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# Editorial

It is a matter of pride and honour to introduce this seventh volume of ADHYAYAN – The Journal of Management Sciences, Lucknow. This peer reviewed issue of the Journal incorporates a congregation of various research papers on diverse fields of Management and allied areas. The journal is indexed with EBSCO, UlrichsWeb, J-Gate and Crossref as well as now approved by UGC and is a due recognition of the quality of papers accepted in “Adhyayan”. Now the journal is also available online with individual DOIs of all articles.

This issue includes eleven quality research papers.

The authors are a mix from various well-known institutes and universities of the country. I am sure the journal will serve as a valuable addition to the management literature and will also prove to be a valuable reference material. I would also like to place on record my sincere thanks to all the members of the editorial and advisory board for their unrelenting support to Adhyayan. I also sincerely thank the appreciable efforts of the members of the editorial team for helping to bring out this issue of the journal.

I am also grateful to reviewers for providing their comments and suggestions. Our sincere appreciation goes to all the authors for their timely contribution and to the readers for their incessant support.

We look forward to your comments on this issue and suggestions on matters concerning the journal.



Prof. (Dr.) M. Mehrotra  
Editor-in-Chief  
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Lucknow

## Editor's Desk

- 1. Commute Factors Analysis; A Scare of Employees in Indian Suburban railway – Mr. Anand Kumar Gupta, Prof. Anand Mohan Agrawal, Prof. Pawan Kumar Singh**  
Millions of Indians commute by train for work each day which effect their health and well-being. This research paper discusses various psychological and environmental factors responsible in creating stress in railway commuters.
- 2. Correlation Between Banks Corporate Social Responsibility And Profitability: A Study of UAE, Bangladesh and India - Dr. Sonia Singh, Dr. Sameer Al Barghouthi**  
Banks have begun to integrate Corporate Social Responsibility with investment strategy to restore public trust. Through this paper the author emphasized the positive correlation between Corporate Social Responsibility and profitability.
- 3. An Empirical Analysis of Repulsive Buying Behaviour- Dr. Satinder Kumar**  
Consumer Behaviour captures all the aspects of purchase, utility and disposal of products and ervices. This study endeavours to access repulsive buying behaviour and various variables impacting revolting response of consumer towards aptly marketed product.
- 4. An Empirical Analysis of Entrepreneurial Intention Amongst Students in Uttar Pradesh- Dr. Anu Kohli, Ms. Neha Tiwari**  
Entrepreneurs play a key role in economic growth and job creation of a country. This research endeavors to identify factors that drive entrepreneurial intentions among professionally qualified students.
- 5. HIV Related Knowledge and Attitude Among Nurses and Paramedical Health Care Providers in Delhi – Mr. Sukhender Kumar, Dr. Pankaj Jain, Dr. Narendra Jangid**  
Awareness about HIV, its causes and spread helps in HIV prevention efforts and indirectly affect national development. This cross-sectional study was designed to determine the level of knowledge about HIV and assess attitudes towards HIV among the paramedical staff.
- 6. Balancing Corporate Governance With Corporate Social Responsibility- CA Pinky Agarwal, Dr Sankalp Srivastava**  
This paper looked into the Corporate Social Responsibility practices of Public Enterprises and found that corporate social responsibility integrated with corporate governance leads to economic growth and development creating a great challenge and opportunity for the professionals.
- 7. Green Practices, Standards and Conformity Issues in the Indian Food Processing Industry - Mr. S. B. Azhar, Mr. F. M. Khan, Mr. A.S. Gupta**  
Food processing is considered to be a sunrise sector having large potential for growth and socio-economic impact. This paper provides a detailed analysis of the measures to be taken to enhance safety and quality of food products.
- 8. An Empirical Examination of Perceived Risk in Mobile-Banking- Ms. Karnika Srivastava, Dr. Manoj Kumar**  
Mobile banking services have increased with the penetration of internet and smart phones among customers. This paper discusses the security factors which hinders in the adoption of mobile banking by Indian customers.

