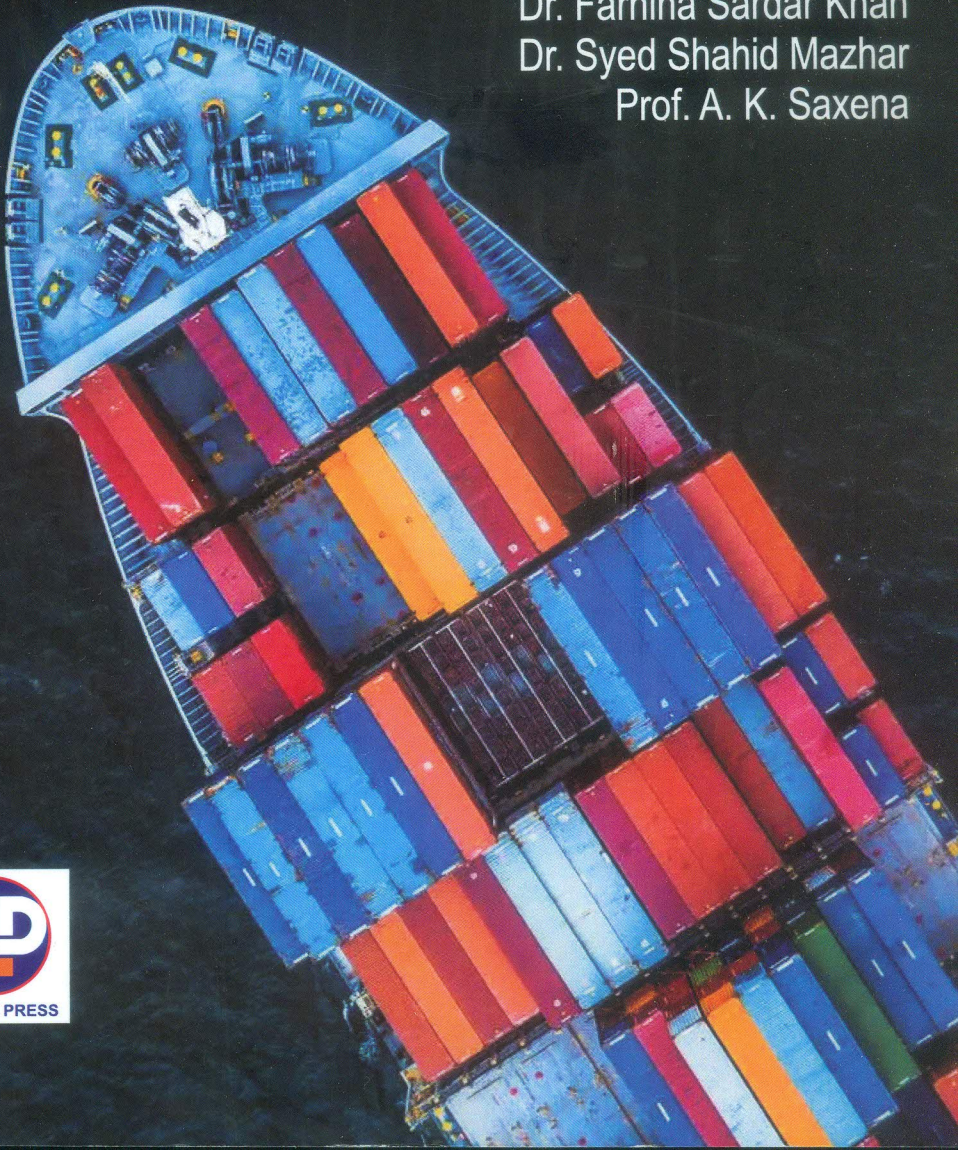


Innovative Trends in
**BUSINESS
TRADE AND
COMMERCE**

CHALLENGES AND OPPORTUNITIES

Dr. Farhina Sardar Khan
Dr. Syed Shahid Mazhar
Prof. A. K. Saxena



Innovative Trends in Business, Trade and Commerce

Challenges and Opportunities

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Dr. Farhina Sardar Khan, Dr. Syed Shahid Mazhar and Prof. A. K. Saxena

