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Entrepreneurship Development: Managing Change And Complexity with Innovation

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Abstract: Entrepreneurship can be viewed as a creative and innovative response to the environment and an ability to recognize, initiate and exploit an economic opportunity. An entrepreneur is an innovator who introduces something new in an economy. Entrepreneurship is doing things that are generally not done in the ordinary course of business. Innovation may be in introducing a new manufacturing process that has not yet been tested and commercially exploited, introduction of a new product with which the customers are not familiar or introducing a new quality in an existing product, locating a new source of raw material or semi finished product that was not exploited earlier, opening a new market, hitherto unexploited, where the company products were not sold earlier, or, developing a new combination of means of production. Innovation involves problem solving and an entrepreneur is a problem solver. An entrepreneur does things in a new and a better way. A traditional businessman working in a routine manner is not entrepreneurial. Innovation leads to the dynamics that governs the interaction between science, industry, and society. Innovative organization must prepare for renewing the offerings and its delivery process to its stakeholders to survive in today's globalised world. In the present paper, concept of innovation and entrepreneurship has been studied by the authors. The paper aims to examine the role of innovative entrepreneurs in the innovation of products/services that helps the business in survival and growth in present globalised market place.

Keywords: Innovation, Entrepreneur, Environment, Entrepreneurship, Stakeholders, Business

Article Received: 18 October 2020, Revised: 3 November 2020, Accepted: 24 December 2020



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View of A Call for Deep learning in Healthcare

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Turkish Journal of Computer and Mathematics Education Vol.12 No.12 (2021), 2711-2713

Research Article

A Call for Deep learning in Healthcare

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Article History: Received: 11 January 2021; Revised: 12 February 2021; Accepted: 27 March 2021; Published online: 23 May 2021

Abstract: The concept of personalising patient care has a long history, and current advancements in diagnostic medical imaging and molecular medicine are slowly but steadily revolutionising healthcare services by providing information and diagnostic



tools that allow for tailored patient treatment. Multiple heterogeneous elements, such as socio-demographics, gene variability, environmental, and lifestyle factors, must be considered in order to facilitate personalized/precision treatment. As a result, one of the most pressing difficulties in personalized medicine is transforming enormous amounts of multimodal data into decision support tools capable of bridging the gap between research and clinical practise. Deep learning (DL) provides a unique answer to these issues, allowing for the acquisition or building of high-accuracy, multi-modal prediction models that will soon enable the realisation of the personalised medicine vision.

Keywords: Inherent Learning, Medicine, Deep Learning, Technology

1. Introduction

Deep Learning is a highly effective technique for solving these healthcare difficulties, with unique DL-based models producing unparalleled outcomes that match or even improve state-of-the-art prediction/detection rates based on both intuitive and non-intuitive illness descriptions. The use of DL customised medicine could result in large socioeconomic gains based on these findings. Especially for developing countries like India it boasts of huge implications in the interest of an ever increasing population.

Personalized treatment necessitates a high level of precision analysis, and this study will demonstrate how Deep Learning can translate massive healthcare data into helpful tools for personalised medicine advancement. The DL algorithms are well-suited for massive healthcare data and outperform traditional statistical models in terms of prediction power while compromising interpretability.

2. Background and Research

Deep learning is an integrated AI function that processes data in a way that replicates the human brain's workings. It's used to detect objects, recognise voice, translate languages, and make judgments. Deep learning AI can learn without the need for human supervision, using data that is both unstructured and unlabeled.

Deep learning is thus a key component of self-driving cars, allowing them to detect a stop sign or discriminate

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In deep learning, a computer model learns to perform categorization tasks directly from images, text, or sound. This is especially true when it comes to healthcare and patient-care systems. Deep learning models can achieve state-of-the-art accuracy, sometimes even outperforming humans. Precision-driven operations have been successful in the healthcare field in the past. To train healthcare practitioners, a large amount of labelled data and multiple-layer neural network designs are used. Cancer researchers are employing deep learning to detect cancer cells automatically. Many prestigious colleges collaborated to develop an enhanced microscope that produces a high-dimensional data collection that can be used to train a deep learning algorithm to properly identify malignant cancer cells.

