploring the ways to enhance customer services with the help of Artificial Intelligence. This paper is about how Artificial Intelligence (AI) is used by Indian banks with reference to SBI and HDFC Bank to improvise customer services in future.

Key words: Artificial Intelligence, Customer Service, App

Ramification of Artificial Intelligence in retail

Dr. Raj Kishore Mishra, Assistant Professor, Pune Institute of Business Management

Roswell Sumer, Assistant Professor, Pune Institute of Business Management

Abstract: This paper outline the systematic review on the contribution of Artificial intelligence in the retail sales. Looking to the present state of environment in the market, it is seen that implementations of Artificial intelligence is hugely demanded in the retail sales to stretch out a wider range of sales conversion. In this paper, issues are classified into three categories which include “supply chain, inventory management, and the communication medium”. The paper shows that the research on the applications of Artificial intelligence in the retail sales is still limited by analyzing the past studies and research challenges.

Keywords: Artificial intelligence, retail sales, shopping experiences, Assortment, Supply chain, inventory, transportation.

A Study of E-technology used in small town with special reference to Paytm

Khalil Ahmad, Assistant Professor, Pune Institute of Business Management

Sunny Sanjeev Masih, Student, Pune Institute of Business Management

Abstract: With the population of the Internet and the development of the mobile Internet, a new-type O2O e-commerce model is generated. After defining the definition of O2O e-commerce model, this paper researches and analyzes the present status of a small town in Maharashtra who are using Paytm as tools to pay their bill without cash. O2O e-commerce model, and then reveals several main problems such as the gap between the products and services provided by merchants and the expectation of customers that the various integrities of dealers, shopkeepers, traders and the simplex business model of O2O websites. In order to encourage the healthy development of O2O e-commerce, this paper also contents such strategies as supporting the cooperation between physical stores and O2O websites an establishing and mending the credibility system, various business model of O2O websites, promoting the application of QR code and APP and growing location-based service (LBS) in the O2O e-commerce model.

Keywords: O2O E-commerce, Online and Offline, Paytm.

Customer Expectation and Satisfaction Towards Hygiene Hatrick Through Mission Happiness in Pantaloons Store

Dr.Yachna Ramesh Gharde, Assistant Professor, Pune Institute of Business Management

Seema Choure, Assistant Professor, Sinhgad Institute of Management and Computer Application

Khalil Ahmad, Assistant Professor, Pune Institute of Business Management

Abstract: This study designs in such a way that it gives the service provided by the pantaloons store to the customer. The main reason to purchase for the pantaloons is the services. It also described the customer expectation and satisfaction towards the various touch point of the services. The study gives the importance of services and the gap, which is become a hurdle to provide proper services. The questionnaire is taken as survey tools to conduct the survey. A sample size of 110 was selected, and analysis is done. Under which professional, house wise and college students are the respondents. SPSS is used to analysis the data and to get the result. Through the analysis, there are various point had been finding out and the conclusion is also given to fill the gap. It also concluded that there are lots of loyal customer of pantaloons who always choose pantaloons as their first choice of shopping. This research will be helpful to the management and employees of the pantaloons for better serving to the customer. So it's essential to know the expectation of the customer and how to satisfy the customer in a better way. So Pantaloons are always thought of the customer and delight them with better service than the competitor.

Keywords: Pantaloons, expectation and satisfaction, services

Role of AI in The Banking Sector – A Case Study Of Top Three Private Banks In India

Dr. Chetna Narendra Mehta, Assistant Professor, Pune Institute of Business Management

Abstract: Innovation has changed the organizations are done and in the course of the last couple of years. Sector-wise, innovation is riding the pony of fortune and directing organizations to product development, easily. There is a developing need to utilize Artificial Intelligence (AI) and the Indian Financial Sector is bit by bit moving towards utilizing AI. In the event that one discussion about the financial division, the appropriation has been steady, when contrasted with different segments. This can be because of the way that banking is as yet a labor driven part, with activities that require human inclusion. Yet the Indian Banking division comprehends the need to chop down expense and the consumption on excess assignments. The Indian financial area is investigating the ways by which it can tackle the intensity of AI to improve the procedures and upgrade the Customer Service over the long haul. The paper looks to investigate the zones where the AI is being utilized in the Banking Sector and its suggestion in the top banks in India.

Keywords: Artificial Intelligence, Banking.

Identifying barriers for the execution of e-government services through public-private partnership using the correlated analytical hierarchy process

Bikram Acharya, Prime College, Kathmandu Nepal,

Jongsu Lee, Seoul National University

Abstract: Even though the Government of Nepal envisioned a one-stop digital government strategy for effective implementation of e-government services, the successful implementation had a mixed outcome from the government's sole effort. The effectiveness of the implementation can be enhanced by partnering with the private sector utilizing their financial, technical and managerial strengths over the government. However, similar to other general infrastructural partnership projects, the implementation faces a number of challenges. This study identifies the possible challenges that hinder execution and sustainability of e-government projects through public-private partnership (PPP) arrangements. This study presents an extension of the analytical hierarchy process incorporating a correlation between the criteria during the process of judgment and ranks the identified barriers for the execution of e-government services through expert opinion. The study also ranks the challenges in e-government projects by using a representative case of health insurance, land revenue system and public WiFi based on revenue generation criteria. We found that health insurance and land revenue are the most challenging projects to implement through PPP arrangements in Nepal from stakeholder's perspective.