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ROLE OF EMOTIONAL INTELLIGENCE IN CONFLICT MANAGEMENT IN BANKING SECTOR

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ABSTRACT

The studies explaining the effect of emotions in the workplace and conflict management are considerably increasing with time. However, there is a lack of comprehensive understanding of the concept and how emotional intelligence impacts managing conflict in the banking sector specifically. This review aimed to elucidate the working mechanism of emotions and emotional intelligence in the field of workplace in the banking sector, and the way emotional intelligence and conflict management are related in context to the banking sector. It sheds light on the dimensions of emotional intelligence and different styles of conflict management that were examined in a range of ways in prior studies. Emotional intelligence is related to one's capacity to explain their emotions and conflict management assists in reducing the conflict occurring and consequently providing a positive change in the behaviour. The review gave attention to the dynamic part of emotional intelligence in managing conflicts in organizational settings and banks. Further, the review also shows tendencies and gaps (findings) in this

MERGER AND ACQUISITION OF BANKS AND THE INDIAN BANKING SECTOR

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ABSTRACT

The Financial condition of the economy is one of the major pillars defining how well the economy functions and sharing an insight of the financial condition of the economy wherein the banking sector of the economy plays a huge role. The government of India after independence has taken huge measures to boost the developments of the country by implementing various reforms in the banking sector of the economy. Merger and Acquisition of Banking sector was introduced to strengthen the financial conditions of the economy.

This paper focuses on the need for and importance of Merger and Acquisition of the Banking sector as a contributing factor in the development of the Economy by analysing the change in ratios of the banks, pre-post merge, the change in the growth indicators. Also, with the changing market and technologies especially after the world has been facing the situations of pandemic which indeed has made the customer base more demanding, tackling the need to digitalize the financial aids to meet the growing needs of the demanding customers.

RECENT TRENDS IN GREEN HRM SCHEME TOWARDS SUSTAINABILITY IN THE BUSINESS ENVIRONMENT: A REVIEW

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ABSTRACT

The paper focuses on the reach of the green human resource management (GHRM), which depends on the policies and practices of the organizations and as well as on the resources. The Green is the emerging concept of new era. Now people think about the economic growth, but they are not avoiding the environmental enhancement. The Green HRM practices comes under those necessary practices which have a power to change the scenario of the workforce. Green HRM practices include the working strategies of the administration, performed to manage the working effectiveness of the employees. The current Green HRM strategies used in the organization are very beneficial and helpful in prevailing our environment. The paper talks about the current practices of Human resource management included by the organizations to attain the environmental growth. The understanding of going green with emerging technologies is now an important concept of the modern generation. The paper highlights the key concepts of Green HRM and the also through some light on the

M-COMMERCE'S RISE TO PROMINENCE

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ABSTRACT

Mobile commerce is more than just e-commerce on a phone or tablet. Mobile commerce technologies, in fact, gave birth to totally new services and businesses, such as mobile banking, contactless payments, location-based services, mobile boarding passes, and so on. All of these things now make up our client experiences, but none of them would be conceivable if mobile commerce hadn't grown so rapidly in recent years. The proliferation of gadgets and applications has fuelled the expansion of mobile commerce. Customers may utilize applications like Android Pay and Apple Pay to make in-store transactions with ease. Instagram, Facebook, Pinterest, and Twitter, for example, have incorporated a "buy button" feature to their mobile platforms, allowing users to make direct purchases from retail businesses. Despite customer apprehensions about using internet commerce, most merchants have made modifications to mitigate such barriers. E-commerce websites, for example, have improved their functionality and attractiveness to encourage customers to move quickly and easily. Another useful feature of mobile commerce is effective communication. In broadcast, hybrid, and interactive modes, e-commerce aims to improve conversation between websites and users. In 2021, it'll be the continued growth of mobile e-commerce, which will draw more users and generate more revenues. The great majority of shops have either established or are intending to build a specialised mobile application.