3. Research Methodology

To research the awareness of DL in personalized healthcare services, a sample of 100 healthcare professionals were taken for this research in the area Delhi-NCR and they were subjected to a survey questionnaire with 2 main questions. Were they aware of Deep Learning in personalized healthcare services and have they used themselves



EXAMINATION OF THE IMPACT OF NON-PERFORMING ASSETS ON BANKS' PROFITABILITY IN INDIA

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Abstract

This study aims at providing useful inputs pertaining to some critical aspects with regard to the Indian banking sector which is a major driver of the economic development. Undoubtedly, maintenance of an efficient as well as stable banking system in an economy helps it go a long way. It can be stated that amongst the various factors that reflect the well-being of the entire banking sector, the spread of its 'non-performing assets' which are popularly known as NPAs is one such measure. It is documented from various research that NPA's of a bank reflect the bank's financial performance or in other words, their profitability. The current paper makes an attempt to identify the NPAs that exist in the stipulated public banks as well the chosen private banks in the Indian economy. These banks were chosen depending upon their high market capitalisation. Further, the study continued with examining the impact of the identified NPA's for the respective banks on their profitability. The figures relating to NPA's reflected in the study have been extracted from different secondary sources including published data in reports available with RBI and moneycontrol.com. It has been indicated by this research that size of NPAs has been increasing for both the bank categories. It is strongly recommended to banks to strengthen their evaluation of credit policy and recovery management in order to enhance their profitability efficiently.

Keywords: Non-Performing Assets, gross NPA, banking industry, net profit, profitability, efficiency.

Introduction

The 80's era was the time when NPA surfaced regarding the banking industry operating India, within the mainframe of turbulent structural changes (Dudhe, C., 2017) which lead to the disruption of the foreign bank establishments, and it was observed that when the world's monetary markets were experiencing massive changes, problem of 'Non-Performing Assets' developed which was overlooked.

NPA is an irregularity which leads to the disruption or dismantling or in a way, no output from a part of debt portfolio forwarded as loans which leads to lesser or little to no recovery of income to the lender. As per the Narasimha Committee in 1991, "those assets (overdraft/ cash credit) for which the interest remains due for a period of four quarters (180 days) should be considered as NPAs". Eventually, the timeframe got cut off and from March 1995 onwards NPA's were considered as assets for which the amount and interest existed actually unpaid up-to a time duration of ninety days (Bhasin, N., 2006). Thus, NPA holds an essential position in the banks which critically impacts the overall profitability of the referred banking institutions. It should be noted that the NPAs can be divided into 2 categories; one as the 'Gross NPA' and the other is called the 'Net NPA' (Ganesan, D. and Santhanakrishnan, R., 2013). Here, the former category documents the loans' quality standards offered by the banking institution, however, the latter implied the actual burden of the stipulated bank (Pramila, S., 2016; Muniappan, G., 2002).

In a nutshell, NPA was viewed as a threat by the apex bank (RBI) and also, the 'Government of India' (GoI) from a somewhat remote perspective on the banking industry as a whole unlinked with the remaining parts of the economic infrastructure (Prasad, G.B. and Veena, D., 2011). RBI views the average of all the banks as an industry on a prominent basis which consists of the collection and organisation of the data collected via various institutions (Reddy, G.S., 2004). The NPAs can be categorised as given below:

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Execution Analysis of LEACH-GA over LEACH and LEACH-C in WSN

Dushyant Kaushik, Sonia Boora, Sunita Rani

Abstract

This paper presents nonexclusive explanatory models of homogeneous bunched Remote Sensor Networks (WSNs) with a halfway found Cluster Head (CH) organizing bunch correspondence with the sink legitimately or on the other hand through other transitional hubs. The center is to incorporate execution and accessibility investigations of WSNs within the sight of sensor hubs and channel

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Dushyant Kaushik, Sonia Boora, Sunita Rani. (2020). Execution Analysis of LEACH-GA over LEACH and LEACH-C in WSN. *International Journal of Advanced Science and Technology*, 29(9s), 248 - 254. Retrieved from <http://sersc.org/journals/index.php/IJAST/article/view/13032>

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disappointments and fix/substitution. The fundamental reason is to upgrade improvement of WSN Quality of Service (QoS). Other research works likewise considered in this postulation incorporate displaying of parcel appearance dissemination at the CH and moderate hubs, and displaying of vitality utilization at the sensor hubs. An examination and basic investigation of remote sensor arrange structures, vitality preservation procedures and QoS necessities are acted so as to improve execution and accessibility of the organize.