Keywords: Public-Private Partnership (PPP), e-government services, correlated analytical hierarchy process (AHP), Nepal

A cursory review of the role of Artificial Intelligence in Global Retail Industry

Dr. Harsha Gandhi, Assistant Professor, Pune Institute of Business Management

Naveen Pandey, Assistant Professor, Pune Institute of Business Management

Abstract: Artificial intelligence will make advancements to reduce human efforts and will speed up the process and can perform simple to complex task. The retailing sector deals with big data. The data may be fetched from social media, audio and video files, machine learning, web data may be in form of facial recognition, text, image, RFID and GPS. Artificial Intelligence will help retailers in pricing strategy, merchandising, logistics, fraud detection and customer relations. As the retailers are losing market share due to online shopping and e-commerce platforms, in order to sustain in market, they need to drive customers into malls and delight them. In this paper, researcher has focused on global retail sector, Indian retail sector and its growth across world. This paper discusses the modern technologies used in the retail sector encompassing the Artificial Intelligence. The paper will also review the different examples across globe to understand the importance of AI. The use of Artificial intelligence will reduce cost and will help in better store experience. AI will improve content visualization, shopper's experience, product design and probability of purchase,

Keywords: Retail, Artificial Intelligence, AI, Global Retail

Size Effect Anomaly in Indian Stock Market: Time series Analysis

Saroj S.Prasad, Ph.D. Research scholar, Barkatullah University

Abstract:

The presence of size effect anomaly in developed countries has opened the scope of study about the same in Indian stock market. The study attempts to find out investment strategy based on size effect strategy results in companies to outperform the market index.

Research objectives is to find out whether the size effect anomaly is present in Indian stock market; and whether the portfolio constructed based on size effect Investment strategy outperforms the market index. The sample for the study consists of selected 500 companies from BSE 500 Index from the period of March 2002 to March 2014. Portfolios are constructed based on two different criteria that is; net sales and fixed assets. The monthly returns calculated on all the securities are compared against the benchmark of monthly returns (Bombay Stock Exchange 500-Index). Source of data is Prowess data base (CMIE). The findings reflect the presence of abnormal returns on portfolio constructed based on large stocks portfolio but its absence for small stocks portfolios. Therefore, result concludes the absence of size effect in Indian stock market.

Limitation of the study is that it is carried out only for the period of thirteen years i.e. from March 2002 to March 2014 and only one market is considered.

Keywords: size effect, Investment Strategy, net sales, fixed assets, Portfolio Construction.

The Permanence of Change in the Era of Artificial Intelligence

Vedant Vaibhav, Student, Christ (Deemed to be University)

Abstract: Through this abstract, my focus will be on the corporate industry along with machine learning and reinforcement learning. With this objective as an aim, I started my research from books that analyse or imagine life with the involvement of AI, alongside the development of AI to paramount levels. My methodology encompasses different research studies that conclude the mental health of an individual in this era of AI. Some of the studies inculcate the idea of teaching the idea of fertility and mental flexibility in school which would train the youth to adapt to this epoch of change. Some of the implications that I faced during my research was bogus studies and unreliable sources, as this topic of AI is an umbrella to many other sectors such as big data, corporate influence, lifestyle and many more. Also, this topic has been covered enough on the internet and still the concept of AI is not clear in this generation. As mentioned the idea of another exiting intelligence makes us wonder about our survival.

Exculpating the future of AI, if we focus on its virtue in our present; we would find people rarely revel in performing repetitive or rather robotic tasks day in and out. Their psychology will relish an unusual situation that breaks up a workday. And if it gives them a chance to solve a hard problem, they feel more obliged for three work or organization.

Research by Jordan Etkin of Duke University suggests a study that reveals the same with a greater sense of productivity. So, the discussion inculcates the question that why to train employees to work as robots when they can indulge in tasks that involve or require judgment, experience, and expertise. Take, for instance, an aerodynamic designer who decides to refurbish an existing drone can go through all the calculations to adjust the required parameters or rather alter various contracts such as weight, propulsion and so on into an AI-enabled the software. Now, the software will run through a vast and dizzying array of new design that no one has ever seen.

This would not only create room for more creative ideas to pop but also make the tasks more easier. Not only this, but mobile apps are also taking advantage of real-time user data as well. Consider the history of GPS navigation; the first online maps were largely just a digital facade of paper maps. Soon, GPS navigation changed the way we see maps today; applications such as “Ola” and “uber” are using this technology to get an exact location of drivers, traffic jams, accidents, to create a perfect map in order to update directions en route minimizing any possible delays. To conclude by abstract, I would say that this abstract had helped me unfold new dimensions and perspectives regarding AI in the corporate world as well as the development of AI in the coming future.

