

Published by:

ISBR Business School

ISBN: 978-93-5445-907-8



राशोदशान

POST COVID PRACTICES 1.0



Editors

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Post-Covid Practices 1.0

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Dr. Manish Kothari, Managing Director, ISBR Business School



“Namaste to everyone”. Breaking the ice on the current coronavirus situation, debunking some myths and conspiracies. I am astounded to learn that certain people continue to dispute the virus's presence. While accepting the grim, fragile reality we need to focus on how far we have come. To look at the brighter side, to focus on hope.

Changes are happening to a great extent and strategies are changing – Industries are changing, manpower requirements are changing. I would emphasize the

importance of research papers that keep us equipped with how eloquently society has molded itself and adapted to this new reality.

ISBR Business School's relationship with many International Schools has evolved a lot over the years. The relationship with Dubai University began with student and faculty exchange programs and is now heading towards a new reality – Paper Exchange Program.

“If there is something that can make a difference in the post-Covid era – it is the leaders.”

Our focus is on the relevance of the Green economy – to be with nature, live with nature, and preserve nature. There have been smooth signs of recovery in the Indian economy, and this reaffirms optimism and instills hope –

- Indian Stock Exchange, at its low in March 2020 has now zoomed to the highest ever in March 2021
- Two-wheeler and four-wheeler Industry, when everyone thought the production would stop, are now meeting their previous record of sales
- There were rumors of the Real-estate Industry going bankrupt but has witnessed a boom like no other
- While the entertainment industry has suffered, I am confident of its revival
- A change in fashion trends from showcasing lifestyle to normalcy, as shown by a drop in demand for designer clothing and a dramatic increase in demand for home wears.
- A sudden boom in the logistics and supply chain industry proves that customers want things to be delivered on time. Customer care has taken a jump

Sophisticated technologies, Artificial Intelligence, and 5g instruments would be the growth drivers in times to come.

“You cannot stop education.”

Embarking the transformational journey from physical education to virtual learning – what the education industry couldn't do in decades; it has achieved in just 10 months.

“When the going gets tough, the tough get going.”

Dr. Y Lakshman Kumar, Director, ISBR Business School



I am very happy to note that true to its vision ISBR Business School, in pursuit of knowledge creation and dissemination is organizing this “Vishleshan-Post Covid Practices 1.0”

COVID-19 has forced the organization to adapt to the concept of Work from Home. As organizations shift to more remote work operations, explore the critical competencies employees will need to collaborate digitally, and be prepared to adjust

employee experience strategies. I am sure this will change goal-setting and employee evaluations for a remote context. This will also make employers monitor their employees through methods such as virtual clocking in and out, tracking work computer usage, and monitoring employee emails or internal communications/chat. While some companies track productivity, others monitor employee engagement and well-being to better understand employee experience.

From a marketing point of view, local businesses have been deeply impacted which has pushed them to go digital more aggressively

On the consumer side, services that required stepping out have taken a massive hit but searches related to home delivery have picked up tremendously.

While the traffic has dropped in absolute numbers but engagement has picked up since people are spending more time at home, posting a lot of information that the community is consuming.

Covid -19 changed Finance processes to that can be eased or delayed without damaging the business or risking control breakdowns

I am sure this book will discuss, deliberate, and make suggestions that could become handy for practitioners.

Eesa Mohammed Bastaki, Ph.D. President, University of Dubai



Dr.Eesa Mohammed Bastaki is the President of the University of Dubai.

Dr.Bastaki is the recipient of the highest award in the UAE, the “Emirates Excellence Award in Sciences, Literature and Arts”, in the field of Sciences. Dr.Bastaki’s extensive experience in education, leadership, technology, and communications will prove a major asset in leading the university into its next progressive phase, which besides the building of a new campus and the addition of several programs, such as a Master of Laws degree and Doctorate degrees in Business Administration. Previously, Dr.Bastaki worked as a professor at United Arab Emirates University (UAEU) specializing in

Communications Engineering. He also held positions as CEO of ICT Fund; Director of Education, Training and Research and Development for Dubai Silicon Oasis (DSO); Consultant and IT Project Manager for Al-Ain Municipality; Board member of KHDA’s UQAIB and was a member of many academic boards. He is one of the founders of DSO and RIT-Dubai. He is Honorary Chair of IEEE, Chairman of Emirates Science Club, Board member of the Cultural and Scientific Association, and was a Board member of Ankabut (UAE’s NREN) and many more. He is the Chair of “Drones for Good Award”, “Robotics & AI for Good Award” and “Emirates Energy Award”. He also judges the Dubai-initiated competition 10X. He is also the Vice-Chairman of the Board of Trustees of Hamdan Bin Mohammed Innovation Award in Project Management. He has organized hundreds of events, conferences, forums, and competitions

As the keynote speaker for the International Conference on Post COVID Practices – 1.0 held virtually on February 23rd, Dr.EesaBastaki, President of the University of Dubai shared the UAE’s laudable response in addressing the COVID – 19 pandemics.

Central to Dr.Bastaki’s address is the resilient leadership of the UAE which sets the direction, pace, and supervision in ensuring that all sectors of the government are prepared in its mission of safekeeping the health and wellness of its citizens and residents alike. Dr.Bastaki also mentioned several strategic initiatives undertaken in ensuring the preparedness of the country such as the embarkation of the green economy, 10X, and smart environments which provide a secured, safe and efficient livable communities. Furthermore, the integration of arts and philosophy into the sciences referred to as STEAM as well as new construction processes and materials which gave rise to the development of nanotechnology, AI, and IoT were also presented as contributory factors in the knowledge development and increased levels of creativity and innovation which has helped the UAE in addressing the COVID – 19 crisis.

Editorial

Vishleshan - Post-Covid 1.0 is a collection of articles from various aspects of Management. Covid-19, pandemic struck globally and India also had to go for a lockdown from 24th March 2020 up to 20th May 2020. Post lock down the economy was hit badly and had affected various businesses. The shared accommodation and PG owners shared their perspective Post Covid where they had their accommodations lying empty for several months. They adapted to the change and have accepted requests to reduce room rents and charges.

Entrepreneurs have made a lot of strategic planning and adapted to innovative and creative ideas to keep their businesses running Post Covid period. A strong suggestion to use technology and envision and invest in newer areas of growth.

A study on Indian equity markets shows a complete drop-in Sensex during lockdown followed a big rise Post Covid. Data was collected from various sectors and forecasted the price movements for a period of 15 days. There was a study on increase in IPOs during the first three quarters of 2020-21.

The hotel industry was hit very hard Post Covid had to find solutions to gain back their business. The study on MSMEs post lockdown showed the difficulties the factories faced as labor had gone back to their native places, there was disruption the supply chain, logistics problems due to staggered transportation, and cash crunches amongst the few to be mentioned.

The HRD practitioners of organizations across the Globe had to adapt to new normal, reconfigure their systems, processes, and work culture due to the work from home adaption. Investors and consumer markets were studied in West Bengal. Investment decisions of people of Odisha in post covid era were also studied. Individual start-ups can use crowdfunding on various social media platforms to raise funds for their businesses.

The educational sector saw a huge change Post Covid as the classes immediately shifted from offline to online mode. The adaption to new technology by teachers and students was quick and had its difficulties in the beginning.

India's foreign trade volumes both exports and imports were studied and the trend was found to be decreasing. New marketing strategies were adopted by organizations during this pandemic to meet customer needs. There were a lot of changes in the pattern of online shopping.

Edtech industries are mushrooming due to the Pandemic. A shift from offline to online classrooms during a pandemic has created wide visibility to Edtech Industries. Constructs such as market depths, unexplored market segments, changing customer base and expectations, transforming operations online are considered in this study, confining to Edtech industries. The purpose of this study to measure the sustainability of the Edtech industries.

By,

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Chapter -1

Impact of COVID-19 on Shared Accommodations and Paying Guests (PG) - An Owner's Perspective

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Abstract

The COVID-19 outbreak is a sharp reminder that pandemics, like other rarely occurring catastrophes, have happened in the past and will continue to happen in the future. The current outbreak has had severe economic consequences. Hospitality is one industry that has been the most hit by it due to the worldwide lockdowns. And even in that particular industry shared accommodations and paying guests has been the biggest victim of the pandemic which was forced to go through an unplanned and unprecedented change. Colleges & students faced an uphill task of continuing their academic endeavors remotely while the corporates had the surmountable challenge in planning and execution of the business continuity plan. The primary aim of this study is to understand how the shared accommodation owners and operators of various parts of Electronic City Bangalore reacted and eventually adapted to the changes of accommodations becoming and staying empty for months together. The data was collected primarily by having a one-on-one conversation with the various shared accommodator operators. The research methodology used for analysis was that of Investigative Inquiry and Objective Inference Analysis of the data of shared accommodation owners and operators from various locations of Electronic city, the place of their operations.

Keywords: *Shared-Accommodation, COVID-19, owners, operators, hospitality industry, PG.*

Introduction

COVID-19 was detected in India on January 27th, 2020, in Kerala. On March 24, 2020, The Government of India announced the 21 days lockdown halting any commercial activity except the necessities in the entire country to prevent the spread of COVID (Sheetal, 2021). There were approximately 500 cases of COVID in India when the lockdown was imposed.

As a result of the lockdown, the educational institutions were closed. To continue the academic endeavors both from the perspective of educational institutions and students, the digital route was considered the most sort after, and as result e-learning became the only way of learning in the new normal (Veena, 2020). Now a boon for one may not be the same for the other and that is exactly what happened with the shared accommodation owners and operators. The ease of continuing & delivering education to students by the educational institutions became an uneasy option of business operations of the shared accommodations. Remote teaching and learning meant that the students no longer needed to go out of their homes to pursue their education and that became a big blow to the shared accommodation industry.

Another fatal blow to the shared accommodation industry was delivered when the corporates announced an aggressive nationwide implementation of the WFH (Work From Home) mode of working as their business continuity plan. What that did was, that made the corporate employees return to the comfort of their hometowns and in turn striking off yet another major customer of the shared accommodations from the list.

The industry which already had competed with hotels and resorts in some way in the past and enjoyed inconsistencies in regulatory provisions and did not have to undergo various legal procedures as opposed to such platforms (Sebenzile; & Tembi, 2017) now is struggling to survive. The terms Paying Guests and Shared Accommodations have been interchangeably used as in the Indian subcontinent they are considered same the role of both is similar to a larger extent.

Impact of COVID on Shared Accommodation

The sharing economy, which is projected to generate more than \$335 bn of revenue worldwide by 2025, has seen tremendous growth in recent years and is rapidly changing how we consume products and services. (Proserpio, Davide and Tellis, 2017) India has the largest youth population in the world. It is also one of the developing nations where most of the youth stay away from their homes to study or work. These people get accommodated in PGs or hostels. Whatever the means of accommodation is, most of them prefer to stay in shared rooms to manage their finances. After the COVID hit, people became so cautious not to stay in shared accommodation rather spend extra to get their own personal and safe spaces.

The pandemic has adversely hit all these owners and operators. For some, most of their rooms are empty while for others, they have started reviving but it's a long way to go.

Coping Mechanisms by Owners and Operators.

Due to the hit by the pandemic majority of the PGs have dropped their prices and they are giving away the rooms of double occupancy to an individual at the same prices, which means they are incurring heavy losses. About 21% of the PGs in this area have been shut down while the ones who are still running, have been backed by the support of any other parallel business or some other source of their income.

Methodology

The research data was collected using the interview method of data collection. A questionnaire was made to collect the data as required. A team of 2 researchers was on the field, meeting and asking questions to various PG/Shared-Accommodation owners and operators. The responses were noted down for analysis. The range of the age of participants was from 35-45 years. The questionnaire included 10 questions covering issues, financial status, health and safety measures, and their future expectation regarding their business. They were applied on a sample consisting of owners, operators managing accommodations with a capacity of around 10,000 tenants mainly comprising of students and other working professionals in and around Electronic City, Bangalore. The period of application of the survey was from the 10th to the 15th of February 2021. The survey was developed keeping the objective of the study in mind and an Inference Analysis of the responses was done. The questions asked were open-ended. There were no right and wrong answers, but it was made to analyze various opinions.

Analysis

Of the respondents, 78% were males while 22% were females. It was found that the proprietors are expecting the students to come back early compared to the bachelors and other categories of tenants. This can be mainly because the colleges and higher secondary schools were permitted by the government to start having physical classes with precautions. On the other hand, the majority of the IT companies, which Bangalore is a major hub of, have not yet decided to open up their offices.

As the students return, the Government of India had mandated the RT – PCR test. With the cases of Corona decreasing, the mandate was taken down. However, the tenants moving back to shared accommodations were concerned about the facility turning into a COVID cluster. This has increased the demand for cleanliness and sanitization. The students shifting back have been a spectacle in sharing their rooms, but due to the financial constraints, they are forced to have a roommate.