**9. Improving Health Care Services In India: Public-Private Partnership is the Way Out -  
Mr. Debabrata Jana, Dr. Abhijit Sinha**

The Indian healthcare sector is growing at a brisk pace due to its strengthening coverage, services and increasing expenditure by public as well private players. This paper tries to focus on poor public health system which adversely affects the vast population and suggested Public Private Partnership in the Indian Health care industry.

**10. Studying the Impact of Perceived Corporate Reputation on Commitment and Loyalty Headed for Customer Citizenship Behaviours in Telecom Companies- Ms. Jyoti Joshi, Dr. Anushree Singh**

Corporate reputation is one concept which is of growing importance for business management in this dynamic environment today. The paper highlights that telecom service provider reputation has a significant impact on customer citizenship behavior.

**11. A Study on the Impact of Employee Training and Stimulus on Business Recital with Indication to Public and Private Banks of India –Mr. Khalid Syeed Uddin**

In the current dynamic business environment training has become indispensable. The research recommended banking organization management to conduct various training programmes for employees to enhance their performance and increase productivity.

# Commute Factors Analysis: A Scare of Employees in Indian Suburban railway

Anand Kumar Gupta<sup>1</sup> Anand Mohan Agrawal<sup>2</sup> Pawan Kumar Singh<sup>3</sup>

Senior Research Fellow<sup>1</sup> Pro-VC and Director IBM<sup>2</sup> Professor<sup>3</sup>

GLA University, Mathura, India<sup>1&2</sup> ,IIM Indore, India<sup>3</sup>

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## Abstract

*This research paper is an inquiry of hurdles that commuters of Indian railways face every day, and attempts to diagnose the relationships between the employee commute and its impact on employee wellbeing. This article also aims to create awareness about the problems of commute and its insight solution for the commuting experience of employees. Either pleasant or not; consequences of the commuting is discussed with a focus on employee satisfaction and withdrawal behavior. Now a days whole Indian railway sector of transport is reporting structural changes to create an atmospheric up gradation and modernization to conventional transport mode. The data collected through a sample survey of 540 regular movers through Indian railway commuters employed in a number of organizations in NCR Region, gone through the train-Dart experienced which is responsible for creating highest levels of a negative outcome on reaching their workplace. So this research attempts to discuss crowding factors affecting commuters well-being and to envisage its operations for regular employees who commute for their job purposes through (IR) Indian railway.*

**Key Words:** - Employee Wellbeing , Withdrawal Behavior, Train-Dart Experience, Conventional Transport

# Correlation between Banks Corporate Social Responsibility and Profitability: A Study of UAE, Bangladesh and India

**Corresponding Author: Dr. Sonia Singh (Director Toss Global Management)**

**Co-Author: Dr. Sameer Al Barghouthi**

Vice President of Academic Affairs

Al Falah University, Dubai United Arab Emirates

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## Abstract

*The purpose of the study was to correlate bank investments into Corporate Social Responsibility (CSR) initiatives with the financial performance of profitability measured as Return on Assets (RAO) or Return on Equity (ROE). The selected bank from UAE was Abu Dhabi Commercial Bank (ADCB). From Bangladesh, the selected Public Commercial Banks were Dutch-Bangla Bank Ltd. (DBBL) and Islami Bank Bangladesh Ltd (IBBL) and selected State-Owned Banks are Janata Bank Ltd (JBL) and Rupali Bank Ltd. (RBL). From India, the selected banks were ICICI and Axis. The study methodology was KLD Research Analytics and Correlation Coefficient of the Year on Year (YoY) change of the CSR versus profits. There were result outcomes across all these tests. The YoY comparison for ADCB from UAE shows a negative coefficient but strengthening the correlation between CSR and profitability over the five year period. The YoY comparison of ICICI for CSR % to profitability impact had weak correlation and fluctuating coefficient. The YoY comparison for Axis bank showed that the correlation between CSR expenditure and profit is largely positive and the coefficient is also significant. The comparison for PCBs DBBL and IBBL revealed that there was a positive correlation with the profitability, but the YoY CSR% to profitability change shows a weak coefficient. The comparison between the State-Owned Banks JBL and RBL shows that the YoY comparison of CSR% to profitability has a weak correlation but insignificant coefficient. In conclusion, banks should undertake ethical CSR when pursuing profitability.*