Keywords: algorithms, cognitive, global economy driven by AI, GPS navigations, industrial adaptation to AI, and mental flexibility

Deep Learning for Predicting Financial Performance Indicators

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Abstract: Financial Analysis indicating the performance indicators being Return on Equity which is measured by calculating Net Operating Income dividing by the average of the total equity, measuring how an institution or a company uses investments to generate earnings growth.

The key indicators are not only confined to the Return on Equity but itself is vast concept which comprises of the following train and test of indicators to predict the financial performance of a company. The outreach of the institution that indicates the efforts to extend services to people who are underserved by institution or a company. The breadth indicates the presence which decides the size and depth of the business.

Growth trends being the prime factor as stagnancy can't generate efficient returns after a period of considerable time. Financial Performance are the activities to generate various expenses, from general operating expenses and the cost of borrowing to provisioning for potential loss.

Efficiency is the Rate on Investment accounts for the institutional scale of operations, financial revenue and expense indicators as well as returns are compared against the institution's assets. The productivity is a combination of outreach and efficiency.

Keywords: Deep learning, financial performance indicators, investment

Manhole menace: How we turned a good thing into a bad one

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Maitreyee Mukherjee, Student, Pune Institute of Business Management

Extended abstract: Research gap: In India, every year several people die due to accidentally falling in open manholes. A descriptive study was conducted to understand the problems and issues related to open manholes in India and how automation can help to alleviate manhole deaths.

Objective of the study: To understand the experiences of people with open manholes and their faith on computer application to detect open manholes.

Research methodology: The study has followed quantitative paradigm of data collection and analysis. Based upon the literature review a 15 items questionnaire was prepared including respondent's demographic profiling. The data were collected through an online survey using Google form. A Google form web link was shared using snowball sampling method and circulated to collect the responses.

Findings: Majority of respondents were aware of the dangers related to open manholes. There is a support for computer application in solving the issue of open manholes but physical solutions were also supported.

Implications of the study: We will be in better position to achieve the dream of "smart cities" and "internet of things" through automating the urban issues and problems like manhole maintenance.

Keywords: Open manholes, internet of things, smart cities, manhole maintenance

Factors Effecting Consumers Impulse Buying in Retail: A Study

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Abstract: This paper aims at identifying the factors on personal level as well as outlets' atmospheric level. This research was casual in nature. This also focuses on looking at different aspects of impulsive buying and how it is done. It studies about the factors that influence impulsive buying in consumers, to explore more in a context of more planning and preparation for retailers. This paper proposes conceptual frame work with different factor, which effect the impulsive buying behaviour of the customer. The factors are Personal factor, Impulsive buying, Retails outlets Atmosphere.

Keywords: Impulsive buying, Personal Factor, Retails Outlets atmosphere.

A Study of Place (Distribution) strategies for effective marketing in small scale chemical companies with special reference to Kurkumbh MIDC, Pune

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Abstract: The Indian Chemical industry, twelfth biggest in production in the world, is developing at average rate of 12.5%, hence modernization of existing technology through innovation or foreign collaboration could encourage improve development and growth.

Increasing local production requires global competitiveness to withstand imports as well as for export surplus, the success factors are availability of feedstock at competitive cost, access to advanced technology, low cost capital, investment in Research and Development as well talent development.

The boost demand of the chemical products, there is necessary for chemical companies to grow. The Government is ensuring that this demand be met through domestic production. For Indian companies marketing mix strategies are important as the Indian economy is now a part of the global economy and Indian companies need to complete globally.

Keywords: Marketing strategy, Distribution Channel, Chemical Industry

Understanding employee engagement initiatives taken by different companies under BFSI sector in areas of Pune & Mumbai

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Abstract: An engaged employee is the one, who puts his hands, mind & soul to his work, the one who is aware of the business scenario of the organization & works better with his team mates in order to benefit the institution & the individual as well. In present times, when competition for top talent is fierce, and the cost of training new hires is steep, the HR team is concerned enough to build up a fully engaged workforce. Researchers have broadly described the concept of employee engagement & the need for it & even the implications. This study takes an initiative to understand the various kinds of employee engagement activities that are done in renowned companies especially catering to BFSI sector. The detailing of such activities are primarily focused on & how they actually benefit the organizational culture & mark a sign of growth & success. The work also mentions the different management levels for which these are being conducted. The research is basically an exploratory approach, which has been done through surveys & direct personal interviews by the help of a structured questionnaire. A Systematic Literature review type has been employed in this study. The outcomes of the research work were particular initiatives by specific banks & financial companies, categorized under fun & recreational activities, employee welfare, social service, team building, mentoring & other activities. The study will help organizations to initiate or plan activities/strategies for engaging their workforce as it contains detailing of such activities & moreover it has been collected from authentic sources. While studying different research papers, it was found that most of them elaborates the idea of employee engagement & it's implications on an organization, others focus on a particular initiative, for example, CSR activities & how it contributes to employee engagement. Hence, the motivation to conduct the study was a need to understand employee engagement initiatives particularly in banking & financial sector & the details of how they are being conducted, also including their effects on employee productivity. The research work is geographically concentrated in western region of India, particularly in areas of Pune & Mumbai, yet it creates further scope of research in various other sectors & regions to understand the relation between, geography, people & what kind of employment engagement activities are done catering to their needs.