The number of tenants has drastically decreased and their demands have gone up. To maintain their profitability, the landlords have to figure a way out of this. This has resulted in a decrease in the quantity of food provided to the residents. Although in the organized sector, they have managed to opt for better caterers and maintain their rents, all other facilities have failed to maintain their food quality and quantity. The two main reasons for this are the increase in the cost of raw items and the decrease in revenue.

The major concern of the operators and owners was the idea of the second wave. As in countries like UK and US, to be prepared for the second lockdown and to survive through it. The plan on hand is to shift the tenants to individual accommodations and to hire an agent who will be able to supply the food materials on a timely basis during the lockdown. This had been a similar practice opted by the previous facilities which remained functional during the first lockdown period.

It was noticed that people have by themselves started practicing social distancing and not many rules and regulations have to be enforced to keep it in check. The operators have however increased the seating arrangement in the common areas and increased the window of serving food to decrease the crowd assembles at one point. It was also observed that the interactions among the tenants have decreased and so have the number of get-to-gathers and weekend parties.

The demand for uninterrupted and seamless internet has gone up. 80% of the owners reported that the new tenants demanded the same. The residents also requested quarantine rooms which can be used to station the returnees for a week so that the chance of the virus spreading can be decreased.

Limitations and Scope of Study

The study was aimed at understanding how the owners of Shared-Accommodations adapted and reacted during the pandemic. The data collected was through a qualitative methodology. The operators and owners were interviewed from the area of Electronic City, Bangalore. The study was confined to the selected area.

The study can be replicated among a larger group and different geographies which can be comparative or may lead to a different result. The study can also be categorized into large, medium, and small operators, and the different approaches are taken by them can be analyzed. The study can be replicated at a later point in time to understand their path out of this pandemic. The studies can also include the effect of COVID on rentals in target demographics and how the presence of Shared-Accommodations and PGs affected them.

Conclusions

While people have recently moved from traditional sharing among family members and friends (Yuliya & Lucie, 2017) to sharing, swapping, giving away, lending renting, and exchanging products and services among strangers (Juliet, 2014), the pandemic has brought in a swap. The Pandemic had taken the hospitality industry by its claws. There was a major concern of the industry surviving through the lockdown. Once the blanket lockdown was lifted, it was this sector that still has a lot of restrictions so that to prevent the second wave.

The Shared-Accommodations have also gone through a lot of pain. The demand has decreased while the expenses have increased forcing them to rethink their strategies to maintain their profitability. The residents too have been affected and are concerned about their well-being. There has been a slight change in the preparation of meals. The increase in hygiene and cleanliness is quite evident. Those shifting back mainly comprise of students and bachelors. A huge chunk of IT employees is yet to return.

It can be concluded that the sector is coping up with the pandemic while preparing for the worse. The operators are on their toes to embrace the change much needed for their survival. Although many educationalists, policymakers, and educational sectors had given the provisions for E-learning, (Veena, Sheetal & Navita, 2020) the opening of colleges and educational institutes are seen as a white knight during the time of crisis and the owners have taken full opportunity by reducing their costs and accepting the requests the students come with. They further prepare themselves for the worse while hoping for the best.

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Chapter -2

Entrepreneurship amidst Covid-19: Empirical insights from Kolkata by the application of SWOT Analysis

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Abstract

In the present era of a menacing global pandemic, where mercurial disruptions have crept in major sectors of a nation, it is the landscape of entrepreneurship that has been much talked about. Given, the penchant of Indian people towards entrepreneurial form of business, entrepreneurship in India has remained rock solid over the years with a stunning exit rate which is the second-lowest in the world when taking in the light of all the GEM countries. Since the potential outbreak of Novel Coronavirus and the mayhem, it has created entrepreneurs have been mulling over strategies to blunt and overcome the adverse effects triggered by the disease. In this context, such businessmen must integrate novel practices to keep their businesses afloat in these challenging times. This calls on their part to overcome the festering challenges and identify opportunities for bolstering their business. The essence of our purported endeavor revolves around this wherein, the objective is to explore and probe into the various strengths, weaknesses, opportunities, and threats of entrepreneurial business in the terrain of Kolkata. The research paper also suggests some eye-twitching innovative business strategies that businesses could engage themselves.

Keywords: Covid-19, Businesses, Entrepreneurship, SWOT Analysis

Background Contemplations

We live in an era of risk and instability which is relentlessly marked by a state of flux. The largely static business era of the 1950s has relinquished its nature to a more volatile business which gained a momentous shift in transition since the beginning of the 1980s. The rapid globalization, advancement of technology, the pace of business operations and mercurial changes in the demand of people coupled with environmental and a host of other reasons poses prodigious challenges for any businesses to change and adapt itself. The ugly aftermath of the Covid-19 Novel Coronavirus bears strong testimony to this. The emergence and potential outbreak of the global pandemic not only wreaked havoc across the whole world but also brought a plethora of changes in the modus vivendi of people and the functioning of businesses. Standing in the 70th year of independence, India is perched on the cusp of establishing itself as the biggest self-reliant nation of the world strongly and justifiably supporting the Indian Prime Minister Shri Narendra Modi's hallowed mantra of "Atma-Nirbhar Bharat." The ultimate aim

of such a sacrosanct concept is to make India self-dependent and encourage, support, and increase self-production within the country. In this context, entrepreneurship businesses are nifty driving forces that can boost and bolster the notion of “Atma-Nirbhar Bharat.” Some of the best advantages offered by entrepreneurship businesses are employment opportunities, enhancement in the standard of living, encouragement of innovation, work time flexibility, and many such among others. However, to be a successful entrepreneur, there are certain traits like passion, intuition, solution-driven, innovation, dedicated and experimental. In this context, all such significant traits of an entrepreneur have been put into a litmus test by the boisterous consequences of Covid-19. Following a nationwide lockdown since the middle of March 2020, businesses have been reeling under the direct pressure of shutdown in their operations which has hit an all-time nadir. However, entrepreneurship businesses are now staring down at a barrel of great tumult and economic bedlam. This has called upon the part of the entrepreneurs to prepare effective strategies and put them into action to efficiently blunt and overcome the present challenges thrown by the pandemic. This is also a golden chance to capitalize on the latest opportunities which lie amidst the arduous challenges which must be identified by the entrepreneurs to turn them into a source of strength. This is the essence of our purported endeavor where the main objective lies in exploring the Strength, Weakness, Opportunities, and Threats (SWOT) of entrepreneurial businesses on a general view and investigating the most dominant factors among them.

Introductory Observations

According to Global Entrepreneurship Monitor (GEM), about 40% of people in India have a somewhat moderate proclivity towards entrepreneurship as a career choice when juxtaposed with its other BRICS members, the people of such countries who are told to have a stronger penchant towards entrepreneurship as a better career choice. Despite a mediocre inclination towards entrepreneurship, such type of business has only grown in leaps and bounds over the years. Truth be told, India is a land of budding entrepreneurs and this type of business has long been the strength of the nation. In the face of the blood-thirsty pandemic of Covid-19, entrepreneurs especially in India are facing a torrid time which has triggered an inexorable downturn in the landscape of entrepreneurship and the global economy. Among the worst affected entrepreneurship sectors are hotels, restaurants, and retail unlike those who are engaged in online shopping or food delivery where the business is currently booming. The affected businesses stare at a despairing hole of losing a whopping portion of their market value as well as 50%-80% of their turnover. The consequences have proved to be disastrous as several businesses have terminated the employees and many have even shut down. However, one of the striking revelations of the impact of Covid-19 on entrepreneurship businesses has been the stunning response to existing or emerging needs of the customers metamorphosing itself to adapt to the new scenarios by devising new ideas and implementation of innovative business strategies. The current crisis triggered by Novel Coronavirus is showing the exquisite incremental approaches to innovation followed by entrepreneurs in India. The government of India is supporting many entrepreneurs in a plethora of ways, like conducting webinars to provide mentorship to entrepreneurs, small to medium loans provided by the government with flexible repayments, tax grants covering a major proportion of the trading profit, etc. Entrepreneurs have taken full advantage of these opportunities as well as restructured their business strategies by redirecting their existing knowledge, skills, people, and networks to the new needs that have emerged stemming from the challenges. Entrepreneurs also have to be more aware of their current weaknesses as well as take full advantage of their various strengths. Each entrepreneur is different from the other about looking into various situations, dealing with them, and planning and implementing business strategies. In this context, the various merits, demerits, challenges, and opportunities faced by entrepreneurship businesses in Kolkata will be probed into and deliberated upon in our current endeavor by applying the SWOT Model, i.e. (Strength, Weakness, Opportunities, and Threats) framework.

Review of Associated Literature

The existent literature blending the keywords of business and Covid-19 is less. An intricate survey of literature would reveal that there hardly exists any research papers which address the current issue at hand, let alone conducting an empirical survey. However, there are some blogs and posts available at various websites discussing business in the era of pandemic and post-pandemic. Therefore, it is essential to closely study those available kinds of literature to get an understanding of the issue to be discussed in our endeavor. To grasp the understanding of an unexplored domain is always a herculean task and calls for travails. Therefore, it is important for us to first discuss the fast-paced world where a plethora of radical changes are continuously percolating now and then. Then we shall get a fair amount of idea about how it would affect business. This, in turn, would help us to link the terms “business” and “Covid-19.”

The meaning of a fast-paced environment is that employers need high productivity at all costs, therefore for the employee, his work time will be higher than his revenue (Ulrich, 2012). Our government would like to reassure taxpayers that we remain committed to taking measures so that our citizens are free from harassment of any kind (Nirmala Sitharaman, 2020). According to a blog posted on the website of Fore School of Management, New Delhi, investment of capital in unproductive avenues, lack of access to technical and vocational education, high tax rates, complex legal formalities, stiff competition from MNC's and lack of adaptable environment are the all-time major challenges for entrepreneurship business.

According to Erin Joy (Vault, 2020), “analysis paralysis”, i.e. inability to make decisions or the delay of decisions is a behemoth challenge for entrepreneurs together with compliance with laws and legislations, prioritization of needs, information overload, and unhealthy mindset. Despite the quarantines and strict norms of social distancing, entrepreneurs have found ways to connect with their clients, investors, and customers not only from a business perspective but also from an emotional perspective, thus, becoming more humane. Physical meetings have been supplanted by virtual forms of communication such as Skype, Zoom, and others.

Bagaria (2020), in his post, has mentioned the various challenges for entrepreneurship during Covid-19 which are reduced cash flow, growth setbacks, halt in funding, and shortage of manpower while some of the opportunities that lie ahead are higher growth opportunities, product innovation, wider reach, availing government facilities and digitalization of business.

Calvino et al. (2020) in their article has stated that some of the most excruciating challenges for entrepreneurs during the times of this ongoing pandemic are risks both in terms of business and health, drop in revenue while there are also some eye-twitching opportunities for innovative business practices, uncovering business opportunities, gaining customers loyalty and catering to societal needs. They had further opined various policies and practices which entrepreneurs can implement in their businesses to better speed up their recovery from the jerks triggered by the pandemic. According to Calvino et al. (2010), to tackle short-term challenges, it is imperative to support short-term financial needs with loans, grants/subsidies, minimal bureaucracy, supporting research and development as well as innovation, promote investments in skills and online training and entrepreneurial training. To reduce barriers to entrepreneurship, administrative costs may be reduced, continued funding (even if on a small amount) and network development may be focused upon which also includes bridging the gap between rattled employees and customers and business, seeking continued access to

international markets. Pandemics influence the processes of traditional entrepreneurial decision-making (Chell, 2013). As per Stephan (2018), pandemics will impact the well-being of the people at large. Wach et al. (2016), in their study, has opined that pandemics have an adverse bearing on entrepreneurial outcomes.

A study conducted by Schroeder (2020), has concluded with the fact that entrepreneurs need to determine whether their innovative business practices is addressing a long term issue, such businesses need to identify their markets and customers and target them, proactively pivot thinking even about businesses in a post-Covid world, appropriately mapping business model.

Conceptual Framework

The term “SWOT” was first brought to the limelight by Albert Humphrey between the late 1960s and early 1970s at the Stanford Research Institute (SRI). The ultimate aim of a SWOT analysis is to reinforce business strategies by assessing all the business's strengths, weaknesses, opportunities, and threats within one's marketplace. It ensures businesses make objectives that are realistic and attainable with minimum risk and maximum efficiency. The first two dimensions of a SWOT, i.e. Strength and Weakness come under the wing of the Internal Environment while Opportunities and Threats come under the wing of the External Environment.

Some of the strengths and weaknesses that businesses typically consider about their operations are financial resources like funding and sources of income and investment opportunities, physical resources like locality of business, facilities and industrial equipment, human resources like staff base and target demographics, natural resources like access to intellectual property (trademarks, copyrights, and patents) and land, water, electricity, etc. and existing infrastructure like software, departmental hierarchies, staff programs, etc.

Some of the opportunities and threats are external funding like gifts, donations, and other sources, industry trends like technological developments, new product lines, and shifting consumer demands, economic movements like financing trends on a local, national, and global scale, target demographic like the evolution of audience, i.e. age, gender, race and culture, working relationships like dealings with partners and suppliers and regulations like political, environmental and economic.

