



CHITKARA
UNIVERSITY

CHITKARA BUSINESS SCHOOL

**International Conference on Management and Information Systems
(ICMIS-19)
29th and 30th September,2019**

OVERVIEW

International Conference on Management and Information Systems (ICMIS-19) organized by International Forum of Management Scholars (INFOMS) and Chitkara University. The conference was also supported by AIMS International (www.aims-international.org), the International Journal of Operations and Quantitative Management (www.ijoaqm.org) and AIMS International Journal of Management. The previous conferences have been hosted by American University in the Emirates (Dubai), University of Wollongong in Dubai (UOWD), Symbiosis Institute of Operations Management (Nashik), SZABIST (Dubai), Loyola Marymount University (Los Angeles), Al Ghurair University (Dubai), IMT (Dubai), Assumption University (Bangkok), Indian Institute of Management Indore (India), Hanyang University (S. Korea), University of Western Sydney (Australia), Nirma Institute of Management Ahmedabad (India) and National Cheng Kung University (Taiwan).

INTRODUCTION

Despite the vast improvements in information technology, Information Systems cannot as yet take over business management. Business managers often need to make decisions that can affect the business' fortunes one way or other. While it might be possible to use complex mathematical formulas by hand to compute the best solution, computers transform the whole process into a routine task of feeding certain information as input and obtaining suggestions for best solutions as output. It is the synergy between efficient, accurate and speedy equipment and humans with commonsense, intelligence and judgment that really gives power to MIS. International Conference on Management and Information Systems (ICMIS-19) was organized jointly by International Forum of Management Scholars, and Chitkara University. Several people have worked hard behind the scene to organize this conference and produce the proceedings.

INAGURAL KEYNOTE

29 Sep 2019 10:00-10:50 KEYNOTE SPEAKER R. Nandagopal Director, XIME Kochi, India

Dr. R. Nandagopal, is the Director of XIME Kochi. Prior to joining XIME Kochi, he was the Director of PSG Institute of Management from 2000 onwards. He joined PSG in 1994. He has over three decades of academic experience serving in various capacities at leading institutions like Institute of Public Enterprise, Hyderabad and Loyola College, Madras. He has organized a number of Executive Development Programs for senior and middle level Managers and done consultancy work in the area of Financial Management and restructuring of organizations. He is the founder member of ABBS and has held leadership positions in National and Regional organizations that include

AIMA, AIMS, CII, ICC, CMA and Productivity Council. He is presently on the board of Commissioners at ACBSP. He has been awarded the Honorary Citizen of Toledo, Ohio, USA for his contribution to the Indo American Education Initiative. He received his Ph.D. in Finance in 1985 from the University of Madras and published 75 articles in national and International Journals and authored 17 books in Management.

THEMES OF THE CONFERENCE:

Business Management continues to take an competitive edge despite of the vast improvements in information technology. Business managers often need to make decisions that affect the business' fortunes one way or other. While it might be possible to use complex mathematical formulas by hand to compute the best solution, computers transform the whole process into a routine task of feeding certain information as input and obtaining suggestions for best solutions as output. It is the synergy between efficient, accurate and speedy equipment and humans with common sense, intelligence and judgment that really gives power to MIS.

The purpose of ICMIS was to provide a forum that stimulates discussion on the conference theme and topics related with the theme. The conference has also provided opportunities for networking and collaboration amongst scholars from academia, industry and government. In addition to papers on the conference theme, the scholars were also encouraged to submit papers on any aspect of management and technology such as,

- Accounting
- Banking
- Marketing
- Finance
- Organization Behavior
- Human Resource Management
- Management Information Systems
- Quantitative Methods
- Technology Management
- Operations Management
- Economics
- Entrepreneurship

COMMITTEE AND COLLABORATORS

This section presents different committees of the conference and acknowledges the support received from them. The section also acknowledges the support received from different third-party collaborators who endorsed the conference.

PROGRAM/REVIEW COMMITTEE

Table below displays the core committee that envisaged and steered the conference

Abraham Van Der Vyver	Monash SA, SA
Anita Singh	Institute of Management Studies, Ghaziabad, India
Arti Chandani	Symbiosis Institute of Management Studies, India
Bijal Mehta	Ahmedabad University, India
Kirti Arekar	K.J. Somaiya Institute of Management Studies, India
Mallikarjunappa T	Mangalore University, India
Marcelo Okano	CEETEPS - State Center of Technological Education, Brazil
Namrata Sandhu	Chitkara Business School, India
Narinder Kumar Bhasin	Amity University, Noida, India
Nasreen Khan	SZABIST Dubai, UAE
Rahul Kulkarni	S.M. Agrawal Institute Of Mgmt., India
Satish Krishnan	IIM Kozhikode, India
Surabhi Singh	Institute of Management Studies, Ghaziabad, India
Tanusree Dutta	IIM Ranchi, India