Keywords: Employee Engagement, Banking & Financial sector, Employee Welfare, Productivity, and Organizational & Individual Development.

Adoption of AI in Agriculture

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Abstract: Agribusiness is confronting significant difficulties. Expanding the all-out creation by 70% so as to suit the worlds' interest in the following 50 years is a goal jeopardized by constrained assets, climatic changes and other present moment and provincial dangers. Artificial Intelligence is viewed as increasingly more as an answer for these difficulties. Some expert's opinion suggesting that humanity is going to merge with Artificial Technology in the next 50 years, as this problem is going to surpassed by using this technology. A large number of people have no passage yet to key resources like sustenance, water and shelter. This study outlines the applicability of computer vision in precision agriculture and IOT in agriculture and many models which helps in precision farming.

Keywords: Agriculture, artificial intelligence, IOT, precision farming

Impact of Paytm in online transaction

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Abstract: In India around 200 million users use Paytm for their daily transaction for e.g. shopping, recharge, money transfer etc. The government of India launched “PAYTM” to develop cashless and digital transactions in the growth of country. Therefore the utility of Paytm and its impact is considered high in usage because of its user friendliness. One of the famous tag line while using paytm is “**agar chutta nahi hai to Paytm karo**”.

Paytm was developed in 2010 but it gained its importance during the duration of “**Demonetization or note bandi**” in 2017 and during this time the use of Paytm gained importance and demand as compared to 2010 to 2016.

Through the use of Paytm one can transfer or receive the cash payment and also enjoy the security for their transaction. In order to use the Paytm Wallet and transact cash-free, one has to only set up a Paytm account using his/her mobile number and email id, add money to the Paytm wallet using net banking debit/credit card or net banking and get connected directly with your bank account. It is updated by linking your Aadhar card to your Paytm account according to government rules and regulations.

Keywords: Paytm, Cashless, Digital transactions, Demonetization, Mobile hand set, Aadhar card, Bank account, cashless

A Study on Maximization of Wealth and its impact on return on Investment, due to transition in different Fixed Deposit Rates of Selected Public & Private Sector Banks before 10 years and currently, in Pune City

Dr. Harsha Gandhi, Assistant Professor, Pune Institute of Business Management

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Abstract: The customer whether it he or she may be related to any product or a service, he wants all the service at his own doorstep or at fingertips. The scenarios have been almost changed today as compared to old one and due to the advancement in the technology and in the internet the world is getting closer and all types of products and services are easily available. Same is as the case with the banking industry too.

In the current paper a focus or light has been thrown on different rates of fixed deposits of public sector and private sector banks.

This current study deals with the “A Study on maximization of wealth and its impact on return on investment, due to transition in different Fixed Deposit rates of selected public & private sector banks before 10 years and currently, in Pune City.”

Keywords: Banking, Private Sector, Public Sector, Banks, Investments, Products and Services, Awareness, Usage, Traditional Banking, Internet Banking, Online Banking, Fixed Deposits.

Impact of HR Analytics on Business Performance- An Exploratory Study of the IT Industry

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Abstract: Human Resource Management involves core functions that can be enhanced by applying processes in analytics. HR analytics refer to the fusion of quantitative and qualitative data and information to have an insight for decision making support in managing people in organizations. Its use has now become an emerging trend among the organizations that are interested in leveraging on their human capital. With overflowing data accompanied by increasing demands for talent to analyze the data, skilled analytics professionals are getting rapidly recruited by organizations that are traditionally in analytics. Organizations face acquisition, optimization, compensation and development of workforce and these processes can be assisted by HR in identifying problems and issues surrounding such requirements through an analytical approach. This will guide managers in answering questions and gaining insights from information at hand, and help make relevant decisions to initiate appropriate actions. To investigate the impact of implementing and using analytical solutions to validate recent findings are the prime objectives of this paper. The paper is divided into four sections to have an absolute understanding of HR analytics. Firstly, the paper introduces the concept and history of HR analytics. Secondly, it explains the various facets of impediments in HR Analytics. Thirdly, it explains the different techniques of HR Analytics in IT Companies which is used in -- Training and Development, Employment, Remuneration, Performance Appraisal, Separation and Talent Management/Succession Planning where HR analytics can be used and the purpose for which they can be used. Lastly, the paper comes around the implementation of HR analytics. This paper further describes the added value and benefits to employees of this type of functionality and discusses concerns involved in implementing such an innovative system.