The overall understanding of SWOT is imperative for businesses to perch themselves in a better position to take appropriate actions, without which it would extremely difficult for businesses to identify areas for changes, set performance goals, and develop an action plan to stay abreast in the competitive era. The common reasons for using SWOT analysis are identifying new solutions to existing business issues, prune out new potential barriers, track the direction for the business to take on, discovering possibilities and limitations for change, for better understanding the situation and better communication flow among employers, employees, stakeholders, clients, and customers. Once these assessments have been done, the next step is to analyze the SWOT strategies which are as follows:

Strength-Opportunity strategies

Leverage business' strengths to maximize industry opportunities

Strength-Threats strategies

Leverage business' strengths to minimize industry threats

Weakness-Opportunity strategies

Minimize business' weaknesses to maximize industry opportunities

Weakness-Threats strategies

Minimize business' weaknesses to minimize industry threats

Below is a SWOT Model which has been represented with the help of a diagram



Figure 1: SWOT Model

In this light, we have established a relationship between the SWOT Analysis employed by entrepreneurial businesses during the ongoing times of a menacing pandemic. We have incorporated the various SWOT factors explored by the robust study of literature in the research model which will be further incorporated into the questionnaire. Based on this we will conduct a Factor Analysis to probe into the most dominant SWOT factors.

The proposed research model of our study has been depicted below

	Helpful	Harmful
Internal Source	STRENGTHS Reserves Healthy Customer Relationships Available Infrastructure Skilled Personnel	WEAKNESSES Communication Barriers Shortage of Funds Reduced Manpower
External Source	OPPORTUNITIES Innovation Digitalization Government Grants Customer Loyalty Social Responsibility	THREATS Risks Fall in Revenue Permanent Shutdown Analysis Paralysis

Figure 2: Research Model

S: Reserves, Healthy Customer Relationships, Available Infrastructure, Skilled Personnel

W: Communication Barriers, Shortage of Funds, Reduced Manpower

O: Innovation, Digitalization, Government Grants, Customer Loyalty, Social Responsibility

T: Risks, Fall in Revenue, Permanent Shutdown, Analysis Paralysis

Data and Methodology

Both primary, as well as secondary data, have been collected to complete the current research study. Various blogs, websites, e-newspapers, and posts have been accessed to get a robust understanding of the basic theory that will provide a base to our research study. For primary data collection, we have prepared a questionnaire to probe into the most dominant factors of SWOT of entrepreneurial businesses of Kolkata in the current situation of a global pandemic. The questionnaire is a moderately drawn one which has been purely self-developed by the authors. The questionnaire is distributed among 4 segments which are strengths, weaknesses, opportunities, and threats. There are exactly 16 questions contained in the questionnaire. All the questions have been self-developed by the authors. The respondents in our current research endeavor are entrepreneurs of Kolkata. The questionnaires were randomly administered to 124 entrepreneurs of Kolkata who are primarily owners of restaurants and other businesses like garments, leather products, and footwear. Initially, 150 respondents were selected and surveyed, but due to some erroneous responses, 26 responses had to be rejected thus giving us a total of 124 valid responses. A Five-Point Likert scale has been used to measure the concepts

where 1=Highly important/effective and 5=Highly unimportant/ineffective. The data collected has been meticulously processed through IBM's SPSS 23.0.

Data Analysis and Findings

□ *Descriptive Profiling*

Gender Demographics

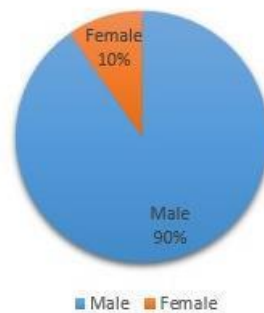


Figure 3: Representation of Gender Demographics

As is evidenced from the above pie-chart, the male respondents in our study make up for 90% of the total respondents surveyed compared to 10% of female respondents.

AGE CLASSIFICATION

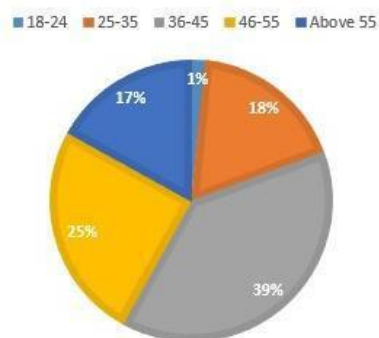


Figure 4: Representation of Age Category

Most of the respondents in our study belong to the age group of 36-45 accounting for 39% of the total respondents while the next major chunk of the population surveyed belongs to the age group of 46-55 years.

INCOME CLASSIFICATION

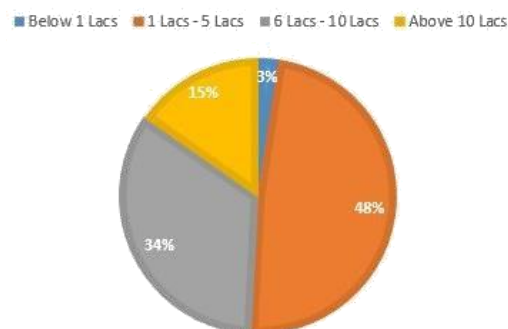


Figure 5: Representation of Income Classification

Most of the respondents (48%) earn an income between 1 lac to 5 lacs while 34% of the respondents in our study have an income between 6 lacs to 10 lacs and 15% of the respondents have an income above 10 lacs which is quite impressive, particularly, in the city of Kolkata.

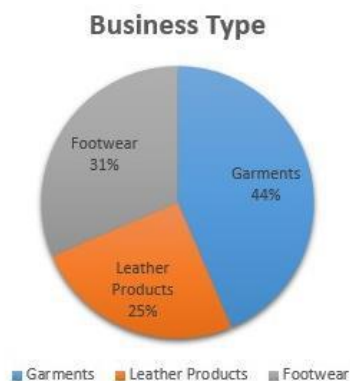


Figure 6: Representation of Type of Business

The respondents surveyed are all engaged across businesses like garments, footwear, and leather products. The majority of the respondents (44%) in our study are entrepreneurs engaged in the garment business, while entrepreneurs engaged in the business of footwear and leather products makeup for 31% and 25% respectively.

□ *Exploratory Factor Analysis*

Since the first objective of our research study is to prune out the most dominant factors of the SWOT Model in the context of entrepreneurial businesses in Kolkata during this pandemic, we have conducted a factor analysis to explore the most relevant factors.

To this end, the KMO and Bartlett's Test of Sphericity has been conducted to check for the adequacy of the sample size and also to find out whether it is worthwhile to conduct a Factor Analysis.

Table 1: KMO and Bartlett's Test of Sphericity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.792
Bartlett's Test of Sphericity	Approx. Chi-Square
	Df
	Sig.
	775.351
	16
	.000

As per the results, the KMO test confirms that the Factor Analysis conducted is appropriate. Ideally, the values should be greater than 0.6. This is explained by the KMO test statistic which is 0.792 (larger than the acceptable value of 0.6). The significance value is perched at 5% level, showing that $p=0.000$ which is ($p<0.05$). Hence, it is worthwhile to conduct a Factor Analysis, on the 16 elements responsible for shaping the integrity of the SWOT Model. Thus, from the results, it is evident that 4 factors have been obtained. It is proof of the fact that all these 4 factors together explain % of the variance explained. Principal Component Analysis has helped us to extract the variable according to the fulfilled requisite that the Eigenvalues should be greater than 1 (Eigen values ≥ 1). The four factors have a strong degree of interdependence and hence decrease moving downwards whose Eigenvalues are lesser than 1 and hence not reported thus.

Table 2: Total Variance Explained

Component	Initial Eigen Values			Extraction Sums of Squared		
	Total	% of variance	Cum. %	Total	% of variance	Cum. %
1	4.565	28.531	28.531	4.565	28.531	28.531
2	3.325	20.781	49.312	3.325	20.781	49.312
3	1.746	10.912	60.224	1.746	10.912	60.224
4	1.196	7.475	67.699	1.196	7.475	67.699
5	0.918	5.737	73.436			
6	0.865	5.406	78.842			
7	0.756	4.725	83.567			
8	0.679	4.243	87.812			
9	0.592	3.700	91.512			
10	0.423	2.643	94.153			
11	0.334	2.087	96.241			
12	0.287	1.793	98.033			
13	0.141	0.881	98.914			
14	0.096	0.600	99.514			
15	0.059	0.368	99.882			
16	0.018	0.112	100.00			

Extraction Method: Principal Component Analysis

Below is the Rotated Component Matrix, according to which the variables will get accommodated in the factor loadings, thus providing us with the final results. The rotation has been done using Varimax with Kaiser Normalization. The factor loadings have directly been incorporated in the form of a well-arranged table without going into it critically. The list of 16 variables as observed is disintegrated into 4 factors. Component 1, Component 2, Component 3, and Component 4 can be renamed as Strength Source, Weakness Source, Opportunity Source, and Threat Source respectively.

Table 3: Rotated Component Matrix

Component I	Component II	Component III	Component IV
Reserves	Communication Barriers	Innovation	Risks
Healthy Customer Relationships	Shortage of Funds	Digitalization	Fall in Revenue
Available Infrastructure	Reduced Manpower	Government Grants	Permanent Shutdown
Skilled Personnel		Customer Loyalty	Analysis Paralysis
		Social Responsibility	

To test whether the questionnaire is valid or not, we have used Cronbach's Alpha to analyze whether all questions or variables fit the existing model adequately. The following table shows the reliability statistics for 16 variables distributed in segments of the SWOT Model.

Table 4: Reliability Statistics for All Variables (n=16)

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of items
0.863	0.863	16

The standardized Cronbach's Alpha value is 0.863, which is an acceptable value, showcasing that the questionnaire along with its variables fits perfectly into the proposed modeling.

Conclusive Statements

The Covid-19 pandemic is not only causing a global health emergency but also a global economic meltdown. Trade, investment, growth, and employment of businesses have been severely affected, which is going to have a major blow to the UN's Sustainable Development

Goals (SDGs). Putting in a nutshell, entrepreneurship businesses in India have been rattled brutally, but there are a few opportunities that have come knocking at their doorsteps. Entrepreneurs are showing gargantuan interest in fighting the challenges thrown by Covid-19 and relentlessly in the quest for solutions to make their businesses thrive in the present and post-pandemic world. Truth to be told, Covid-19 has fostered a wave of innovation, both positive and negative, in the world of entrepreneurship, where, entrepreneurs are dedicating their lives to create a future for consumers in the years to come. Astounding changes in business strategies have been witnessed which has called on the part of the entrepreneurs to be audacious as well as innovative and creative as they have redefined the aura swirling them and the profession of entrepreneurship by redesigning techniques to adapt to the current challenging times as well as a ploy that is expected to work wonders in a post-Covid world. The myriad innovative entrepreneurial initiatives have sparked strong resilience among entrepreneurs who are optimistic about their businesses to flourish in a post-pandemic world. It is a no-brainer that the pandemic will require them to shift their business approach for many years to come. Several businesses have been eviscerated but many other businesses have emerged winners in this boisterous hotbed and are on the verge of building the "next generation" of entrepreneurs. The way things have spanned out to be during this pandemic will surely have a long-lasting impact on society. Nevertheless, the business practices of several entrepreneurs have been lauded. Granted, the milieu of entrepreneurship business in India has been reeling but there has been the emergence of a new breed of entrepreneurs for whom challenges have been rather exhilarating than being spooky, who have fought the tough battle by pivoting rather than digging in their heels and who have seen these challenging times as opportunities rather than roadblocks. In this light, a host of innovative business strategies have been implemented by entrepreneurs which are now proving their worth. Albeit, the functioning, and profits of businesses are comparatively low juxtaposed to the pre-pandemic era but the latest business practices are now slowly and steadily steam and it can be opined that the age of entrepreneurship has emerged.

Managerial Implications

Business owners aren't fortune-tellers. Even with the best strategies and plans for growing your business, you can't predict the future perfectly. All kinds of changes can transform your business environment – economic collapse or boom, new competitors, and new technologies. To survive, you have to adapt your strategic plans to keep up with change. The external environment for all enterprises is rapidly changing. The change is fuelled by globalization, technology, increasing information processing power, market expectation, high competitiveness, and societal changes. Truth to be told, management hierarchy alone will not shape up organizations but all the above factors will be the biggest drivers in shaping up organizations. But these forces cannot be accurately predicted. The key challenge for entrepreneurs lies in innovating and transforming their businesses to be adaptable to these forces, whilst maintaining the integrity of the business as usual. Therefore, it is imperative to embrace technology, increase speed and learn to live with ambiguity and uncertainty. Entrepreneurs need to understand various changes and adapt to them quickly simultaneously building their skills and keep learning continuously. The most important skill needed is the ability of the entrepreneurs to know their niche by providing customers valuable services for which it is important to know the needs of customers and fulfill them. This calls for keeping close contact with the customers and continuously ameliorating the quality of goods and services. Entrepreneurs need to closely monitor every activity especially during these testing times as well as redesign strategies depending upon the situation. Some of the innovative strategies may be to offer something radically new to improve customer experience, valuing creativity and innovation to deliver more value be it functional or emotional, and put technology and data to work to ameliorate the business. Businessmen at large, particularly entrepreneurs must not always apply existing business models to new markets. They must formally build capacity and environment to incubate new product ideas and experiment with different offerings for new or existing customer segments. It is recommended that they continuously monitor customer behavior in adjacent as well as white space markets and acquire or invest in disruptive start-ups during early rounds, avoiding huge valuations at later stages. To successfully capitalize on these investments, incumbents must also evolve their existing culture and business models. It is strongly suggested to formally set up technology intelligence and road-mapping practice to adequately envision and invest in new growth areas which often takes a decade or longer to pay off.