**Key Words:** CSR; Profitability; Correlation; Coefficient.

## An Empirical Analysis of Repulsive Buying Behaviour

Dr. Satinder Kumar (Asst Prof); Anukriti Chauhan (Research Scholar)

School of Management Studies, Punjabi University, Patiala

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### Abstract

*This study endeavours to access repulsive buying behaviour and various variables impacting revolting response of consumer towards aptly marketed product. 292 respondents were analysed from Amritsar and Ludhiana in North India and results were drawn using structural equation modelling, which manifests latent variables i.e. psychological factor, usage of product, lifestyle & opinion and product. Better understanding of repulsive buying behaviour has positive contribution to country's economic state and also towards quality of product and services. In the recent year's consumers are showing revulsion in buying pattern. Repulsive buying behaviour in consumers is repugnance for product i.e. a strong feeling of distaste for products. The product is repelled by consumer if it doesn't match the social status of consumer; celebrity endorsing the product is not followed or admired by consumer. Besides, various unresolved issues and complaints of customers also deteriorate the image of marketer. When the product is overloaded with wasteful features or is against the culture and religion of consumer or not according to planning of consumer then it is not entertained by consumer. In situations when customer has faced dissatisfaction, by usage of product or has no knowledge about the usage then also the consumer turns off from the product.*

**Keywords:** Repulsive Buying Behaviour, Repulsion Effect, Brand, Distaste, Lifestyle, Etc.

# **An Empirical Analysis of Entrepreneurial Intention Amongst Students In Uttar Pradesh**

**Dr. Anu Kohli, Assistant Professor**

Department Of Business Administration, University Of Lucknow

**Neha Tiwari, Research Scholar**

Department Of Business Administration, University Of Lucknow

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## **Abstract**

*This research paper analyses factors that impact entrepreneurial intention among graduate and postgraduate students enrolled in professional courses at government and private institutes in the state of Uttar Pradesh. The objective of this study is to analyze whether the student's academic background, demographic profile and family background impact various factors that affect entrepreneurial intention. The study was conducted during 2015-16 on a sample of 460 student respondents across various cities of Uttar Pradesh. The results of the analysis indicate that students of male gender, belonging to higher income, in older age groups, having work experience, enrolled in government institutes, belonging to business background and enrolled at postgraduate level are more likely to consider entrepreneurship as a more attractive career option, perceive that it is easier to start and do business, have more positive perception about family and societal support they receive in entrepreneurial career choice, are more open to risks and are more confident about their entrepreneurial skills and knowledge. The students having work experience, enrolled in government institutes, and belonging to business background are more likely to find availability of capital as a constraint in entrepreneurial career. The students belonging to older age groups, having work experience and enrolled in government institutes are more likely to consider availability of land/premise and resources as a constraint in entrepreneurial choice. The findings of this study will be instrumental in understanding and in designing policy imperatives for promoting entrepreneurship in the state.*

**Key Words:** Entrepreneurial intention, Students, Demographic factors, Family background, Educational background.

# HIV Related Knowledge & Attitude among Nurses and Paramedical Health Care Providers in Delhi

Sukhender Kumar<sup>1</sup>, Dr. Pankaj Jain<sup>2</sup>, Dr. Narendra Jangid<sup>3</sup>

1. Research Scholar, Amity Business School, Amity University Rajasthan, Jaipur
2. Associate Professor, Amity Business School, Amity University Rajasthan, Jaipur
3. Social developments professional, Rajasthan, Jaipur

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## Abstract:

*Currently, estimated 2.1 million people in India are living with Human Immunodeficiency Virus (HIV) infection. This study will discuss about the knowledge and attitude regarding HIV transmission among paramedical staff as they are coming directly in the contact with patients in out-patient department (OPD), in-patient department (IPD) and operative cases. The study was conducted with 94 paramedical staff of 36 small and medium level private health care facilities in Delhi. The study finds that knowledge about the infection of HIV is quite poor among nurses and paramedics staff in healthcare settings. The attitude of the staff was also not found on positive side. This study recommends that a rigors information, education, and communication program should be implemented in the healthcare settings*