Keywords: Workforce optimization, decision making, HR Analytics and insights, innovative HR practice.

Virtual Friend

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Abstract: According to annual report of tourism ministry (2017-2018), Tourism is a major engine of economic growth and an important source of employment and foreign exchange earnings. In 2017 foreign exchange earnings were 1,80,379 crore with a growth of 17%. With this we can infer that tourism sector is really essential for the GDP growth of Indian economy.

As per the statistics provided by Ministry of tourism of India, there are 1652.49 million domestic tourists 'visit to all states of India having growth rate of 2.3%. It is a core source of income for local people as well as respective government. It is also a great platform for the private companies to earn high profits in Indian tourist market. This is the reason, so many private companies have formed the online e-applications to facilitate the tourists and earning huge profits out of that. But now the question arises whether the tourists are satisfied with services provided or not? Do tourists face any issues or challenges during their travel in spite of availability of so many virtual facilities?

After analysing the responses from questionnaire and personal interview, it is being realized that tourist's requirements are not being completely fulfilled. To satisfy their need this research paper has focused on the formation of the virtual friend which would provide more transparency in case of the reviews of the services and would assist them in case of no connectivity.

Keywords: Artificial intelligence, Tourism industry, virtual friend, fake reviews, offline process, Predefined prices for auto rickshaws

Diversification of private participation in public infrastructure in developing countries

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Abstract: Public Private Partnership (PPP) is widely practiced in delivering public infrastructure. PPP utilizes private finance and management strengths. A number of countries worldwide have diverse demands. Political, institutional and macroeconomic conditions are involved in PPP in a wide range of public infrastructures and services. In diverse situations, countries worldwide are involved in a multiple number of PPP projects. With the proliferation of wide engagement in PPP, this paper examines how countries are attracting the private sector in the development of public infrastructure. The paper also determines what is engaged in PPP infrastructure using the multiple discrete-continuous extreme value (MDCEV) model. By examining the 4,423 projects from 86 developing countries, we found that countries are likely to be involved in telecommunication projects, followed by the energy and transportation and water projects. Water is one of the least preferred sectors among the four major infrastructure sectors provided by the PPI database of the World Bank.

Keywords: Private participation; public infrastructure; MDCEV model; Investment diversification; Sustainable economic growth

Identification of skill set required for Fresh graduates in Industry

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Abstract: Many surveys and seminars have noted that the large number of graduates from engineering background are unemployable. One of the main reasons for that is the lack of essential Technical and Soft skills in them. The maximum number students should be placed through campus interviews is the main goal of professional course program like engineering. The communication skills which comes under soft skills is in all the engineering courses which improves their performance in placement, while the syllabus mostly focusses on the progress of four language skills. The graduates are unaware of the employability skills and their importance. This paper aims to enlist the importance of skills and why students need to be aware of the skills they possess and how they can work on wrapping their application around a few technical skills. The discussion begins by speaking about the apparent slit between academic programs for engineering students and industry skills requirements. A rundown of essential employability aptitudes from the perspective of building understudies pursues, with a discourse on the most proficient method to conceivably grow such abilities through campus life. The paper focuses on the job of the scholarly world in filling this hole by going about as facilitators in a three-advance procedure (i.e., mindfulness, self-investigation, and obtaining). The author reasons that the mix of both employability abilities alongside a science certificate ought to guarantee understudies meet the exclusive requirements of the employer. The advancement of complex programming frameworks requires a blend of different specialized and non-specialized capacities. While a few rules exist which specialized learning is required to make a decent programming designer, there is an absence of knowledge concerning which non-specialized or delicate aptitudes are important to ace complex programming ventures the rapid increment of innovation has added to expanded requests on gifted specialists that are concentrating on specialized aptitudes, yet in addition on non-specialized abilities. Be that as it may, the absence of technical abilities and the high reliance on non-technical aptitudes is the issue that ought to be overwhelmed by skilled workers. Employers consistently give negative criticism about skilled workers when the technical abilities are raised. The purpose of this paper is to explain the concept of technical skills that are neglected compared to non-technical skills, recognizing the skills of Fresh graduates and find out the Outcome of Employee Engagement on Job Satisfaction in IT Sector.

Keywords: Industry Skills, role of academia, soft skills, Employee Engagement, Job satisfaction, Employability Skills, Skilled Workers.

Analysis of FII's on Indian Stock Market with Reference to BSE

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Dr. R. M. Chitnis, Principal, MITSOM

Abstract: Capital is considered to be very important growth in any economy. In case of developing country like India Domestic capital is not sufficient to fulfil the requirement of economy. In that case foreign capital plays a very important role. Foreign Capital comes in two forms-FDI and FII. FDI is considered as a more stable form of foreign capital as compared to FII. But, FII inflows and outflows directly create impact on stock market. Hence FIIs have emerged as movers and shakers of Indian Stock Market. This paper examines the trend and pattern of FII flow in India and also examines the relationship between FII and Sensex.