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Chapter -3

Study on Indian Equity Market

Prof Amit Kanchanbaras, HOD, Finance, ISBR Business School and Mr. Shubham Hemani,
ISBR Business School

Introduction

Equity research means analyzing a company's financials, performing ratio analysis, predicting price volatility, and exploring scenarios to make a buy/sell stock investment recommendation.

This research intended to select a preordained number of stocks from among various sectors namely Healthcare, IT, Financial Services, Telecommunications, specialty chemicals, etc, and forecast the price movements at an interval of 15 days.

- Understand as well as observing the delta in the prices, if any
- Detecting potential reasons behind the same
- Performing Extrinsic Valuation methods
- Being aware of economic trends or political issues
- Detailed Fundamental analysis

Key aspects of this research can be fragmented broadly into two aspects –

1. **Market information**
2. **Technical analysis**

Market Information plays a key role in comprehending or reasoning the selection of equity stocks. Market information gives us crucial dots, which when joined, becomes market research. I will substantiate this through an example.

Shortlisting stocks for the healthcare sector was a difficult endeavor. There was an article that reflected upon a Government formed a committee – National Expert Group – how it has prepared and presented a detailed blueprint of Vaccine storage, distribution, and administration. Because of the geographical span and diversity of the country, Prime Minister directed every step in the logistics, delivery, and cold chain management to be implemented rigorously. Hence, the committee shortlisted five companies that would be completely responsible for the vaccination process to mass vaccinate 1.3 Billion in the country.

Out of these five, only one was a stock-listed company. On further surfing, we found that the listed company's Coronavirus vaccine has also been approved for Phase three trials – supposed to end in March. It also launched Gilead's potential covid-19 drug, Remdesvir, used to cure critically ill patients in the early days of the pandemic.

The listed entity is Cadila Healthcare – its share prices have soared 20% since November 2020 on the bet that there is going to be a spurt in its revenue over the next two years.

In the Green energy sector, Adani Green had an abnormally high Price-Earnings Ratio of 14000 against an Industrial PE of 35. In the telecommunication sector, Airtel's subscriber base beat Jio's for three straight months and posted the highest ever consolidated revenue, Reliance's tussle over Future group deal with Amazon as well as the farmer's protests – incited the selection of these companies.

Technical Analysis is an analysis methodology for predicting price movements in the financial markets by using time series analysis, historic price charts, Trendlines, Exponential Moving

Averages, Pivot standards, Oscillators such as Relative Strength Index, Retracement patterns, One-day candlestick Price action strategies, etc.

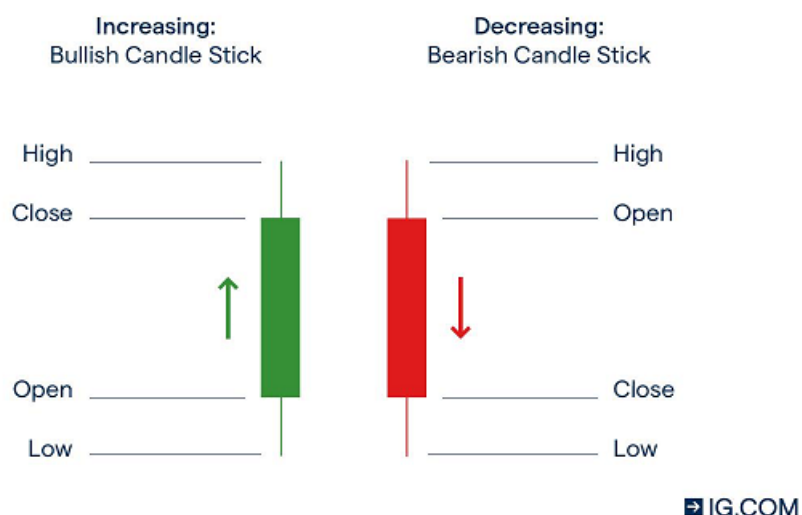
It helps in understanding how the market reacts to any information that has come to light. For example, there is a new trend wherein the prices shoot before any quarterly result declaration on account of optimism – however as soon as the results are out, the stock plunges (irrespective of the margins by which it has beaten the expectations)

Infosys posted blockbuster results, breached all resistance levels before the announcement. On D-Day, stock prices tumbled by around 2% - even after beating market expectations. Reason – Stock being overbought on optimism.

“Buy not on optimism, but arithmetic” - Benjamin Graham

Indicators that have been used in my research –

- **Exponential Moving Averages** – 9-Day and 21-day EMA for short-term trends. We also used 50-day EMA to further understand the bearish or bullish momentum
- **Pivot standard** – This helped in ascertaining various support, resistance, and pivot levels of the stock
- **RSI** – Relative Strength Index tells if a stock is overbought or oversold. If the stock is overbought, the price tends to fall, vice versa if it is oversold
- **Trendlines** – Trendlines depict the trends that a stock follows. Sometimes, it beautifully demonstrates the price movements
- **Bollinger Bands** – Upper band acts as resistance levels, the lower band provides support to the stock
- **Candlestick analysis** – Three basic features of a candlestick pattern are
 1. **The body** - Represents open to close range
 2. **The wick** - Represents Intraday high or low
 3. **The Colour** – Reveals the direction of price movement, a green candle indicates a price increase, while red shows a price fall



Conclusion

Indian equity markets are driven by liquidity. Stocks continue to remain in isolation of its core fundamentals – with Nifty 50 at its highest PE in more than a decade. On account of extremely high valuations, we expect the market to correct and consolidate in short term.

With budget euphoria evaporating, FII inflows coming to a halt, and post COVID-19 recovery still a long road – It is going to be surprised if markets sustain around current 50,000 levels.

This reminds me of a wall street saying,

“Bulls make money, bears make money – Only the pigs get slaughtered.”

Chapter -4

Distance learning and keeping connections for students during the coronavirus outbreak!

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ABSTRACT

In the wake of the coronavirus (COVID-19) pandemic, businesses, schools, and colleges have had to dramatically shift on how they operate. Nearly all students currently enrolled in higher education programs had in-person classes canceled because of coronavirus (COVID-19).

Yet, the learning hasn't stopped; students are still being assigned coursework from home. We wanted to learn how this transition is going and what support students feel they need right now. The major study has been done by collecting information from students who are studying in different schools/colleges. The main aim was to understand how the pandemic situation has affected the learning and their connection with family and instructors.

Keywords: COVID-19, pandemic, e-learning, higher education, distance education

INTRODUCTION

As the COVID-19 pandemic has closed schools and led to a rapid transition to online classes, teachers have been working diligently to adapt lesson plans to support virtual learning. While in school buildings, teachers can see students and talk to them to gauge how they are doing, in virtual classrooms, it is considerably harder for a teacher to assess a student's mental health or state of mind.

Previous studies have reported that students may use various technologies for e-learning in their chosen settings, while some of the assigned technologies may sometimes be neglected in favor of their mobile technologies. Whereas technologies-in-practices are seen to be changeable over time as students' knowledge, experiences, contexts, and technology itself might change human action. Although extensive Covid research has been carried out on open distance learning, no single study exists which deals with the good, the bad, and the ugly of distance learning in higher education.

OBJECTIVE OF THE STUDY

An effective connection is a key tool for driving organizational effectiveness and forms a key driver for one's survival in the long run, competitiveness, and profitability.

- To understand the impact of the Coronavirus pandemic on students.
- To build the best model and understand the factors which are affecting Distance learning.

METHODOLOGY

We had conducted primary Covid research by taking data from about 160 Covid respondents of varying age groups, belonging to either category of being employed, unemployed, or students.

The type of research we conducted was primarily quantitative in nature. Quantitative research involves collecting and analyzing numerical data to understand concepts, opinions, or experiences. It can be used to find patterns and averages, make predictions, test casual relationships, and generalize results to the wider population. Responses were collected based on a 5-pointer scale.

Various tests were conducted after assuming necessary regression models, correlation, confusion matrix, ROC curve, and AUC, and lastly factor analysis for the various aspects that impact students was done which were then measured against the demographic factors, to arrive at our necessary inferences.

INFERENCE

Through the Principal component analysis, we observed three main components which make the model more efficient to enhance the overall productivity of an employee as well as lead to organizational effectiveness.

- To know about one's personal doing the main parameters are whether they follow or not if they follow what sources do they use the most and which source they use to connect with their family of friends which helps to know about a student's activity.
- To know how connected students feel with the people around the main parameters are finding connection with their family members, their instructors, and how often they interact with their friends or peers.
- The last factor includes disruption i.e., how much they have deviated from all and how prepared they are for this distance learning.

CONCLUSION

As the COVID-19 coronavirus continues to spread, schools around the globe are shifting to online learning to slow the spread of the disease. Studies on online students indicate that building a sense of community among students enhances student learning, retention, and student satisfaction with their online experience. To minimize the challenges experienced by distance learning, e-learning should be encouraged. Infrastructure can be updated by introducing modern technology, fast Internet connection, continuous power supply, security, regular maintenance, and efficient administration of distance learning. Lecturers and students should also have the skills and confidence to use electronic equipment and to have the necessary knowledge about the method in which the information is delivered. People are finding it difficult to stay connected but then also keeping a connection with the family members, instructors and friends is very important.

Our analysis was done by regression and correlation analysis, created models to understand which is the best AIC, and also, we did factor analysis to find out the best 3 factors to

understand how the overall factors can be named under 1 factor to get analysis.

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Chapter - 5

Abstracts

Reconfiguring the Hotel Industry – Post Pandemic Agenda

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Abstract

COVID-19 and the containment policies aimed at controlling it has changed the way people work, the consumer behavior, forcing most businesses to re-configure. During the different crises we have seen many changes, some changes were temporary but also some changes became permanent. Such crises can and will fundamentally reshape our beliefs and behaviors, in terms of our daily lives (at a professional and personal level) and economic activities and tendencies. The situation is novel and not much is known about this ongoing and ever-expanding catastrophe. The companies need to prepare for a post-crisis world, rather than waiting for a return to the same conditions from the past. This paper presents the main changes affecting the Indian Hotel Industry today and it also aims at identifying the practical measures that companies must take to sense, exploit, and re-shape the post-COVID-19 reality. Today, the managers have to find an economically and socially viable path to the next normal. The study draws on these details by interviewing few proprietors from Indian Hotel Industry.

Key Words: *Covid -19, Pandemic, Indian Hotel Industry, reconfiguring.*

A Study on challenges of Indian MSMEs due to COVID-19

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Abstract

The growth of MSME in India has always been taken as growth of the economy as, 63.4 million units of MSME are working successfully across the country contributing about 37% of total GDP, around 43% of total exports, and employing over 111 million people. Not only this, but MSME also acts as a vehicle for entrepreneurial development for the middle class and a platform for Women Entrepreneurship. Start-Up India and Stand Up India are organizations working in the direction of upgrading existing MSMEs by providing various assistance as and

when required. The smooth functioning of MSME was hurdled when COVID -19 broke into the country and the government announced Lockdown on march 25th 2020 till 31st May 2020 and still functioning in some parts of the country. 130 districts classified as red zones in COVID-19 that contribute to half of countries economy. The study aims to identify the problems that showed up post lockdown period in selected factories and plants for the period from 22nd march, 2020 till 31st may, 2020 constituted by a hypothesis based on secondary data validated by primary data. The study objectifies redressing, unavailability of labor who moved to their native places, disruption in the supply chain due to cash constraints, breakdown of logistic services due to barred in transportation, decreasing demand of finished goods lying in warehouses, working capital crises, delay in collection period by debtors and workable future perspectives of such problems to settle the current situation. The study is expected to find out short-term and long-term actions for the business development of MSMEs who have lost their huge profits and turnover due to Covid-19 and corresponding lockdown.

Keywords: *Micro Small and Medium Enterprises, Lockdown, COVID-19, Logistics, Working Capital, Debtor's Collection Period, Future perspectives.*

Issues and Challenges of HRD in post COVID era

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Abstract

The COVID-19 pandemic had a profound and immediate effect on organizations and workplaces worldwide. It was a question of survival for many organizations as there was a sudden decrease in consumer demand, volatility in the supply chain, and economic uncertainty. Because of lockdown restrictions, closure of non-essential businesses most of the organizations moved into a digital space. Work from home, remote working was part of a new normal. This new normal posed many challenges to the HRD practitioners of organizations around the world. To incorporate this new normal, the organizations have to reconfigure their systems, processes, and work culture. The way the HRD has responded to the pandemic situation it was proved that HRD is a dynamic field that can incorporate and implement the methods, practices which can enhance learning at work.