**Keywords:** *Paramedical staff, Knowledge and attitude, HIV infection, Stigma and discrimination.*

## Balancing Corporate Governance with Corporate Social Responsibility

CA Pinky Agarwal\* & Dr Sankalp Srivastava\*\*

\*Assistant Professor-Finance, ITM Business School, Navi Mumbai

\*\*Associate Professor- International Business, ITM Business School, Navi Mumbai

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### Abstract

*Corporate Governance can be defined as a set of rules and regulations which are required for effective governance of any corporate organization. The effective and transparent corporate governance is becoming increasingly important now. As per the provisions of Companies Act, 2013, corporate are required to spend a stipulated amount of their profits on social activities as Corporate Social Responsibility (CSR).*

*In order to adapt to the prevailing business practices, a path driven by the ethical norms and sound accountability needs to be taken in the form of good Corporate Governance and CSR. It can be said that today, both Corporate Governance and CSR focus on ethical practices in business and the responsiveness of an organization to its stakeholders and the environment in which it operates.*

*This paper is an attempt to strike a balance between good corporate governance and CSR thereby having a tradeoff between social welfare and profit maximization. Further, the research does not take into account the CSR practices of private organizations and is limited to the public organizations only. This adds to the gap in research and hence a suitable scope for further research.*

**Key words**-CSR, Corporate Governance, Philanthropy, Accountability

## Green Practices, Standards and Conformity Issues in the Indian Food Processing Industry

S. B. Azhar \*, F. M. Khan\*\*, A.S. Gupta \*\*\*

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\*\*Senior Research Fellow, Department of Agricultural Economics and Business Management, Aligarh Muslim University, Aligarh-202002,

\*\*\*Assistant Professor, School of Management Sciences, Lucknow-226501

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### Abstract:

*The food processing industry of India is significantly affected by the substandard quality issues. Insufficient focus on safety and quality standards has affected export of processed food products and also resulted in low competitive advantage in the global market. Even in the domestic market due to increased awareness, people demand secure, non-toxic and pesticide-free products. The paper reviews literature related to food standards and aims to comprehend food safety regulations existing in India along with the present state of preparedness of the food industry to comply with the international standards. The policy measures to be undertaken to this effect are also examined. Promotional activities like credible labelling and certifications are essential to popularize the safety attribute of processed food products and up-gradation of Agmark standards to Codex Alimentarius requirements by the Indian government are necessary to ensure high quality of food products. One of the main precautionary methods for food safety concern is effective implantation of traceability. In order to improve food traceability system and increase the business performance of food industry, management should focus on regulatory framework, food safety, food quality, and certification. The suggestions presented if implemented efficiently would assist in growth of the Indian agro industry, both at the domestic and global level.*

**Key words :** Food Processing, Agmark Standard, Indian Agro industry

## An Empirical Examination of Perceived Risk in Mobile-Banking

Karnika Srivastava and Dr. Manoj Kumar  
Shri Ramswaroop Memorial University, Lucknow

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### **Abstract**

*Financial institution that offered mobile applications to the consumers should give attention to the perceived risk factors of Mobile Banking adoption in order to retain existing customers as well as attract new consumers. The study suggests that banks should build an application with features to facilitate users' assessment of Mobile Banking services and thus minimize the perceived risk and maximize the perceived ease of Mobile Banking services. The impact of risk and trust on Mobile Banking adoption has also been examined and shown to be significant to Mobile Banking adoption in the context in India. This study is based on the Descriptive research, where valid responses are collected from the respondent by filling questionnaire. Keeping the TAM proposed by Davis as a theoretical basis, an extended TAM incorporating security and privacy related issues for Mobile Banking adoption is conceptualized. The paper reveals that perceived risk has a negative impact on behavioural intention of Mobile Banking adoption and trust has a negative impact on perceived risk. A well-designed mobile application was also found to be helpful in facilitating easier use and minimizing perceived risk concerns regarding Mobile Banking usage. The purpose of this paper is to examine the effect of perceived risk on Mobile Banking user adoption.*