Keywords: M-Commerce

GAINING INSIGHT INTO THE MANAGEMENT OF PAYMENT AND SETTLEMENT SYSTEMS IN INDIA: CRITICAL REVIEW AND CHALLENGES

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ABSTRACT

Payment systems are regarded as critical components of any modern country's infrastructure. Economic transactions between individuals and institutions tend to increase significantly when the economy develops and moves to a faster growth path. It is necessary to build an efficient payment and settlement system to make these transactions go as smoothly as possible. Any country's payment system must be modernized to ensure the efficiency of the economy in general and the financial system in particular. In India, payment mechanisms have developed over time, from precious metals to currency to checks to e-payments. People may now handle their money more easily thanks to modern payments. The future of India and its banking sector is becoming brighter as customers get more familiar with the world of the internet and learn to trust its security. The purpose of this study is to examine the challenges involved in guaranteeing the efficiency of India's payment systems considering the country's progress during the last two decades, particularly in recent years.

GREEN FINANCE: REFORMS, OPPORTUNITY & SCOPE FOR SUSTAINABLE DEVELOPMENT IN INDIA

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ABSTRACT

In these tough times of instability & insecurity our Country since last decade has risen above all hurdles and is in progression to develop new ways of sustainable life. The Government of India has recognised Climate Change as a rising issue and has taken it up as a challenge to take the right measures to handle the issues of Climate Change, which occurs through air pollution, water pollution. Thus, GOI came up with Idea of Green Finance to revolutionize the electric & power sources and reduce greenhouse emission. The term Green Finance comprises all the steps initiated by public & private agencies like businesses, banks, governments, international organizations, in starting, promoting, executing, and helping projects with sustainable impacts via instruments of finance. In lay man's language we can understand Green Finance as a tool to protect the environment along with focusing on the growing economic status of India. Thus, to achieve a sustainable goal India must focus on Green Finance to buy Infrastructure funding. In this Research, researchers will analyse various trends, opportunities, hurdles, scope of investment for Green Finance to know the impact of

OPPORTUNITY IN DISASTER: ATMA NIRBHAR BHARAT ABHIYAN – A STUDY

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ABSTRACT

The pandemic dubbed covid 19, came from Wuhan, China not only infected the people but also to the economy of the globe to its core, whose impact was far more severe than anyone could have imagined. The virus swiftly arrested the whole world and trapped us into lockdown. When the global economy is still striving hard to recover from the first hit, the world again collides with the second and third wave of virus. Hence, it is vital to understand the extent of damage caused by viruses to the economy and to get ready in advance, if the next wave is inevitable. Like every other country the Government of India chalked out the framework to revive the economy and growth of the country and also to boost up the morale and will power of the people who were adversely affected during this pandemic. The country witnessed numerous distressed situations like unemployment, migration, mobility of workers, daily wagers etc. originated the concept of Atma Nirbhar Bharat Abhiyan (Self-Reliant India Movement). Our Prime Minister, Shri Narendra Damodar Das Modi, on 12th May 2020, announced a new version of 'Make in India' i.e., Atma Nirbhar Bharat Abhiyan (Self Reliant Movement) to boost up the morale of the people and to kick start the downfacing economy along with special and all-

BUILDING AND OPERATING A BRICK-AND-MORTAR BUSINESS

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ABSTRACT

Businesses that do not rely exclusively on the internet but have a physical location to sell their products are referred to as brick-and-mortar retailers. To expand their client base and better serve their clients, many firms have a combination of brick-and-mortar and online stores. The decision of which channels to make available to clients for transactions is a critical one for businesses nowadays. We examine the financial impact of adding brick-and-mortar stores to a company's existing catalogue and Internet outlets. We break down the revenue impact into three categories: client acquisition, order frequency, returns, and exchanges, and order size, returns, and exchanges. To examine the impact of introducing the physical retail channel on these revenue components, we employ a multivariate baseline technique. Store openings, as predicted, cannibalize catalogue sales while having a negligible influence on online sales. Returns and exchanges rise as well, as predicted. Surprisingly, the sizes of purchases, refunds, and exchanges remain constant. Where trust and security are necessary, such as in banking, brick and mortar establishments are extremely critical. Big banks are building flagship offices that serve as product showrooms and locations where consumers can obtain trusted expert