This article examines the major issues of HRD and how HRD practices of the organization might respond to the challenges posed by the Covid-19 pandemic. It explores the possibilities of making HRD a field to build healthy and sustainable work in the post-pandemic era.

Keywords: *Pandemic, HRD, Issues, Challenges*

Age of new normal, perceptions of investors and consumers from redefined products and services– A study on the inhabitants of West Bengal

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Abstract

Covid-19 and its aftermath have forced us to enter an Age of New Normal. Financial Markets and the Global economy encountered massive changes in the recent past. Adoption of new policies thus seemed inevitable for sustainable development. Amendments in taxation policies and revival of the financial market are the need of the hour. Redefining strategies, core competencies and corporate objectives are now the only means to survive. Expectations of consumers and investors and how they are perceiving the products and services are changing in the pandemic situation. Entrepreneurs in the post-pandemic period must take care of this changed psychology of the consumers and investors. The study revealed that people of West Bengal are keeping faith in Start-up projects. About 84.62% of respondents who are senior citizens still have faith in the revival of economy and business thus they feel it is safe to invest in Start-up ventures which may result in capital and income preservation. The study also revealed that quite a high percentage about 42.85% of married respondents hold a negative perception towards the technology-bound market due to the complexity of operation involving a great chance of online scams and frauds. Pharma & Medicine Sector is observed as a haven as it secured rank 1 in terms of mean score analysis. The study also revealed that higher income group is more inclined towards frequent offline shopping and are influenced by additional specification in packaging and design of a product. The rationale behind the study is to find out the safe horizon where money can be invested thus producing more returns to the investors making them satisfied with their investment decisions. In this pivotal moment of the pandemic outbreak when people are much worried about health and hygiene, they demand redefined policies in products and services offered to them. Thus, the study also revolves around finding out a way to cater to the need of consumers at large.

For the study, data had been collected from both primary and secondary sources. The random sampling method is employed for collecting data using a questionnaire from primary sources. Data were collected in the month of July to September 2020. Primary data was analyzed by employing statistical tools of simple percentage analysis, rank comparison, and ANOVA using IBM SPSS version- 26. Secondary data was obtained from various reports, periodicals, the internet, and newspaper, etc. The five-point Likert scale was employed to measure the intensity of the respondents related to the factors inducing the analysis of the investment sector that may turn profitable in the post-pandemic period.

To understand the perception of people towards redefined business, its processes, products, and services including perceptions of investments in pandemic and post-pandemic period, the following hypothesis has been developed

Ho1: There is no relationship between gender compositions and perception of people towards redefined business, its processes, products, and services in the pandemic and post-pandemic period.

Ho2: There is no relationship between income groups and perception of people towards redefined business, its processes, products, and services in the pandemic and post-pandemic period.

Ho3: There is no relationship between age and perceptions of investments in the pandemic and post-pandemic periods.

Ho4: There is no relationship between gender compositions and perceptions of investments in the pandemic and post-pandemic periods.

Practices of human resource in post-covid era

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Abstract

COVID-19 altered every person's reality overnight. Individuals, cities, economies, countries, and continents have experienced the shock of lockdown and the fear of unknowing. Managers have had to make many decisions in a very short period – decisions about who should stay at work and who should go home; how and where people could be moved into digital space; and what the priorities are and how those priorities can best be communicated to employees. In 2019, Ernst & Young surveyed 500 board members and chief executive officers (CEOs) globally and found that only 20% of the executives surveyed believed their companies were prepared to respond to a large adverse risk. A few short months later, the COVID-19 pandemic crisis arrived and proved that their concerns were well-founded. Concerns related to global supply chain vulnerabilities and financial resilience have come to the fore during the COVID-19 pandemic, along with significant strategic human talent concerns. BCG has called the ongoing COVID-19 pandemic a “people-based crisis.” We agree.

The COVID-19 pandemic has pushed a massive number of employees, who were already facing stress from the health risk itself to working from home. During the pandemic, life has changed a lot for many who were international business travelers and globally mobile employees in MNEs; their current “grounding” may mean they are experiencing a sense of loss. Their frequent travel, hotel accommodation, and business dinners have been replaced by stay-at-home restrictions and virtual meetings. The stress caused by the demands of virtual global work is real; many employees are experiencing long work hours to accommodate time zones and performance challenges in less-than-ideal remote working conditions. These tangible work challenges all occur with the backdrop of job insecurity and future economic uncertainty. The changed work conditions during the pandemic present new challenges for employees' health and safety.

COVID-19 AND INVESTMENT DECISION: A STUDY IN ODISHA

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Abstract

The objective of this study is to determine, using a qualitative research methodology to review the factors influencing the investing behavior of individual investors in the COVID-19 era. Individual investors from Odisha who invest in BSE are part of the research sample. The researchers have used the purposeful sampling method. Semi-structured interviews were held so that participants could get in-depth perspectives. To contact the participants, electronic means are used. The interviews were 20 minutes long. In this study, subject analyses were used. The content analysis approach was used for similarities and variations in themes.

Keywords: *Individual Investors, Investment decision, BSE, Organizational, Personal and Market Factors*

Crowdfunding platforms-Influence of it on entrepreneurs and startups in India

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Abstract

Finance is the lifeblood of business, in simple terms finance is Money or capital which is very important concerning any Business. Every fortune 500 company was once an idea, but it takes a lot of effort to convert that idea into a successful business. Many ideas don't materialize due to lack of funds, but different crowdfunding today is helping millions of aspirant entrepreneurs make their dreams come true. Crowdfunding is made of two words – crowd and funding. And as these words suggest, crowdfunding is a method of funding a start-up or a project by raising money from a crowd (multiple people) for a common goal, i.e., to start a business or raise capital. This method is mostly practiced via the internet due to its deep penetration and reach to the masses. Start-ups choose a proper platform to crowdfund – a platform that can support their innovative ideas and help them reach maximum investors. NGOs choose platforms that are designed with the purpose of charity. And individuals generally raise funds through social media channels.

So this paper mainly focuses on different platforms available for crowdfunding and how entrepreneurs can make use of those platforms for their start-ups.

Keywords: *Crowdfunding, Platforms, Start-ups.*

Ecopreneurship – Need of the 21 st Century with a Vocal for Local Approach

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Abstract

Entrepreneurship plays an important role in the economic growth of a nation. It is essential not only for individuals but for the growth and development of countries. Throughout our history and in modern societies, entrepreneurship is something that the people have been resorting to, for their livelihood with the full support of the Governments through various policies and schemes. It may be any venture, production, manufacturing or trading, etc., the entrepreneurship has its roots embedded in all the activities. But, what is changing with time is the way it is being practiced and carried out by the people at large. Over the years, the style of entrepreneurship has witnessed tremendous changes with customer preferences & demands, technology, and Government policies and schemes.

What started as a trade in the form of a barter system in our country has now transformed into a whole new way of selling goods and services through the use of wireless technology in all the aspects of doing business. What started as a handmade production in small units has now transformed into medium and large factories and industrial units. In the race towards higher profits and cash flows, the sales and exploitation of natural resources have increased manifold. It is only over the last two decades or so, the concern of entrepreneurship has shifted from the exploitation of natural resources to preserve them for our survival and the use of our future generations also.

The ideologies of doing business have undergone a tremendous change towards preserving nature and its precious resources available to us today but are decreasing day by day. There is a paradigm shift in the style of entrepreneurship towards going green. The first generation entrepreneurs and the owners of the new start-ups are now thinking towards those business ideas and ways that avoid nature's destruction or involve green measures. The human race will have to move towards econeurship, the greener side of entrepreneurship not only for their survival but for the benefit of the society and growth of the nation.

This research focuses and provides an insight into the challenges and opportunities available in the local for a vocal approach towards the concept of Econeurship of doing business in India. The paper throws light on the idea behind ecopreneurship along with the competitive advantage available to new entrepreneurs to create eco-niche for the eco-friendly products which try to help not only our country but the entire universe also.

Keywords: *Green Entrepreneurs, Eco-niche, Entrepreneurship, Ecopreneurship, Environmental Degradation, Sustainability*

Entrepreneurship amidst Covid-19: Empirical insights from Kolkata by the application of SWOT Analysis

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Abstract

In the present era of a menacing global pandemic, where mercurial disruptions have crept in major sectors of a nation, it is the landscape of entrepreneurship that has been much talked about. Given, the penchant of Indian people towards entrepreneurial form of business, entrepreneurship in India has remained rock solid over the years with a stunning exit rate which is the second-lowest in the world when taking in the light of all the GEM countries. Since the potential outbreak of Novel Coronavirus and the mayhem, it has created entrepreneurs have been mulling over strategies to blunt and overcome the adverse effects triggered by the disease. In this context, such businessmen must integrate novel practices to keep their businesses afloat in these challenging times. This calls on their part to overcome the festering challenges and identify opportunities for bolstering their business. The essence of our purported endeavor revolves around this wherein, the objective is to explore and probe into the various strengths, weaknesses, opportunities, and threats of entrepreneurial business in the terrain of Kolkata. The research paper also suggests some eye-twitching innovative business strategies that businesses could engage themselves.

Keywords: *Covid-19, Businesses, Entrepreneurship, SWOT Analysis*

A comparison of time series models for forecasting GDP of India

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Abstract

Gross Domestic Product tracks the health of a country's economy. It is the total monetary value of all the finished goods and service products within the country in a specific period, usually a year or a quarter. GDP is used as an indicator for government and economic decision-makers for planning and policymaking. Understanding what the future holds is also important for government officials, helping them to determine which fiscal and monetary policies to implement. This study aimed to find a suitable model for forecasting the GDP of India to help

policymakers and plan future operating activities. Data from 1 st quarter of 1999 to 1 st quarter of 2020 is used for the analysis. Forecasting performance of traditional time series model is compared with ELM and MLP based on accuracy measures and the best model is reported. The best model is used to forecast the GDP of India for the next 2 years.

Keywords: *GDP, Traditional time series model, ELM, MLP, Accuracy measures*

Impact of COVID-19 on Foreign Trade in India

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Abstract

The world is witnessing the carnage of the novel coronavirus disease (COVID-19) pandemic. The global economy has been impacted severely due to the rise in coronavirus cases across the world. India has been reported as the second-worst affected nation with a mark 50 lakhs above after United States (US). As the COVID-19 outbreak has harshly affected all the sectors of the economy in India. Therefore, this paper examines the trend of India's foreign trade during the pre and post COVID period. For this study, monthly data has been collected from secondary sources. To achieve the objective of the study tables, a bar diagram, line chart have been used. The findings of the paper show a decreasing trend in India's foreign trade volume after COVID-19. This paper also discussed the prime commodities exported from and Imported in India simultaneously after COVID-19.

Keywords: *Foreign Trade, COVID-19, Export, Import.*

Reconfiguring the Hotel Industry – Post Pandemic Agenda

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Abstract

COVID-19 and the containment policies aimed at controlling it has changed the way people work, the consumer behavior, forcing most businesses to re-configure. During the different crises we have seen many changes, some changes were temporary but also some changes

became permanent. Such crises can and will fundamentally reshape our beliefs and behaviors, in terms of our daily lives (at a professional and personal level) and economic activities and tendencies. The situation is novel and not much is known about this ongoing and ever-expanding catastrophe. The companies need to prepare for a post-crisis world, rather than waiting for a return to the same conditions from the past. This paper presents the main changes affecting the Indian Hotel Industry today and it also aims at identifying the practical measures that companies must take to sense, exploit, and re-shape the post-COVID-19 reality. Today, the managers have to find an economically and socially viable path to the next normal. The study draws on these details by interviewing few proprietors from Indian Hotel Industry.

Keywords: *Covid -19, Pandemic, Indian Hotel Industry, reconfiguring.*

Rethinking Marketing Strategies for a Post COVID World

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Abstract

January 2020, the world was slowly waking up to the notion of a virus that would eventually bring the world to a standstill. After the World Health Organization declared the COVID 19 as a global pandemic, the healthcare crisis soon turned out to be an economic challenge as governments around the world initiated lockdowns of business and national and regional boundaries. As citizens were confined to their homes, new patterns of consumption behavior started to emerge. Demand for new types of products and services meant that organizations had to display agility in their strategy formulation. The never-before-seen economic shutdown poses challenges for organizations that some were not prepared for. Organizations soon had to adapt to the new rules of social distancing and invent strategies to ensure not only survival but also customer retention and growth. This article explores some of these changes in consumption patterns and challenges and opportunities these changes presented to the organizations particularly to the marketing domain globally. The authors also have attempted to present strategies that can be adopted by the marketers to steer their organizations through the post COVID world.