**Keywords-** Mobile Banking, Technology Acceptance Model (TAM), Trust, Perceived risk.

## Improving Health Care Services in India: Public-Private Partnership is the Way Out

Mr. Debabrata Jana\*, Dr. Abhijit Sinha\*\*

\*Research Scholar, Department of Commerce with Farm Management, Vidyasagar University, Midnapore,

\*\*Assistant Professor in Commerce, Vidyasagar University, Midnapore,

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### **Abstract**

*A Public-Private Partnership (PPP) is a government service or private business venture which is funded and operated through a partnership of government and one or more private sector companies. Public-Private Partnerships and Collaboration (PPPs and PPC) in the Health Sector is important and timely in light of the challenges the public sector is facing in healthcare finance, management, and provision. PPPs and PPC in the health sector can take a variety of forms with differing degrees of public and private sector responsibility and risk but are characterized by various similarities as well. In our country, with regard to health care, the main responsibility is that of the state which aims to provide free access to health care system to all sections of the society. But a look at the health infrastructure of our country shows that in rural areas, in particular, there is insufficient infrastructure, be it hospitals, primary health care systems, ambulances etc. Hence, the urgent need of the government is to immediately take measures that will help to develop a basis to provide the needed medical support to all. Although the private sector is inequitable and expensive with over-application of clinical/operational procedures, it is perceived to be easily accessible, better managed and more efficient than its public counterpart. It is expected that PPP model in the sector will prove the success story of Indian health care system.*

**Keywords:** *Public-Private Partnership, Health Care.*

# Studying the Impact of Perceived Corporate Reputation on Commitment and Loyalty Headed for Customer Citizenship Behaviours in Telecom Companies

Author: Jyoti Joshi Research Scholar, Shri Ramswaroop Memorial University, Lucknow

Co Author: Dr. Anushree Singh, Shri Ramswaroop Memorial University, Lucknow

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## **Abstract**

*The purpose of this study is to investigate the impact of perceived corporate reputation on two dimensions of customer citizenship behaviours including helping the company and helping other customers. The sample (n=380) was telecom customers in India. Structural equation model was used to test six hypotheses. The findings show that telecom provider's reputation through customer commitment and loyalty has significant impact on customer discretionary behaviours. Investigating other aspects of commitment and loyalty as mediator variables and doing this research in other industry (B2B or B2C) can be considered in future studies. Telecom managers should do all possible actions in his power to build positive perception about telecom corporate in the eyes of customers and society. Loyalty building programs should also be conducted regularly.*

**Key Words:** *Commitment, Perceived corporate reputation, Loyalty, Telecom Service Provider, Customer Citizenship Behaviours*

## **A Study on the Impact of Employee Training and Stimulus on Business Recital with Indication to Public and Private Banks of India**

**Khalid Syeed Uddin Doctoral Student (Pacific University)**

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### **Abstract :**

*In this modern world there is competitive setting, greater stipulate for providing better product and services. Constantly varying information technology and the business environment in commercial banking sector demanding more than ever in the past, there is an importance of trained human resources in order to meet the necessities of the customers and for the business. Banking sector is now calling up broader skills and abilities for maintain their existence and growth. This study explores that "How employee performance can affect the development of business in public and private banking sector of India? Worker's performance affects business performance positively and negatively. For measuring the effect of different variables on business development, variables have been taken which include dependent variable (Business Development BD) and independent variables (Training, Motivation, Incentives and Job Involvement). Data has been collected through questionnaire from employees of different banks. After collecting data, statistical model is implemented on numeric data. It is observed that effect of every independent variable on dependent variable is different from each other in banking sector which shows that above discussed variables definitely affect the employee's performance which directly or indirectly effect on business development. However, it is recommended for management of banking organizations to provide training facilities to their employee and use different tools for the development of employees as a priority in order to get out the best workforce as well as enhancing the productivity of an organization.*

**Keywords:** Business Development, Employee training, Incentives, Job Involvement, Motivation

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