Keywords: FII, BSE, Stock market, foreign capital

Service Sector SEZs: The Way Forward

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Abstract:

Research Gap and Research Problem:

India ranks as the eighth largest services exporter in the world. During the period 2001-2013, CAGR of world commercial services exports was 10 %, with India at the top amongst the 15 top economies registering CAGR at 20.1%, followed by China at 16.5%. Historically, the economic reforms in the early 90s ushered in services in a big way in an otherwise manufacturing-oriented Indian economy.

Today, India has emerged as export hub for software services contributing 55% share in the US \$185-190 billion global sourcing market in 2017. Some of the positive pointers in this direction are listed here. India is also the destination for medical tourism as a result of relatively inexpensive and quality healthcare services. There is a large pool of skilled manpower, especially in the areas of IT and ITeS with cost advantage. Government is working to remove many trade barriers to services and tabled draft legal text on trade facilitation in Services to the WTO in 2017. Service sector is the largest recipient of FDI in India with inflows of US\$ 70.91 billion between 2000 and 2018.

Objective of the study and Summary:

Services sector has supported economic dynamism in the last few decades besides playing a pivotal role in trade. The Government of India released a list of “Champion Service Sectors” in May 2018. The programme targets 12 sectors with aim of promoting their development and realizing their potential. This will enhance the competitiveness of India's service sectors through implementation of targeted and monitored Action Plans. In addition due to the immense employment potential of service sector, more jobs would be created in country

Keywords: Service sector, special economic zones, India, economy, employment

Service improvement strategies by Start-ups for extracting business from production houses or corporate events

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Abstract: There are start-ups in providing hotel services to production houses and corporate events. The service area is experiencing the competition so it is imperative for mushrooming firm to know how the customers are perceiving them and what measures should be taken to overcome the problems. The research deals with the study of feedback received from the corporates.

Keywords: Start-up, Customer Perception, hotel Service

The Adoption and Impact of Artificial Intelligence in Indian powered banking sector

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Abstract: Digital disruption is redefining industries and changing the way businesses function. Every industry is assessing options and adopting ways to create value in the technology-driven world. The banking sector is witnessing ground-breaking changes: foremost being the rise in customer-centricity. Tech-savvy customers, exposed to advanced technologies in their day-to-day lives, expect banks to deliver seamless experiences. To meet these expectations, banks have expanded their industry landscape to retail, IT and telecom to enable services like mobile banking, e-banking and real-time money transfers. While these advancements have enabled customers to avail most of the banking services at their fingertips anytime, anywhere, it has also come with a cost for the banking sector. Coming together of banking and sectors like IT, telecom and retail has increased the transfer of critical information over virtual networks that are vulnerable to cyber-attacks and fraudulence. These incidents not only affect the profitability of banks, but also hamper banks' trust and relationship with customers.

Artificial Intelligence (AI) is extraordinarily popular when judged by today's banking headlines, but those headlines have outpaced today's practical banking reality. Relatively few banks have begun production or even full-blown research at this stage. For those who think they're lagging, the good news is that they're not — there's still some time. But make no mistake: lack of progress today doesn't mean that banks can afford to ignore AI; they must formulate a strategy to deal with the opportunities that it promises to them and to their competitors. Technology has changed the businesses are done and over the last couple of years. Sector-wise, technology is riding the horse of fortune and guiding companies to prolific growth, with ease. There is a growing need to use Artificial Intelligence (AI) and the Indian banking Sector is gradually shifting itself towards using AI. If one talks about the banking sector, the adoption has been gradual, when compared to other sectors. This can be due to the fact that banking is still a manpower-led sector, with operations that require human involvement. Yet the Indian Banking sector understands the need to cut down cost and the expenditure on redundant tasks. The Indian banking sector is exploring the ways by which it can harness the power of AI to improve the processes and enhance the Customer Service in the long run. The paper seeks to explore the areas where the AI is being used in the Banking Sector and its implication in the top banks in India.

Keywords: Artificial Intelligence, Customer Service, Operations

The barricade for the fluent function of businesses using artificial intelligence

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Abstract: With the development of artificial intelligence which has been a great contribution to a great extent for operating the work without any difficulty. This creates great attention for many researchers and practitioners to implement artificial intelligence in the required fields of works. In this paper, we bring out the systematic review of the barricade of business when using artificial intelligence. It is acceptable that artificial intelligence can contribute to a large extent in making the business operations meeting the speed expected by the customer. Many businesses have extended their methods of operations in the market by bringing in artificial intelligence. In every business, there is always a mishappening which can hamper the function of the organization. Some of the mishaps will be discussed in this paper and also the findings and suggestions for this mishaps shall be discussed for future research (Burta, 2018) (Duan, Edwards, & Dwivedi, 2019).