Keywords: *COVID 19, Brand Management, Marketing Strategies, Consumer Behaviour*

A research study on digital transformation inevitable in post-covid era- the new normal in India

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Abstract

The whole world fights against the Corona Virus Disease which is also known as “COVID-19”. This new virus is an infectious disease that spreads through the droplets from the person infected with this virus coughs or sneezes, thus a person has to protect himself by wearing a face mask, wash the hands frequently, and maintain social distancing to stop the spread of this newly discovered virus coronavirus. The infection is continuously increasing at a very fast pace and thus different countries according to the number of cases imposed complete lockdown where only emergency services like medical, and essentials like food, vegetables, and milk were made available. The disease has been declared as a Pandemic by the world health organization due to the spread of the disease in the whole world. Thus, digital transformation was inevitable to adopted by all for the continual existence and control the spread of the disease of business and academic activities. This article is a research study on digital transformation which is inevitable in a post-COVID-19 era which is the new normal in India.

Keywords: *COVID-19, Pandemic, Digital Transformation, Digital era, The New Normal, India, ICT*

A study on Impact of Covid 19 with special reference to Changing Consumer Behaviours towards Online Shopping

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Abstract

The COVID-19 pandemic has forever changed the online shopping behaviors of consumers around the world. The objective of the study is to understand the satisfactory level of online customers concerning gender, age, marital status, and income and to analyze the impact of online shopping during COVID-19. The paper is the outcome of a sample survey conducted on a random sample of 100 respondents from south Bangalore. The study is based on primary sources of data collected through survey method by administering the questionnaire to randomly selected respondents spread across south Bangalore city studying various levels like BBA, MBA, B.COM,M.COM and also professionals like CA, CS and Lawyers, other common citizens through Google forms and secondary data was collected from research articles and other web sources. Collected data from the survey was analyzed, using descriptive statistical tools like crosstabs, percentage analysis, chi-square test, and inferences are drawn. The study has found that there is a positive impact on the satisfactory level by analyzing different components like secured payment gateways, E-services provided, delivery services, varieties of products that are provided in online shopping applications. There is further research with more sample size.

Keywords: *COVID-19 pandemic, Impact, consumer behavior, and satisfaction*

Impact of Covid Pandemic on Indian Edtech Industry- An Assessment of their Sustainability

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Abstract

The covid-19 pandemic turned out to be a grave universal phenomenon, impacting almost every aspect of life on a global scale. Amid numerous challenges faced by the Indian Economy in terms of production, operation, delivery, and survival, the pandemic turns out to be a blessing in disguise for the Edtech industry. The industry, which was previously restricted to its under-developing stage before the pandemic, is now experiencing high privilege in terms of industry advantage and covid impact immunity. The persuasive nature of pandemic provoked tremendous urgency to brute force various reforms in the Edtech industry, including but not limited to micromanagement of recently moved remote offices, strategic changes in academic administration, and content delivery.

Edtech Industry is experiencing a high surge due to this pandemic, which creates various unexplored and unaccounted variables like latest market depths, unexplored market segments, changing customer base and expectations, transforming operations online, etc. This paper studies these unaccounted variables and assesses the long-term sustainability aspects of the industry by studying and comparing pre and post covid practices and their effects. The paper also forecasts the expected line of sight for the industry in upcoming years and suggests necessary disciplinary and operational actions to be taken to ensure efficiency and concrete sustainability through deploying macro feasibility analysis. The objective of the paper is to study the post covid long-term behaviour and growth pattern and to explore the oscillation of Edtech sustainability.

Keywords: *Edtech industry, sustainability, covid impact, inter and intra-industry comparison, acceptability assessment.*

Role of digitalization post-covid -19 era

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Abstract

COVID-19 has radically transformed many aspects of both human life and global society now and for many years to come. It has led to an inevitable surge in the use of digital technologies due to the social distancing norms and global-wide lockdowns. People and organizations all over the world have had to adjust to the new norm of work and life. The world is exploring possible scenarios of the digital surge and the research issues that arise. The sudden emergence of digitalization is leading organizations and educational institutions to shift to work-from-home (WFH). Gig workers and the gig economy are likely to increase in scale, raising questions

of work allocation, collaboration, motivation, aspects of work overload, and present workplace monitoring and technological issues. These will become prominent with an increase in digital presence. Online fraud is likely to grow, along with research on managing security. The regulations of the internet, a key resource, will be crucial post-pandemic. This research will dwell on the causes and consequences of the digital divide. Digital money assumes importance in crises and research will address its adoption, consequences, and mode. Organization and individual surveillance and safeguarding privacy gain importance with increased digital usage.

Keywords: *Digital surge, Gig work, Internet governance, Digital payments, Post-pandemic*

The Coronavirus Pandemic: Its impact On People

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Abstract

For a month and a half, the Centre has suspended flights, metro trains, and inland buses to India to stop the spread of coronavirus. Hotels, restaurants, movie theatres, gymnasiums, gymnasiums, sports fields, schools, colleges, except for social, political, cultural, religious, religious, and other meetings. But even if the lockdown is raised, or too many curbs move, life will never be the same again. Big changes await people as the country will have new ways to shop, travel, check into hotels, watch movies or even eat out. Many companies involved in the provision of services such as air travel, retail, food, and beverage (F&B), and hotels are expected to reduce their offerings in the first few months as they follow the rules of public deviation and the cost of acting in the face of business. Post-down-chart closure strategies are charted as the government prepares to bring further restrictions. Many industries expect the figure to remain subdued at least until October before the festive season removes consumer sentiment. After clearing the regions and areas between red, orange, and green by the number of coronavirus cases, the government significantly removed spaces outside open spaces and allowed private shops to open. It has been revealed that most economic activities will be allowed after May 17, the last day of lockdown 3.0. To be sure, segregation is reviewed periodically and if no coronavirus cases are found in the area, it can be reported by the government as a green area. Many enterprise experts experience the outbreak will result in drastic changes within the attitude, behavior, and preferences of purchasers and companies will redesign their products and services accordingly. Consumers are more concerned about their health and anticipate more hygiene from service providers. Even when lockdown restrictions are eased, coronavirus will affect our lives in lots of ways. What will battle to get again to how it turned into before, and what might change forever?

Women Entrepreneurship in the time following the Pandemic

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Abstract

The growth and development of an economy rely much on business. the pursuits that dictate the generation of employment and production of goods and services. Entrepreneurship is the activity that is inclusive of the development and arrangement of business. Expansion of business is important for the economic growth of a country. The business generates employment, goods, and services, and also helps gather, economic growth for a country. Entrepreneurship encompasses the concept of women's upliftment strategies, which definitely would help bring new dawn into the history of economic development of a country like India, during these emergent times. The outburst of the pandemic did see a lot of downfall for the economic growth of the world where falling GDPs was always a cause of concern, such turbulence was also witnessed in India. Uplifting and endorsing women entrepreneurship in the wake of this crisis would not only equip the women with the power of finances and income, the nation too would be benefiting with its return of investment. The present paper encourages this underlying thought, and aims to study challenges faced by these entrepreneurs during this tense situations, the strategies adopted by these empowered women, and their approach, for any such future uncertainties.

Keywords: Economy, Employment, Entrepreneurship, pandemic, challenges, strategies.

DIGITAL TECHNOLOGY TRANSFORMATION IN POST-COVID ERA

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Abstract

Covid- 19 is that the disease caused by a replacement coronavirus called SARS – Cov-2. WHO first learned of this new virus on 31st December 2019, following a report of china? When engrossed in the pandemic, this pandemic is looming mankind time and again. SARS, H1N1, Ebola, and more have shown their faces within the past. But with each such outburst we are learning contemporary things, ways of fighting, and regnant such dicey diseases which can potentially kill immeasurable people. except for this, the considerable attorney that we are visiting scrutiny during this text that's about technology cannot prevent the coup de main of the pandemic; however, it can help in preventing the speedily spread, and also technology educate the concerns, warn and empower the people on the underside really in the mind of the ball game, and another noticeable consider this COVID-TECH Era, with converging technologies like Mobile, Cloud, Analytics, Robotics, AI, Machine Language, 4th generation technology, 5th generation technology, and high-speed internet have become doable to check several innovative approaches to the pandemic response. The foremost observable

fact in post covid era is thereto Covid-19 has radically transformed most of the aspects of human life and global society.

Keywords: *Covid-19, Pandemic, Technology, Digitization, Transformation*

A Study on the Impact of Digital Marketing on E-Commerce Sectors

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Autonomous

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Abstract

Digital marketing is the avenue of electronic communication which is used by marketers to endorse goods and services towards the marketplace. The supreme purpose of digital marketing is concerned with consumers and allows the customers to intermingle with the product under digital media. This proposal concentrates on the impact of digital marketing on e-commerce sectors and focuses on the challenges faced by the digital marketers to retain their customers, it also aims at finding out the behavioral changes in the customers due to online or e-commerce marketing.

Keywords: *Digital marketing, retain existing customers, Changes in buying habits, challenges faced by marketers.*

Marketing strategies of cosmetics in rural and urban areas

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Abstract

PURPOSE- The purpose of this paper is to describe and explain the strategies of cosmetics in rural and urban areas. This study's mainly concentrated on three particular cosmetic companies that are LAKME, MAYBELLINE, and REVLON. The data has been collected in Bangalore, rural and urban areas. Indian consumers are increasingly looking for personal care and cosmetic products so this study helps in knowing the strategies of cosmetics and which cosmetic products is been used more by the customers.

Keywords: *Strategy, cosmetics, rural, urban, marketing.*

Sources and challenges of finance for MSMEs - a study on MSME firms of Kolkata district of West Bengal

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Dr. Rohit Kumar Sharma, *Associate Professor, Adamas University, Kolkata, West Bengal, India*

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Abstract

MSMEs are seen as drivers for economic growth for most of the developing countries, India being no exception. As every machine needs fuel to run, these MSMEs also need finance as fuel to run and grow. Supply of finance has been seen as a major issue for the MSMEs and the stakeholders worry as to how they can arrange for money when it is needed. Like every business, SMEs also go through a life cycle stage and the need for finance is different in different stages of life. This study is the first of its kind that has been conducted over MSMEs in West Bengal. This study also focuses on the parameters of financial awareness of SMEs and entrepreneurs at different levels of the life cycle. This study has been conducted in the capital city of West Bengal, Kolkata, where most of the SMEs are concentrated due to locational advantages. While collecting primary data, the nature of industries is not differentiated to get a broad spectrum – all industries like food processing, manufacturing, garments, retailers, IT&ES, fabrication, construction, are included in the sample. The earlier studies in this field show that the formal finance for the MSMEs is pretty low, whereas informal finance is on a higher note. This study is also not an exception to the fact and it shows that informal finance is the major source of finance for all the MSMEs. The study also reveals that there is a lack of awareness on the part of entrepreneurs about the formal source of finance and there are other issues related to collateral for loan etc. Based on the findings, some recommendations are proposed to the entrepreneurs which can help them in finding solutions to one of their burning problems.

Keywords: *MSME Finance, Economy, Formal and Informal Finance, Life Cycle of MSMEs, Stages of Finance.*

Marketing innovations' Post-COVID: A Systematic Review

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Abstract

Globally, the Pandemic COVID -19 has halted most of the business sectors. Companies had to innovate ways to take care of the safety its employees as well as ways to sustain their business. Companies in various sectors have come up with innovations to meet the needs of their customers. In this study, the authors examine the 'Marketing innovations during post COVID' in various sectors across the world. Marketing innovations are the application of marketing

practices that have major changes in the design, delivery, advancement, and pricing of the product. The authors have conducted a systematic review of research articles capturing the experiences of the changing marketing strategies during post-COVID. The processes used for the systematic review were review questions framed, review of literature on the marketing strategies during Post COVID, relevant articles shortlisted, data extracted from twenty articles, and critical review drawn by the authors on the content and consensus. The review captures the innovation concepts and methodologies which can be used by different stakeholders. The success of the business is based on their marketing innovations. The challenge during the post-COVID period was the innovation potential required by the business industries. The findings from the review have captured the potential of innovations viz., distribution channels, an extension of the product lines, altering the products for the current needs, managing the suppliers to meet the rolling demands, shift towards digital distribution channels, harmony with supply chain, investing in product promotion and cross-selling to existing customers. The findings of the study will be useful for researchers to understand the dynamics of marketing innovation post-COVID.

Keywords: *Marketing, Innovation, Distribution, Post COVID*

Marketing Strategies to Survive and Thrive in COVID

Ch Siddharth Nanda

Abstract

Creating a unique value proposition is one of the key factors for attaining sustainable growth and competitive advantage. Understanding customer expectations with innovative customization can certainly enhance growth opportunities for business offerings. Digital marketing is one of the tools used by various organizations to reach and connect with their target group. Therefore, companies must develop, update and continuously improve their offerings as per the market trends and preferences. The paper focuses on and includes various marketing strategies and practices adopted by Organizations to lure and engage their target group during covid.