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Section

Articles



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THEORETICAL ANALYSIS OF US-CHINA TRADE WAR AND ITS IMPACT ON INDIAN ECONOMY

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¹ BBA Department, Jagannath International Management School, New Delhi, India

ABSTRACT: This paper attempts to make a theoretical analysis of the world's two largest economies wrangle over a fierce trade battle for global influence. Donald Trump, president of the US, has been claimed that China has been indulging in unfair trading practices and have also accused China of intellectual property theft. After the accusations on China for indulging in unfair trading practices, The US initiated a trade conflict with China since 2018. The trade war has led to a lot economic disruptions such as struggles for the farmers and manufacturers. It also caused increase in prices for consumers and stock market instability. The repercussions are not just limited to US and china alone, even in the other countries it has hampered the economic operations, on the other hand some countries such as Taiwan, Korea, India are on the advantage front from higher manufacturing and production to cover up for the requirements. The trade war cannot significantly reduce or eliminate the current account deficit of the US. Technology development can increase China's gross output and it is almost impossible to impede China's technological advancement. Given the ongoing trade war between the powerful countries, the government of various countries have initiating steps to minimise the negative income effects and other implications of deteriorating connections between China–United States and the given retaliation of tariffs. On the basis of available secondary data, we may conclude that a violation of free trade behaviour and imposition of tariffs may cause severe damage to both the Chinese and the American economy and may leave them less prosperous than they would otherwise have been. Under the given scenario, India has an opportunity to enhance its trade relations and take a benefit with respect to trade volumes amidst trade battle, particularly with respect to the categories where US and China has imposed tariffs.

KEYWORDS: US-China trade war, tariffs, intellectual property rights, consumers, investment, current account deficit, technological advancement

I. INTRODUCTION

Talking about the major economic policy priorities, President Donald Trump has always been clear about framing policies to increase the economic growth and employment through the channels of higher investments. Various policy instruments have been used for the mentioned purpose which includes reduced taxes and regulation. Trump administration has been dedicated to ensure a protective environment for US manufacturing enterprises.

There can be two major explanations behind Trump's trade war with China.

On the economic front, the administration wants to reduce its trade deficit. On April 4, 2018, Trump stated that US had a trade deficit of \$300 billion. The advisors of trump suggested that reducing the trade deficit could help increase the GDP of the economy. The structural problems resulting from trade in the US economy have led to serious repercussions in the form of slower growth, reduced employment and increasing fiscal debt.

On the political front, considering China's fast growth record, Trump administration wants to slow down the Chinese economy progress towards becoming high tech superpower.

Historical evidences suggest that China has been able to advance technologically at home. For instance, in 1950s and 1960s, without any external assistance, it committed itself to nuclear weapons to break the superpowers monopoly on nuclear weapons and in 1964 and 1967, respectively, it successfully exploded its atomic bomb and detonated its hydrogen bomb. Technological advancement is essential for bringing about China's shift from investment driven economy to consumption driven one which in turn is crucial to reduce the Chinese savings rate necessitating even greater efforts to address the trade imbalances.

In the US economy, technology is considered to be most crucial for growth. According to U.S. Trade Representative Robert E. Lighthizer, China has been following a policy of forced technology transfer. China buys U.S. technology companies, it practices state capitalism and indulges in cybertheft in order to gain technology.