ENTREPRENEURIAL TRAINING AND EDUCATION FOR ENTREPRENEURS IN THE CURRENT ERA: A CASE OF AMWAY INDIA

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ABSTRACT

In the current competitive era, having the quality products for the customers would not be enough to sell the products. World class products too need world class training programs for the sellers in order to sell the desired quantity of their products. Entrepreneurs need to continuously improve their knowledge and skills as an answer to today's rapidly changing market. Entrepreneurial training & education equips entrepreneurs with the skills that increase their potential to promote as well as sell goods to the potential customers. It is a structured program where participants are equipped with the targeted skill set as well as mindset to promote new or existing business ventures. In our study we have taken the case study of Amway Private Enterprises and discussed its worldwide training program for the Amway Business Owners. Entrepreneurship has undoubtedly had an impact on the business world, which further marks the importance of entrepreneurial training and development.

Keywords: Amway, Entrepreneurial Training

FINTECH ENTREPRENEURS-A STUDY ON INNOVATIVE TRENDS, ISSUES AND CHALLENGES FROM INDIAN PERSPECTIVE

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ABSTRACT

Introduction-India has been identified as the second largest FinTech-Start-ups Hub for investments. Due to technological advancements and digitalization, the current scenario has completely changed, demanding for automatization in financial services by the customers. Merging Entrepreneurship with FinTech opens new possibilities to grab opportunities for developing the Indian economy that are still in shell due to various reasons in our country. FinTech Entrepreneurs in India are being categorized in different groups which need to be understood for future expansion of the Indian market at pace rate.

Purpose- This research article aims at finding out the loopholes in traditional entrepreneurship, understanding the requirement of applying innovative trends to it and providing services to develop market and structural aspects of FinTech Entrepreneurs.

Methodology- The research design is descriptive in nature along with convenience sampling. This article is based on the secondary data compiled for creating an understanding for trends and issues and

GOODS & SERVICES TAX (GST) AND ITS IMPLICATIONS: A REVIEW

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ABSTRACT

The long-awaited change in India became a reality on July 1, 2017. Before the implementation of GST Companies and business organizations used to pay a variety of government-imposed indirect taxes, including excise duty, customs duty, central sales tax, and service tax. State governments levy taxes such as VAT, admission fees, and octroi. GST will be combined. 'One Nation, One Market, One Tax' consolidates all of these taxes into a single tax. Integration of the goods and services tax (GST). It would surely make doing business easier and tax compliance simpler. Greater tax collection is unquestionably a result of increased taxes when the number of layers is lowered. GST is intended to establish a unified market that benefits both businesses and consumers and the government. This tax plan has been implemented in several countries. France was the first country to implement the Goods and Services Tax (GST) (GST). This study focuses on the benefits of GST and its consequences for several industries such as automobiles, FMCG, banking, insurance, financial services, pharmaceuticals, agriculture, real estate, consumer durables, oil, and gas. Industries

EFFICIENT MARKET HYPOTHESIS AND ITS IMPLICATIONS

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ABSTRACT

The Efficient Market Hypothesis is one of the most important concepts in modern finance. Market Performance It has become the basis of many financial models thus providing investment strategies. If the stock market does not function properly, the pricing mechanism will not guarantee a fair investment in the economy which will have a negative impact on the economy. Some Financial Researchers have reduced many reports of market inefficiency based on new mathematical understanding that has given rise to an opportunity to expand research into effective market hypotheses. In efficient financial markets, stock prices reflect all new information accurately and timely. The efficient market theory (EMT) states that the price of an asset reflects all the related information available about the internal value of an asset. Investors in a successful market are not able to reap the benefits of being unusually high risk. The study examines how fast stock prices adjust to specific events like earnings announcement, stock splits, IPO announcement, and dividend announcement.

Keywords: Efficient Market Hypothesis, Stock Market, Stock prices, Investor, Behavioral Finance