Keywords: Artificial intelligence, business operations, ethical issues, illiteracy, geographical coverage, barricade, barriers, robot application, illiteracy

Factors impacting success of Big Data Analytics in the E-commerce Industry

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Dr. Pranav Ranjan, Professor, Pune Institute of Business Management

Dr. Manish Godse, Professor, Pune Institute of Business Management

Abstract: E-commerce organizations collect voluminous data, i.e. big data, during their day-to-day operations. This big data is their key asset and can be analyzed to understand and manage customers, products and formulate business strategy. This data analysis is popularly known as Big Data Analytics (BDA). Though BDA is very important for e-commerce business, its success depends on the set of effective internal and external organizational factors like cost saving, strategic value, perceived usefulness, trust, data security, privacy risk, organizational expertise, etc. Unless right factors are chosen to adopt BDA, it tends to fail or it may bleed money all the time.

In this study, a framework has been proposed for identifying the factors impacting BDA success in the e-commerce environment. The proposed model has been tested using Structural Equation Modelling with Partial Least Squares (PLS-SEM). The obtained result based on the data collected from 150+ big data analytics users.

Keywords: Big Data Analytics, Structural Equation Modelling, e-commerce

Designing employee engagement framework for a Business Unit of an Indian multinational conglomerate

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Abstract: Employee engagement is an area which has been in discussion lately. Many organizations fail to engage their employees as a result they face high attrition resulting to high cost. The level of employee engagement in an organization can be enhanced by identifying the drivers. These drivers can then contribute in developing an employee engagement model and framework which could be of help for the organization in the long run. This research is conducted in one of the business unit of an Indian multinational conglomerate. The purpose of the research was to design an employee engagement framework. For this, the researcher prepared a survey questionnaire using quantitative technique and floated it to all the employees (760) in that business unit. There were total 40 questions out of which 36 were closed ended 5 point Likert scale positive statement and 4 open ended questions. To understand the characteristics of the population size for identifying which all drivers are influencing the employee engagement in the organization the most, the researcher had used Descriptive research. MS Excel and statistical tools were used to analyze the data and to come up to a conclusion. Using the research findings of the research, the researcher framed an employee engagement framework which the company is planning to implement.

Keywords: Employee Engagement, Employee engagement Framework, Drivers of employee engagement, Descriptive research, Engaged employees, disengaged employees, Business Unit

Role of Artificial Intelligence Adoption in Education

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Dr. Nilesh Kate, Assistant Professor, Pune Institute of Business Management

Abstract: Previous research findings on the adoption of Educational technologies infer that the investments made on them are highly beneficial and Educational Institutions are adopting them in a much faster rate than ever before. Adoption of Interactive Smart Boards, MOOCs, Artificial Intelligence, RFID, Web based technologies for Learning, Teaching, Assessment, Usage of Social Media for Collaborative learning, etc., are some of the educational technologies that are in adoption now. Among the educational technologies, Artificial Intelligence (AI) is accepted as one of the promising technologies as it provides several benefits like Personalized Learning, delivering Smart Content, Automating Assessments, serving as ‘Lifelong learning companion’, etc., Understanding the potential of AI, many Educational Institutions have adopted it successfully. This paper dwells on the benefits of adopting AI in Education and provide insights on the role of AI Adoption in Education.

Keywords: Educational Technology, Artificial Intelligence, Education

Upping the Skill Quotient: The Need of an Hour

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Mr. Mahesh S. Hulage, Dy. Manager, Mahindra & Mahindra Ltd

Abstract: Every Graduate Student dreams for a job with good salary once he receives Engineering and/or Management degree. But many of the graduates are not able to get an employment and those students who are getting the jobs they are being paid with less salary even after investing a lakhs of money on their higher education. The general reason found behind this situation is a gap between what skills the industry/employers are expecting and what the skills graduate students are having with them. Today's Employers are looking for those candidates who are possessing wide range of Knowledge and Skills apart of conventional Degree. The present research paper discusses about the issues, concerns related to the Employability of Engineering and Management graduates. Paper also suggests some remedial actions to resolve the employment problems of the same students and promote the concept of Entrepreneurship where students will become 'Job giver' than 'Job seeker'.

Keywords: Employability skills, Engineering and MBA Graduates, Job market, Professional World

Selection of Best Recruitment Practices Using Analytical Hierarchy Process (AHP) For Hospitality Sector

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Abstract: Hospitality has been taken to the new heights in terms of Art and building exciting customer experience. Hospitality industry consists of accommodation, tourism, food & beverages. Recruiting into hospitality sector has become more challengeable as customers' experience. Cannot be compromised. Recruiters are moving into highly competitive space where talent is in great demand, as this industry demands well-experienced candidates which are well versed and exposed to the industry. Recruitment, therefore, should use different selection criteria for different roles at various levels.