He proposed to curtail the unfair transfers of American technology and intellectual property to China and in order to secure jobs. The critical accusation on China are that of stealing intellectual property, with special reference to

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A Study on Airport Retail Shopping with Focus on Delhi Airport


 **Jasleen Rana** and Deepti Dabas Hazarika

Abstract

Substantial increase in traveling has brought a revolution in the air transportation industry, which has gained momentum in India. With this mega shift, the retail sector airports is growing at a fast pace. There is an evident increase in the number of airplanes travellers in India, who prefer to do purchase stuff at the Airports to avoid the extra baggage charges. The verdict research limited found out in 2007 that the worldwide airport retail market has developed by a surprising 87.6 percent and is also estimated to be worth around \$23.9bn in 2006. After a fair growth of over 5% during the five years ranging from 1996 to 2001, the market grew at a rapid 78 percent during the second half of the last decade. The availability of these retail sectors makes it easy to do purchasing with a variety of products ranging from food and beverages, branded garments, FMCG goods, etc. Preference and availability of retail sectors in airports make it essential to study the airport retail shopping behaviour. This study aims to help the airports, retailers and government to understand the revenue generation, maintenance of quality of products and services along with minimizing waste and overall development of the infrastructure in order to move towards sustainable development of airports by understanding what customers need, want and desire in terms of airport retail and have a sustainable competitive edge. Delhi airport currently being one of the busiest airports in the country, this study focuses on analysing the retail buying behaviour of passengers at the Indira Gandhi International

Airport, New Delhi with the help of a survey conducted on a sample obtained by convenience sampling in the Delhi and NCR region as well as covert observation aiming at exploring the passengers browsing through or making purchases at the airport.

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THE EFFECTS OF A PANDEMIC ON USE OF TECHNOLOGY IN DISPARATE WAYS IN INDIA

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ABSTRACT:

Pandemic in the form of COVID 19 is wrecking havoc in economies. The impact has been on all individuals and organisations big and small. The objective of this paper is to understand how technology has fared in this dubious scenario. Technology can be seen in many forms around us. It is a way of life and this COVID 19 has all but reinforced this fact on all entities. This paper mainly uses data available to understand how usage of internet, social media sites, e-learning platforms and technology in general has increased. The trend that was predicted in 2019, for adoption of technology for future years, has changed. This pandemic has caused penetration of technology on larger and much faster scale. This paper makes an effort to point out that having a proper infrastructure ready to take the load of faster adoption of technology is primary.

KEYWORDS: Pandemic, Technology, internet, applications, social media

I. INTRODUCTION

The world is witnessing a new normal. COVID 19 has become a major cause of concern for countries around the world. Most common words in the current times are COVID 19, lockdown, social distancing, work from home. People from all over the world are adapting to this new lifestyle. The paper aims to track the usage of technology (upwards or downwards) during a pandemic. It aims to analyze the trend in digitalisation and increased use of social media before and during the pandemic. The paper takes into account how digital medium is being used to enhance learning and also spread awareness about the disease. Digital medium has come up to become the most important tool of communicating in all fields. The world will be divided into two worlds, the pre COVID and the post COVID world. In the pre COVID world, use of digital medium was being given a push in all areas. The benefits of the same were highlighted and circulated. Government in India was urging people to use digital medium for financial transactions. It was a choice to adapt or refrain. Many companies had technology which was rarely used. But in the Post COVID world adaption to digital methods is inevitable. Be it big corporate, MSME's, small businesses or individuals adoption of digital technology has become eminent. As many parts of the world came under lockdown conducting businesses through digital mode has become the new norm. Public gatherings, office meetings, classes—school, college, hobby or any other, birthday parties etc all are being conducted in virtual world. Companies today are rushing headlong to become more digital. But what does digital really mean? (McKinsey, 2015). Every means and method used by companies aims to create more value towards its customers. . It is more of a way of doing things rather than a thing in itself. Use of digital medium can be divided into three categories which sum up the digital world. creating value at the new frontiers of the business world, creating value in the processes that execute a vision of customer experiences, and building foundational capabilities that support the entire structure.(McKinsey, 2015). In a Pre COVID world, companies and its customers had a choice. Digital world was functioning parallel. It was a company's CEO's decision to understand how a customer can be served by using new improved capabilities. In a Post COVID world, mostly it is no more a choice. Industries, companies and its CEO's have scrambled to put technology into place. They are working on processes that are constantly evolving based on customer data and inputs. Digital is about unlocking growth now. How companies might interpret or act on that definition will vary, but having a clear understanding of what digital means allows business leaders to develop a shared vision of how it can be used to capture value.(McKinsey 2015)

II. DIGITAL IN DISPARATE WAYS

Foundation of human civilisation has been on interaction, mundane and special. Transactions takes place often necessary but unseen that drive the workings of an economy. But in exceptional times (like our current crisis of contagion) we have looked for egalitarian and non-human surrogates of information: a (new) media. The search for credible yet democratic media paradigms, however, has rarely been smooth.(the wire, 2020).