Glimpse of the case presentation delivered by the participant

PROGRAM AT A GLANCE

Program at a Glance

Sept 29	09:00 09:30	Registration
Sunday	09:30 10:10	Inauguration and Keynote
	10:10 10:30	Tea/Coffee Break
	10:30 12:30	Paper Presentation
	12:30 13:10	Lunch Break
	13:10 15:10	Plenary Session/ Workshop
	15:10 15:30	Tea/Coffee Break
	15:30 17:30	Paper Presentation

Sept 30	09:00 10:40	Paper Presentation
Monday	10:40 11:00	Tea/Coffee Break
	11:00 12:40	Paper Presentation
	12:40 13:20	Lunch Break

TECHNICAL CONFERENCE MASTER SCHEDULE

The Day wise schedule of the conference was:

International Conference on Management and Information Systems Bangkok (Thailand)							
September 29, 2019 (Sunday)							
9:30-10:00	1A	Tea Break	1B	Lunch	1C	Tea Break	1D
	10:00-10:50		11:10-12:50		1:30-3:00		3:20-5:00
Registration	Inauguration Keynote Speaker Dr. Ramaswamy Nandgopal		154, 166, 167, 169, 186		Workshop Dr. AKS Suryavanshi & Dr. Bijal Mehta		174, 175, 176, 182, 213
September 30, 2019 (Monday)							
	2A		2B				
	9:00-10:40		11:00-12:40				
	195, 196, 205, 207, 214	Tea Break	189, 210, 211, 212, 215	Lunch			



Inaugural of the conference by the conference organizers and various experts

SCHEDULE AS PER PAPER PRESENTATION

Session 1D

29 Sep 2019 3:20-5:00

Session Chair: Dr. Neeraj Pandey

Id No	Title of the paper and Details of Author
174	Difference of Entrepreneurial Intention among Male and Female Undergraduates <i>Randini Ranwala, University of Kelaniya, randinir@kln.ac.lk</i>
175	The Impact of Entrepreneurship Education on Entrepreneurial Stimulus and Skills <i>Suchithra Nimeshi, University of Kelaniya, nimeshis@kln.ac.lk</i>
176	Marketing Strategy Creating Process for Chiangmai Local Cafe to Chinese Visitors <i>Ruyun Ma, KIM student, maruyun0226@gmail.com</i> <i>Chalermpon Kongjit, Lecturer Of Knowledge And Innovation Management Program College Of Arts, Media And Technology CMU, kpon98@gmail.com</i>
182	Behavioral Red flags of fraud- Evidence through Media Analysis <i>Shefali Saluja, Chitkara Business School, Chitkara University, Punjab, India, shefali.saluja@chitkara.edu.in</i> <i>Namrata Sandhu, Chitkara Business School, Chitkara University, Punjab, India, namrata.sandhu@chitkara.edu.in</i> <i>Sandhir Sharma, Chitkara Business School, Chitkara University, Punjab, India, sandhir@chitkara.edu.in</i>
213	Marketing Factors Affecting Consumers' Buying Process of Orchids in the Upper Northern Provinces in Thailand <i>Ayooth Yooyen, Maejo University, Ayooth@hotmail.com</i> <i>Manawin Songkroh, Maejo University, manawin@live.com</i> <i>Chat Chuchuen, Maejo University, Chat318@hotmail.com</i>

Session 2A

30 Sep 2019 9.00-10.40

Session Chair: Dr. A K S Suryavanshi

Id No	Title of the paper and Details of Author
195	Is It Time To Rethink The Marketing Mix? <i>Bijal Mehta, Ahmedabad University, bijal.mehta@ahduni.edu.in</i>
196	Customer Relationship in B2B Flexible Packaging Industry in Bangladesh <i>Bacchu Kumar Das, Chitkara Business School, Chitkara University, Punjab, India, sandhir.sharma31@gmail.com</i> <i>Sandhir Sharma, Chitkara Business School, Chitkara University, Punjab, India, sandhir@chitkara.edu.in</i>
205	AI in Predictive Analytics <i>Annette Arun, St. Josephs College, annette.christinal@gmail.com Michael Sammanasu, St. Josephs College, michaelsammanasu@jim.ac.in</i>
207	Important of Project Management Implications in Construction Industry Projects <i>Mamoon Atout, Dubai electricity and water authority, mmmatout@hotmail.com</i>
214	4P's Marketing Mix Perception of Orchid Buyers in the Northern Part of Thailand <i>Ayooth Yooyen, Maejo University, Ayooth@hotmail.com</i> <i>Manawin Songkroh, Maejo University, manawin@live.com Chat Chuchuen, Maejo University, Chat318@hotmail.com</i>