Keywords: *Consumer Delight, Sustainable Growth, Unique Differentiating, Customer Expectation, Lure Consumers, Customization, Target Market, Social Media Marketing.*

IPOS during pandemic - Vibrant performance in a gloomy year

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Abstract

In a year, where the world as a whole has seen many unprecedented situations, where the functioning of many businesses was practically shut down for months, where the economies of many countries dived down, where people stayed indoors for weeks and months, there was a silver lining in the form of IPOs in the Indian securities market. The performance of almost all the IPOs which hit the market was much beyond expectations and is one of the best in the primary market. The success is more, because, the issues happened from different Industries. This paper examines in detail the performance of IPOs during the first three quarters of the financial year 2020-21 and looks at the way, the Indian securities market has emerged triumphantly in a time, which generally happens maybe once in a century.

Keywords: *IPOs, Indian Securities Markets, Pandemic, Primary Market*

Human Resource Practices in Post COVID Era

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Abstract

This paper shows how the Corona Pandemic has and is going to affect the Human Resource practices in the post-COVID 19 eras in organizations the world over. A lot of physical would be replaced with virtual yet practical. This paper envisages that key human resource practices, in response to Covid inflicted reality, will change to improve employee engagement and productivity in organizations primarily enabled by increased use of information technology innovations (much of which already being witnessed)

The constant need for better employee engagement, efficiency, and productivity is the driving force behind any HR initiatives across HR practice areas. In the post-Covid era, this would even more critical due to the prevalence of visualization. Key HR practices such as recruitment, training, compensation, learning & development, and performance management will observe the role of IT tools & solutions more significantly than ever before to ensure increased collaboration and communication among employees working virtually or from multi-locations. This paper also attempts to highlight the opportunities and risks presented by the pandemic

from the perspectives of both organizations and employees. Many jobs may be rendered redundant while new jobs would also be created aligned to emerging realities and requirements of skill-types in the post-pandemic world. Many organizations are shut or getting shut while others would rewrite new ways of doing and investing in the business to survive and thrive in the post-Covid era by building a sustainable business model to withstand Corona-like catastrophe in the future. Virtual will become more 'real' and necessary in almost every aspect of HR services and practices.

Keywords: *Human Resources Practices, Post COVID era, employee engagement, Productivity, Cost efficiency*

Prediction performance of classification models for imbalanced liver disease data

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Abstract

The liver is the largest solid organ that plays an important role in many bodily functions from protein production and blood clotting to cholesterol. It also serves to eliminate harmful biochemical waste products and detoxify alcohol, certain drugs, and environmental toxins. The liver forms and secretes bile that contains bile acids to aid in the digestion and intestinal absorption of fats and the fat-soluble vitamins A, D, E, and K. Diseases that may affect the liver include hepatitis (A, B, and C), cirrhosis, fatty liver, and liver cancer (hepatocellular carcinoma). Handling imbalanced data processes is a great challenge for the researchers to identify the class labels. In health science, correct detection of the presence of disease using a good classification model will reduce the burden of doctors as well as avoid great loss. The main focus of the study is to identify the major risk factors associated with liver disease and identifying the best classification model to handle imbalanced liver disease data. The prediction performance of different classification models using SMOTE and ROSS algorithm are compared based on accuracy measures and the best classification model to deal with imbalanced data is reported.

Keywords: *Imbalanced data, classification, accuracy, SMOTE and ROSS, Prediction.*

Cloud banking as a move towards digital technology in banking sector post-Covid period- A study concerning Indian banking and technology sector

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Abstract

Emerging digital technologies have brought a complete transformation in the banking sector globally. Innovations of Artificial Intelligence (AI) and Machine Learning (ML) have made the banking sector become an active adapter of technologies. It is exploring and implementing these technologies in new ways to enhance customer experience and increase the efficiency of operations. According to a report published by PwC in 2017, global spending in artificial intelligence has touched \$5.1 billion. The Indian banking sector has immense potential for a robust technological ecosystem. Post-Covid era urge for a digital payment system in the banking sector. Cloud banking is a system that is more than a technology. It is a destination for banks and other financial services firms to store data and applications and access advanced software applications via the internet. The present paper is a review of different research papers on the adoption of cloud technology by banks for a transparent, quick, and accurate banking system. Secondary data are evaluated for the present study. The paper studies how the Indian banking sector adopts cloud technology for the adoption of advanced technology in this sector post-Covid era.

Keywords: *Cloud Banking, Digital technology, Indian Banking Sector.*

Post covid management practices: a merger of economic & psychological aspects.

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Abstract

With WHO declaring Covid as a global epidemic in March, the whole of the nation went under complete lockdown with every economic activity getting a halt. There was a complete shutdown of the market excluding only medical stores and some grocery stores dealing with necessities. Though this lockdown was necessarily required to curb the spread of this virus, it came with many unwanted aftereffects. People were mentally disturbed during this phase. Fear, worry, and stress are normal responses to perceive (or, the real threats) at times when we are faced with uncertainty or the unknown. There can be fear/apprehension among the public related to the supply of basic amenities like groceries and milk supplies, medicines, care of previously sick persons in the family due to other medical causes, elderly persons staying alone, restriction of free movements, having a prevailing sense of being imprisoned in one's own house or "being in house arrest," etc. Moreover, lockdown leads to a "panic" mode of hoarding essential commodities without maintaining social distancing as advised by many advisory bodies. Emotions like fear and sadness are associated with less desire or motivation to eat and also with lessened enjoyment during eating. People faced new realities of working from home, temporary unemployment, home-schooling of children, and lack of physical contact with other family members, friends, and colleagues. Out on the frontlines of the pandemic are our

healthcare professionals who have to confront a merciless mixture of having limited resources and rapidly increasing illness. They are moving on to make difficult life-and-death choices about who will be termed as the most critical and needs the urgent care and how. Apart from them, all the other workers like nurses and cleaners face discrimination in society as people eye them with fear.

All the humans were undergoing different problems- financially, mentally, and socially. There was no end to the problems of people of a prevailing different class of society. Humans were at the core end of their non-ability for detailing their problems. Not a single family was left untouched with distressed phase. Some had severe symptoms of the disease whereas others followed some financial crisis. Pandemic in itself is a curse that was succeeded by many other distresses. By utilizing secondary data, this paper precisely deals with the different psychological situations and certain economic losses that Indians and the Indian economy went through. Moreover, the study will further enlighten some light on the possible post covid management practices that can be adopted to restore the economic progress to the track.

Keywords: *epidemic, mentally disturbed, economic loss, social distancing, financial crisis, Indian economy, management.*

A study on the impact of the Work from the Home option on the Emotional Quotient, Relationship Management, and Performance of IT Employees in Bangalore

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Abstract

Private Sector IT Companies are expected to do better management of employees to deliver a huge quantity of work assigned to the workforce. Emotional Intelligence has got an important role in the productivity of employees. It has a direct relationship with the performance of the employees. Highly productive employee's efficiency tends to decrease if they are not able to manage their emotions at the workplace. Several measures will have to be adopted to aid the employees to manage their inner self and maintain good relationships with the peers. More recreation and relaxation must be allowed at the workplace. This would enable them to have a better concentration and a positive attitude towards the job. Due to the high quantity of jobs in private sector companies, it is essential to manage EQ through various recreational activities for qualitative delivery of performance. The managers have to ensure that employees are not stressed out and quality is not compromised to meet the quantity of work performed. This can be achieved only through the establishment of a cordial relationship between the subordinates and superiors. This requires the superiors to understand the reason for emotional stress among the workforce. With the work from Home option, the impact of EQ on performance has undergone a drastic change. Employees tend to be more relaxed and, in a position, to control their emotions in a better way. They advocate the fact that peer interactions could be equally effective through online interactions. This can further increase their relationship management skills and consequently improve their relationship with their co-workers.

Keywords: *Work from Home, Emotional Quotient, Employee performance, Relationship management, IT sector*

Employee expectations and effective hr strategies for the post covid pandemic workplace

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Abstract

Change is hard. And in a crisis like COVID-19, it is getting harder and very complex. We see employees struggling with personal challenges – from chaotic and not so conducive home environments to unplanned career transitions. HR managers are challenged with keeping the workforce engaged and productive, also surviving on the business front and building for the future. For HR as change leaders, the key in addressing these challenges is to manage this change and communicate with employees. Organizations that adapt to this will survive, facilitate their people to succeed in the most unpredictable environments, and build a stronger united workforce. So it is very clear that workplace expectations of employees along with these uncertain times will have an impact on HR practices especially during a pandemic time like these. While organizations are managing change and embracing the new normal, employees will have a different set of workplace expectations when it comes to their work. So, the organizations might need to respond to the changing employee needs and demands, post covid through HR practices. This paper provides insights on HR strategies to develop & manage a more agile and flexible workforce post-pandemic.

Keywords: *change, HR strategies, pandemic, covid-19, employee expectations*

Influence of perceived ease of use, involvement, interaction, and active participation on Customer Value Co-Creation in Travel Services Post Covid-19.

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Abstract

The service-dominant(S-D) logic has changed the face of the marketing paradigm. It is based on the premise that customers are no longer the passive receivers of the products or services, but play an active role in the value creation process. For this paper, the research focus is to examine the influence of perceived ease of use of the mobile technology, involvement with the tourism product, interaction with the service provider, and active participation of the consumer on customer value co-creation. To do so customer perspective is taken into consideration and a questionnaire is developed based on an in-depth literature review. In specific, the tourism industry is taken into consideration as there has been tremendous growth in this sector in the

previous years and consumer per-se play a pivotal role in planning and execution of the trip which further is an important part of the success of the service provider. Data was collected from tourists/travelers and data was analyzed using (SEM) structural equation modeling. SEM analysis revealed that the involvement, perceived ease of use, interactions among tourists and tourism service providers, and the active participation of tourists have an impact on co-creation in the tourism industry using mobile devices. As one of the first studies in this area in the field of tourism, this study contributes to the body of knowledge by proposing and empirically testing the model.

Keywords: co-creation, m-commerce, involvement, active participation, degree of co-creation

Incorporating the new normal in human resource post-covid-19 and thereafter – HR morning

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Abstract

In the current Pandemic scenario, organizations are facing equal pressure to run down the line of their operations as much as the rest of the world. HR especially is the frontline hero of various organizations in response to the COVID-19 crisis. This crisis has given no option other than immediately adapt, develop and improve the current workplace policies and procedures. The greatest struggle is to keep the employees safe, informed, and equipped, all the while concentrating on the remote work policy, prominently known as Work from home. HR would also need to analyze the circumstances and figure out what changes need to be made and to understand which of those changes may become a more permanent fixture and would act as a guide for the employees and the organizational leadership on how to go about this new system of sorts. In India there is a complete transformation of the work environment seen in the majority of the workforce, leading to certain concerns in regards to managing and functioning according to the working norms. This paper provides an insight into the responses of various financial companies in their combat with the repercussions that this pandemic has drawn with it. On the same grounds, the paper also suggests the basis for managing the COVID-19 pandemic in line with the functioning of HR to deal with any similar crises that may affect an organization.

Keywords: *Pandemic, HR Policy, Remote working, New normal*

A Study on the Impact of COVID 19 on MSMEs with special reference to the MSMEs registered with the DICC, Sonitpur District, Assam

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Abstract

The world is observing a strange time fighting an invisible enemy named the novel coronavirus or COVID-19. The announcement of countrywide lockdown dragged MSME owners, employers, and external stakeholders in unexpected times, where no one had the experience to handle this kind of situation. The objective of this paper is to understand the impact of COVID-19 on the Retention of Employees and the Sales and Revenue of the MSMEs. And also to understand the strategies adopted by the MSMEs to cope with the COVID 19 crises. For this purpose, the authors collected responses from owners/managers of 60 MSMEs registered with DICC Sonitpur District, Assam using the Simple Random Sampling Technique. From the survey conducted it was found that due to the pandemic, the MSMEs faced challenges like shortage of employees, cash flows, raw materials, etc. Shortage of cash failed payment of revenue expenditures. They were also facing hardship to deliver the orders on time due to lack of labor. To cope up with the situation, some of the MSMEs outsourced the orders they received before lockdown, while others used advanced equipment or software to reduce the cost of work. To deal with the issue of shortage of cash flow, most of the MSMEs took a loan from commercial banks, while some reduced their operating cost. Reduction in production, seeking new procurement channels, etc. were some of the strategies adopted by the MSMEs to deal with the problem of shortage of raw materials. Moreover, to fulfill the pending contracts, most of the MSMEs made mutual agreements with their clients while few others expected the Government to coordinate and provide clear instructions regarding delivery of orders.

Keywords: *COVID-19, pandemic, impact, MSMEs, strategy*

Digital marketing and its effect on buying sentiment pattern of gen y- a lesson from covid-19

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Abstract

Marketing through the digital platform is going to develop a substitution of modern marketing systems. Growth and opportunities are increasing and Covid 19 makes game changes for marketers who use the digital platform to promote and sell the product. We will observe a healthy competition in this sector which we observed in the present offline marketing system. Now, it is a debate topic that how marketers make themselves unique to develop a unique customer base. This chapter was trying to give some insight into this area with a study, that

being conducted within Gen Y. Total 185 data has been collected and analyzed. The result highlighted availability and choice are important factors of digital platform preferences of consumers instead of convenience and price. From the study, we can comment that role of Gen Y in developing the new marketing arena through the digital platform is needed more focus on a variety of different types of assortment presence in the digital platform.