In an empirically-based definition of digital transformation derived from expert interviews study in pre COVID world Mergel, Edelmann&Haugh 2019 studies how the government of different nations was preparing and digitally



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/ Blockchain technology in financial services: a comprehensive review of the literature

Blockchain technology in financial services: a comprehensive review of the literature

[Abhinav Pal](#) (Faculty of Management, Symbiosis Centre for Management Studies, NOIDA, Symbiosis International University, Pune, India)

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Abstract

Purpose

The purpose of this study is to thoroughly review studies that have used blockchain technology in financial services. This study will help provide a holistic framework that would highlight the current state and challenges of the blockchain in the financial services sector.

Design/methodology/approach

The objective of this study is to systematically examine and organize the current body of research literature that either quantitatively or qualitatively explored the use of blockchain technology in financial services. The study uses PRISMA-guided systematic review along with bibliometric analysis to achieve the purpose.

Findings

This study contributes to the existing literature by exploring and analyzing systematic studies available on blockchain with special reference to financial services sector. With blockchain based on five principles, namely, computational logic, peer-to-peer transmission, irreversibility of records, distributed database and transparency with pseudonym has immense potential to unleash and transform the financial service industry. With increasing blockchain-based operations of decentralized banking, insurance, trade finance, financial markets and cryptocurrency market, the subject is rapidly growing and seeking considerable contribution from scholars from

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Mohammed Sawkat Hossain, China Finance Review International, 2021

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[Blockchain for next generation services in banking and finance: cost, benefit, risk and opportunity analysis](#)

Mohamad Osmani et al., Journal of Enterprise Information Management, 2020

[The blockchain concept](#)

David Bradley et al., TechXplore.com, 2019

[Chapter 10: Making Sense of Blockchain as a Digital Technology for Open Innovation: A Review Exploring Blockchain Business Applications, Start-Up Business Models, and Blockchain](#)

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This study uses systematic literature review approach, which has its own demerits. Like other studies based on Systematic Literature Review, this study also suffers from a certain bias such as sample selection bias, publication bias, data interpretation and the combination of quantitative and qualitative studies in the population. Further, the adoption and resultant benefits of blockchain have not been empirically tested.

Xiaochun Guo et al., Journal of Systems Science and Complexity, 2020

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Practical implications

This study can help policymakers and institutions in determining their future course of action, as it highlights the state of research in the area of blockchain technology and financial services.

Originality/value

Very few studies have done a comprehensive review of literature on blockchain in financial services.

Keywords





Finance Qualitative Technology Financial services Blockchain
Financial inclusion Both

Citation

Pal, A., Tiwari, C.K. and Behl, A. (2021), "Blockchain technology in financial services: a comprehensive review of the literature", *Journal of Global Operations and Strategic Sourcing*, Vol. 14 No. 1, pp. 61-80. <https://doi.org/10.1108/JGOSS-07-2020-0039>

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Articles

Actual versus ideal self: An examination of the impact of fashion self congruence on consumer's fashion consciousness and status consumption tendencies

Harsandaldeep Kaur & Sahiba Anand

Pages 146-160 | Received 25 Aug 2020, Accepted 24 Nov 2020, Published online: 15 Feb 2021

Download citation <https://doi.org/10.1080/20932685.2020.1856705>





ABSTRACT

With growing awareness about the self, consumers are increasingly becoming conscious of the role of fashion clothing in enhancing and communicating their self-image. They seek to portray their self-image through an outward display of fashion style that is congruent to their concept of self. Consumer's congruity however can be formed with both actual and ideal self. Recognizing this fact, the present study investigates the comparative impact of actual and ideal-fashion self-congruity on fashion consciousness and status consumption tendencies of millennials in India. The study also probes into the mediating role of fashion consciousness between the relationship of actual/ideal fashion self-congruity and status consumption. Using a sample of 751 millennials, the study confirms that ideal fashion self-congruity is a stronger predictor of fashion consciousness and status consumption in comparison to actual fashion self-congruity. In fact, actual fashion self-congruity did not have any significant impact on the two dependent variables. Additionally, the results of the study also point towards the mediating role of fashion consciousness between the relation of ideal fashion self-congruity and status consumption. The study points towards some notable implications for marketers of branded fashion wear by signifying the importance of the ideal-self in consumer decision-making process.