This study aims to compare two broadly classified sourced of recruitment viz. internal and external processes using the Analytical Hierarchy Process (AHP). The hierarchy has been created by grouping various selection parameters into three broad criteria and evaluating the alternatives for each parameter. Only middle and upper-middle level job roles have been taken into consideration for this particular study. This study, therefore, will compare the internal and external recruitment method by ranking the parameters with each other.

Keywords: recruitment practices, Analytical Hierarchy Process, hospitality sector

Impact of performance management system and employee satisfaction towards employee retention in a Small Finance Bank

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Abstract: This paper provides an explanation on how performance management system affects employee satisfaction and employee retention. The study here is done to explore relationships between them in Banking Industry. The responses taken showed direct and through relation among themselves including common dependence on some human resource management factors.

Impact of Performance Management System on organizational behavior has been under investigation but there are some findings which say that Performance Appraisal plays crucial role on employee satisfaction, performance and retention. More the employee satisfaction level the more is the intention of employees to stay in organization. The responses gathered were 40 from different grades like MT(Management Trainee), AT(Apprentice Trainee), A1(Executive), A2(Senior Executive), A3(Assistant Manager), B1(Deputy Manager), B2(Manager), C1(Senior Manager), C2(Assistant Vice President), C3(Deputy Vice President), D1(Vice President), D2(Senior Vice President 1), D3(Senior Vice President 3), E1(Executive Vice President), E2(President), G(Group Head) and F(Executive President). It was found that R value of Employee Retention is 57.7% and the most contributing factor is Employee Satisfaction than Performance Management System.

Keywords: Performance Management System, Employee Satisfaction, Employee Retention, Small Finance Bank, Employee Engagement

**To study the impact of Artificial Intelligence on Recruitment in the IT sector:
A conceptual study**

Rahul Dam, Student, Pune Institute of Business Management

Abstract: This study is done with a perspective of knowing how the recruitment process can be influenced with the involvement of Artificial intelligence into it. Also AI techniques used by the companies are discussed in this research paper. This research also throws light on the requirements of AI techniques in the recruitment process of IT industry. This research paper deals with the secondary data like research papers, journal, articles, books and periodicals, websites as the approach of this paper is conceptual and theoretical in nature. The research paper will be a good guideline for the academicians, researchers, students and practitioners to get an overall idea.

Keywords: Artificial intelligence, recruitment, IT, AI

Understanding the Recruitment and Selection Practices of an Indian IT SME (Small and Medium Enterprise)

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Abstract: Recruitment and Selection is the major function of the HR department besides the other functions, it is the solution to not only hatch the talent for a sector or any organization that is moving with an exponential pace, but also to provide quality employees for any organization, this article is a case study about the recruitment and selection process in an Indian IT MSME. The company was already facing some issues like pending projects and subsequently other problems sprouting because of that to which the only solution, that is, resolve all these issues was Recruitment and Selection. As a matter of fact this was being followed by the company as daily chores, in-parallel with the problems. The purpose of this study was to understand each step of the process in-order to get some in-sights out of it.

Keywords: Recruitment, selection, candidate engagement.

Internet of Things (Future of Inventions on Artificial Intelligence)

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Abstract: The Inclination of world towards Internet of Things (IOT) is the future of each biotic and abiotic things in world. As the IOT will transform into enormous networks of connected devices transmitting data of their functioning with the help of internet, artificial intelligence & data sensor to transform them into intelligent virtual objects. The aim of IOT is to provide more comfortable & efficient life the consumer, by gathering operational behaviour of an object to track down its effect. In sneak peak of this, present study portrays the future opportunity of IOT concept by systematic research paper of scholar & the five popular IOT devices launched in world and their functioning.

Keywords: Internet of Things (IOT), Sensor, AI, Virtual, Intelligent

Understanding Facial Recognition System Usage and Adaptation among Millennial and Non-millennial consumers

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Abstract: Facial recognition technology has proved its immense usefulness by being one of the most effective and non-intrusive means of authentication system. Privacy concerns are accompanying the development of the facial recognition system since its inception. However, the perception has changed remarkably over the last 6 decades. Rather than considering a facial recognition system as a part of a sci-fi imagination, it has become more realistic and brought convenience, safety, and security to our daily lives. Not only has the millennial, the understanding and adaptation rate of facial recognition system amongst all generations, through mobile devices, Governmental and private projects, reached a significant level. Apart from technical applications, facial recognition provides extensive opportunities in numerous other fields of business. The rate of cooperativeness for innovative usage of facial recognition system seems to rise amongst all the individuals, irrespective their age group. One of the biggest motivators being the self-interests in keeping up with technological advancement, which provides a great opportunity for the marketers and technology companies to provide relevant information for their target audience. This research tries to identify the usage and adaptation factors among all the age groups and to find out key business areas where facial recognition can be value addition.

Keywords: Facial Recognition system, mobile devices, millennial, non-millennial, security, ease of use, adaptation behaviour

ISSN (online): 2455 - 8796



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