Keywords: *Digital Marketing, GenY, Buying Sentiment, Consumer Satisfaction, Convenience*

Work from home model as the new human resource norm – dynamics to be contemplated upon by organisations before implementation

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Abstract

Covid-19 has brought in a wave of changes in every aspect of human life. These changes will have a long-term impact and in some cases permanent changes in basic dynamics. The corporate world has adopted this transition smoothly with changes and modifications in all business functions. The human resource practices have undergone considerable transformation. In the initial phase of lockdown, when employees were unable to go to work, the organizations shifted the working model to Work From Home. Today, organizations are contemplating on continuing the Work From Home Model to take advantage of the benefits emerging out of this setting. However, careful evaluation needs to be done before implementing the Work From Home Model on a long-term and permanent basis. Various Human Resource dynamics that are affected and the outcomes of such a new setting need to be contemplated before the adoption of the Work From Home Model. This study is an initial attempt to understand the perspectives of people who have experienced the Work From Home Model and get an insight into the positive and negative outcomes of this new norm of work setting. The study also tries to understand preference towards the Work from Home Model. The study can be helpful to Human Resource Practitioners to evaluate and make decisions concerning the work From Home Model before accepting it as the new norm.

Keywords: *Work From Home, Human Resource Practice*

Challenges in Online Teaching-Learning Process - A Study on Teacher-Student Perspective

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Abstract

The Teaching-Learning Process has new advancements with the speedy revolutions in Technology. Till the previous years in the majority of educational institutions, the usage of technology is moderately limited to certain teaching-learning methodologies for both teachers and students. The sudden wave of COVID19 created a full-length online platform for teaching-learning practices, and this made the entire education system depend on technological resources for both teachers and students. Here, a gap occurs between the teachers and students based on their knowledge level in using technology. The present study is an attempt to focus on the challenges facing by the teachers and students in adopting a full-length technical environment with teaching-learning practices. The major objective of the study is to identify the challenges facing by teachers and students to adopt the online teaching-learning process and the impact of technology on the productivity of teachers and students, individually. Random Sampling Design has been used to select the target respondents from the educational institutions located in Hyderabad City. Statistical tools like Descriptive Statistics, ANOVA, using SPSS have been taken to test the significant differences among the perceptions of respondents concerning their demographic factors. And Multiple Regression Analysis is used to measure the impact of the online teaching-learning process on teachers' and students' productivity.

Keywords: *Online Teaching-Learning, COVID19, Teaching-Learning Methodologies.*

Teaching English as a Second Language during Covid 19 Interruption and the Great Digital Divide

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Abstract

The emergence of Covid 19 Disease has brought about drastic and radical changes in the education scenario in the country. Online education and digitization of education have been the last thing on governments' agenda. With the sudden occurrence of the coronavirus pandemic, our country had to resort to the virtual model of teaching. Teaching English has been done by many methods in offline mode or classroom teaching. Depending on the teacher's training and student's grasping capacity, teachers have been resorting to different kinds of methods in teaching English. The emergence of the Covid 19 Disease was a big jolt to the education system

in the country. This paradigm shift was a result of mainly two factors, suspension of classroom teaching due to lockdown, and following the principle of ‘Stay home, stay safe.’ Digitization of education which was never a primary objective of the government or Institutes became the order of the day. From the traditional model of classroom teaching to a paradigm shift of online teaching was made. Overnight, the teaching pedagogy changed and teachers and students were forced to resort to web-based technologies. Unfortunately, the online pedagogy has defeated the very purpose of the government’s ‘Universalization of Education’. Online education has accentuated a huge digital divide in urban and rural areas. We all know Covid 19 Disease interruption is not permanent. Soon a vaccine will be developed and we will be free of this unknown virus. But we have learned our lesson. Our unpreparedness in dealing with the unknown virus has brought forth our loopholes and drawbacks in almost every sphere of life. In India, we have come to know the importance of online education or digital education. It is hoped that in the future after the pandemic ends, we do resort to a blended method of teaching.

Keywords: *Online, Digital, Teaching, Learning*

Has Covid-19 clipped the wings of the high-flying Micro, Small, and Medium-sized Enterprises (MSMEs) Sector? An opinion survey

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Sagar Gujjar, Student at Department of Commerce

Abstract

Coronavirus (COVID-19) outbreak has halted the shivering progress of the Indian economy. In recent times the Micro, small and medium-sized enterprises (MSMEs) sector is on verge of becoming lame due to the COVID-19 outbreak. The socio-economic growth in our country is largely driven by MSMEs but because they typically have inadequate financial and management resources compared to big enterprises, and are not prepared to deal with such problems that are likely to be more severe than anticipated, they are worst hit by the COVID-19 outbreak. This paper would obtain the perception of selected MSMEs respondents to examine the effect of the COVID-19 pandemic crisis on MSMEs and provide policy recommendations to the concerned policymakers to help MSMEs in managing the crisis. A strategically constructed questionnaire was designed in form of an online survey to obtain the opinion of respondents. For data analysis, the descriptive statistical analysis and “Chisquare non-parametric test” were carried out on gathered data. The findings of the study showed that the majority of the MSMEs were either fully or partially in operation during the COVID-19 induced lockdown due to varied factors such as the enterprises belonging to essential services, employees working from home, etc, that the most relevant issues faced by MSMEs were increased difficulty in financing and reduction of orders, that due to Covid-19 induced lockdown majority of MSMEs were forced to lay off its employees to an extent that leads to

unemployment and that “government to clean all receivables due to MSMEs in next 45 days” was considered the most relevant relief measures announced by the government to alleviate the negative impact of the COVID-19 outbreak on MSMEs.

Keyword: COVID-19 outbreak, Micro small and medium-sized enterprises (MSMEs) in India, government relief measures, Lockdown.

A study on credit evaluation of loans and advances at SBI bank, Bangalore

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Prasad p Kulkarni, ii- MBA, Jain (Deemed-to-be University), Bangalore

Abstract

Loans and Advance is the survival unit of the bank because until and unless the success of this department is attained, survival is a question to every bank. If this section does not properly work the bank may become bankrupt. This is important because this is the earning unit of the bank. Banks are accepting deposits from their depositors in the condition of providing interest to them as well as safekeeping their interest. Now the question may gradually arise how the bank will provide interest to the clients and the simple answer is – Loans & Advance. Credit is a continuous process. Recovery of one credit gives rise to another credit. In this process of revolving of funds, the bank earns income in the form of interest. A bank can invest its fund in many ways. Bank makes loans and advances to traders, businessmen, and industrialists. Moreover, the nature of credit may differ in terms of security requirements, disbursement provisions, terms, and conditions, etc. The bankers have to keep in mind that lending is for the best interest of the community and lending should be directed to productive sectors only.

Impact of Covid-19 Pandemic on Healthcare Industry: Perspectives from global capital markets

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Abstract

The Covid outbreak has been observed to take the world by storm in the recent period and economies around the world had little time to prepare for these times. The stock markets were the first to react dramatically to the news of the first wave of pandemic across the world. The intermittent lockdowns observed across the various countries came rather late and facilitated in creating further unrest and panic selling breaking all the support levels which were considered unreachable. Amidst these developments, the

healthcare industry was found to be a ray of hope across economies. The healthcare industry was found to be assisted by government packages and other agencies to find a cure to the Covid-19 virus and upgrade the infrastructure to the next level. Thus, stocks related to the healthcare industry were found to be observed to react positively to the emerging pandemic events around the world. Thus, analysis was conducted for the time series data of 65 listed companies in India, Australia, the USA, Japan, and Hong Kong respectively. The event study methodology was conducted to examine the impact of a pandemic on the healthcare sector. The study concludes that, though several sectors were heavily affected by the pandemic, there were found to be no significant changes in the stock returns during the pre and post-pandemic period.

Keywords: *Pandemic, Event Study, Health sector, Market Efficiency.*

E-Learning and Career - A Study on Student's Perspective at PG Level

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Abstract

Education is a vital aspect of anyone's life. If you're serious about your career, being open to opportunities that would allow you to learn new skills and to have a more attractive resume. In this technology-driven world, people should settle for nothing less than continuous betterment of the self to adapt to equally dynamic career challenges. One of the opportunities that you certainly should consider is E-learning. The E-learning platform has captured the market in educational institutions. Even though it had started somewhere in the 2000s, the importance was realized in the year 2006 through e-Gyankosh.

This paper aims at understanding students' perspectives in taking up e-learning platforms to upgrade skills which helps them to fill the gap between academic and industry. To analyze students' perspectives regarding skilling themselves through e-learning, a questionnaire is framed and circulated among 100+ PG students across Mysore city. Statistical tools are used to analyze and understand the opinion among students' fraternity.

Keywords: *e-learning, Career, Skill.*

Talent management in smart HR 4.0 - Post-Covid Era

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Abstract

The recent lockdown was implemented due to the COVID-19, an infectious disease caused by the novel coronavirus. This created great chaos by halting all the processes. The employers who can have their work process done from home supported their employees to work from home. This created a great urge for a remote workforce. HRD has always played a crucial role in mediating between the employees and the management. In this pandemic situation, managing the remote workforce becomes a major challenge for the management. Hence, talent management plays a crucial role in acquiring, training, developing, and engaging the talents. But the transformation in talent management and other HR practices has become obligatory to survive the pandemic situation.

The evolution of Industries 4.0, initiated the digitalization of HR practices namely the Smart HR 4.0 (SHR). This study thereby sheds light on the importance of talent management to overcome the challenges of SHR and its effective implementation to tackle the pandemic and post-pandemic situations.

Restructuring human resource practices in post-covid era: a study concerning select ug, pg colleges in Bangalore

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Business School, Bangalore
Ms Suji Raga Priya Research Associate, department of HRM & General Management, ISBR
Business School, Bangalore

Abstract

The pandemic of COVID-19 has captured the whole world and has affected organizations as well. In organizations with innovative technologies such as IoT, data science, AI, etc., various changes are made to boost the economy. Employees are adopting technologies very quickly with the outbreak of COVID-19 and different organizations are making changes in their work practices to cope with the challenge. It has been noted that HR departments have restructured their HR strategies to restart the functioning of the job after COVID-19. The purpose of this research is to understand the perception of the employee regarding the changes in HR strategies. The research attempts to identify the variables that affect the perception of the employee regarding the changes in post-COVID-19 that are influencing HR strategies. Through SPSS software statistical procedures, the factors are identified. The findings of the study will assist organizations to identify the factor that can help improve HR strategies and strengthen their working environment to overcome this pandemic situation and contribute to economic transformation.

Keywords: *Human Resource Strategy, Employee Perspective, COVID-19, Working Environment, Job Security.*

Student's Perception About E-learning during COVID-19

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Abstract

As a result of the COVID-19 pandemic, e-learning has become a necessary part of all educational institutions around the world, including schools, colleges, and universities. E-learning is a powerful teaching medium that allows students to maximize their abilities. Primary data has been collected from student communities through Google forms, which include the student community from different schools, colleges, and universities, to determine the students' attitudes towards e-learning. This research paper aims to study the student's perception of e-learning during COVID-19. The quantitative analysis method has been done by making use of hypothesis testing. The findings of the study show the effect of e-learning as well as student's interest in using e-learning tools and their success. In conclusion, this study demonstrates that students do find e-learning to be useful and beneficial in increasing their performance.

Keywords: *E-learning, COVID-19, Usefulness of E-learning, Students' perception.*

An exploratory study of Human Resource Practice for employees during Post Covid-19

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Dr. Savita Sharma, Associate Professor, Amity School of Hospitality, Amity University,

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, Dehradun

Pandemic has brought many challenges in Hospitality Industry. Due to continuous lockdown, social distancing, stay at home policy has shut down many hotel business. (Chi & Gursoy, 2020). The severity of the situation forced HR to take protective measure as temporary leave of absence, freeze on hires, pruning all non-essential cost. Human Resource manager at some of the Hotels have organised webinars to make their managers engaged, cross training, flexible work patterns, identifying such employees who have enough IT infrastructure at home. The purpose of this study is to explore from the secondary data about the human

resource policies applied in the 'New Normal' Post-Covid Era for employees in the Hotel Industry with the help of appropriate statistical tools. Future implications of the study will be discussed.

Keywords: Covid 19, Pandemic, Hospitality, Hotel, Female Managers, Human Resource policies.

VISHLESHAN -POST COVID PRACTICES 1.0

We at ISBR Business School, Bengaluru believe that research enhances the holistic development of academicians, scholars and students. Vishleshan – Student Research & Analytics Cell at ISBR uplifts and motivates the research culture among the students. This cell aims at improving the research skills of the students and to strengthen them. This book Post Covid Practices 1.0 brings out the research and ideas of Management, academicians, scholars, corporate delegates and students. They have researched and identified future changes, challenges and opportunities in Management post Covid-19.

Editors

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Published by:

**International School of
Business & Research**
Bangalore

ISBN:
978-93-5445-907-8