Q KEYWORDS: Fashion self-congruity actual self ideal self status consumption fashion consciousness



MICROFINANCE ROLE IN PROMOTING WOMEN ENTREPRENEURS IN BACKWARD AREAS OF DELHI

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Abstract:

Microfinance has emerged as a powerful weapon to combat poverty and pull out the unbanked section of the society from its clutches. It has devised cost-effective methods to render financial services to the poor. Women also form a major portion of the nation's earning population but somehow they are unable to entirely participate in the national income. The women in Indian society face a lot of impediments in their growth such as poverty, unemployment and most importantly societal discrimination. Due to male dominance in the Indian households women do not have open access to finance. They can prove to be better entrepreneurs than men and contribute a larger share, if given suitable opportunities. Women need to be given a better status in the society by raising their self-confidence and decision making ability. The current study lays emphasis on the role of microfinance in supporting rural women become successful entrepreneurs. A structured questionnaire has been used to solicit responses from 30 rural women (availing microfinance services for entrepreneurial activities) in the backward areas of Delhi after availing micro credit from the MFIs. An attempt has been made to devise better means to support rural women become self-reliant.

Keywords: Microfinance, women empowerment, entrepreneurship, economic development

Article History

* Received 24/06/2021; Accepted 30/06/2021.

1.Introduction

Budding and small entrepreneurs have business ideas but lesser funding sources. Microfinance helps such entrepreneurs by providing them financial service in groups with the help of SHGs. In SHG model a group is constituted and the members invest some money and the group corpus is utilized for the financial needs of the members in rotation. The loan so lent is to be refunded in instalments. The members of the group become jointly liable for the loan which increases group cohesion. In this way

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Analysing the Impact of Talent Management Practices on Employee Engagement of Associates Working In National Capital Region Of India

Dr. Nitya Khurana, Dr. Shilpa Jain, Prof. Anu Singh Lather

Abstract

Talent Management has become one of the most important buzzwords in Corporate HR today. Organizations are increasingly afflicted with the issues concerning talent acquisition and retention. The present study was conducted to investigate the relationship of talent management practices

PDF

How to Cite

Dr. Nitya Khurana, Dr. Shilpa Jain, Prof. Anu Singh Lather. (2020). Analysing the Impact of Talent Management Practices on Employee Engagement of Associates Working In National Capital Region Of India. *International Journal of Advanced Science and Technology*, 29(9s), 665 - 675. Retrieved from

on overall engagement of employees. The talent management practices includes Recruitment and Selection, Performance Management, Compensation Management, Learning and Development, Career Development, Succession Management and Leadership development. A self-administered questionnaire was used to collect primary data from 359 respondents. The results of the study revealed that there is a significant impact of Talent management practices on employee engagement ($r^2 = 0.77$). Also, the hypothesized model of talent management and employee engagement is tested using Structural Equation Modelling.

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Gamification in E- Commerce: A Comprehensive Review of Literature

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Abstract: With the advent of technology and with growing occupancy of the people towards it, online shopping has become the need of the hour. With heavy discounts floating over the e-commerce websites, customers find that online shopping allows them to save both time and money. The e-commerce websites on the other hand seek to avail the early advantage of the frequently visited customers through the recommendation engines by using gamification techniques. This tends to make their products highly attractive with the least cost paid by them along with facilities of extra discounts given to debit/credit card holders. This article provides a coherent picture in the research that has taken place in the area of gamification by comprehensively reviewing 1073 research studies extracted from the SCOPUS database and mostly validates the findings on the effectiveness of gamification in the various fields. This article also peer reviews the various motivating factors that makes customers prefer gamified online shopping over market retailers. The review points out the effects of gamification in e commerce websites in gaining customer retention. The article would also suggest the future of research directions in the field of research of gamification and further research that can be explored in the field.

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