Session 2B

30 Sep 2019 11:00-12:40

Session Chair: Dr. Meera Kulkarni

Id No	Title of the paper and Details of Author
189	Monetary Transmission through Interest Rate Channel: A Case Study of India <i>Ramaswamy Nandagopal, XIME, Kochi, director.nandagopal@gmail.com</i> <i>Aparna Vishnubhatla, Xime, Kochi, aparna.vishnubhatla@gmail.com</i>
210	210 A Study on Consumer Perception towards Big Basket in Ahmedabad Region <i>Neha Upadhyay, GUJARAT TECHNOLOGICAL UNIVERSITY, nehaupadhyay1106@gmail.com</i>
211	Internal Rate of Return of Selected SET Stock in 2019 <i>Manawin Songkroh, Maejo University, manawin@live.com Chat Chuchuen, Maejo University, Chat318@hotmail.com Ayooth Yooyen, Maejo University, Ayooth@hotmail.com</i> <i>Sirikul Tulasombat, Maejo University, Sirikul_t@hotmail.com</i>
212	Stock Valuation by Applying Warren, Fisher and Gordon's Method of Selected SET Stocks in 2019 <i>Manawin Songkroh, Maejo University, manawin@live.com Ayooth Yooyen, Maejo University, Ayooth@hotmail.com Sirikul Tulasombat, Maejo University, Sirikul_t@hotmail.com Chat Chuchuen, Maejo University, Chat318@hotmail.com</i>
215	Beyond Cash-ins and Cash-out: A Way Forward for Inclusive Banking through Business Correspondent Model <i>Arun Kumar Vaish, BITS-Pilani, akvaish@pilani.bits-pilani.ac.in</i>



A group picture with all the participants

ABSTRACTS OF PRESENTED PAPERS

A total of 15 papers were received and presented in the ICMIS2019 Conference. All these papers are featuring in the conference proceedings. In this section an attempt has been made to give an overview on all the Abstracts of the papers by categorizing them under five different heads depending upon their application area.

154 Goods and Services Tax (GST) - A New Tax Reform

Sachin Napate, Dr.D.Y.Patil B-School, sachinnapate@gmail.com

GST also known as the Goods and Services Tax is defined as the giant indirect tax structure designed to support and enhance the economic growth of a country. More than 150 countries have implemented GST so far. This paper presents the Indirect Tax reform which is one of the key enablers to improve competitiveness for accelerated economic growth in the changed economic environment, removes competitive disadvantages and enhance government revenue.

166 Influence of Consumers' Perceived Value, Information Disclosure and Brand Trust on Health Food Purchase Intention

Ching-kuo Wei, Oriental Institute of Technology, fl003@mail.oit.edu.tw

With the rising awareness of health, people's demand for health is becoming higher and higher. In addition to preventive health care, there is also an increasing demand for health food that can improve physical function. Therefore, this study explored the impact of the perceived value, information disclosure and brand trust of health food on the health food purchase intention of the consumers in Greater Taipei area.

167 Case Study on an Indian SME: Nikash CNC Engineers Pvt. Ltd.

Meera Kulkarni, IMSCDR, meera630@gmail.com

This case brings the reality of a SME unit. Nikash CNC Engineers Pvt Ltd, involved manufacturing of machined components. With commitment to holistic well being, Nikash has worked for improvement. SMEs in this geography have challenges of a different kind

– high labor turnover, migrant workforce, economic compulsions, political & geographic limitations etc. Despite this, Nikash has been engaging their employees through various initiatives like Appreciation Cards, KPI & KRA indices, Suggestion schemes, Educational support, Healthy food, Open communication, Knowledge sharing etc. with a focus on overall wellness.

169 What would make non-millennial consumers go green? Drivers for adopting digital coupons over paper coupons

Neeraj Pandey, NITIE Mumbai, npandey@nitie.ac.in Yogeswaran S., NITIE Mumbai, yogeswaran.s.2019@nitie.ac.in

The digital coupons have become popular due to growth of internet and mobile phones. It is used by millennials for various activities like entertainment, food, shopping, and traveling. However, there is hardly any studies on coupon usage by non-millennials. The organizations are facing a challenge how to make non-millennial consumers adopt digital coupons over paper coupons. This study analyses extant literature on digital coupons using NLP and Aduna clustering. The factor analysis (EFA and CFA) of 318 respondents gave key factors influencing adoption of digital coupons over paper phones among non- millennials. The implications of this study for the academia and practice are also highlighted.

186 Creativity and Career Success: A study of Perception of Future Managers *Shuchi*

Dawra, Chitkara Business School, Chitkara University, Punjab, India

Shuchi.dawra@chitkara.edu.in

Sahil Gupta, Management Department, IMS, drsahil.gupta@imsuc.ac.in

Creativity has always been a yardstick to measure one's success. For managers, dealing with new challenges, working collaboratively, resolving interpersonal conflicts, and being flexible requires a lot of creative decision making due to dynamic workspaces. It has become vital to assess the future managers' creativity and, its association to their perceived career success. A total number of 536 undergraduate students participated in the survey based on the Kaufman domains of creativity Scale. Exploratory factor analysis provided support to five domains. Using Confirmatory factor analysis performance creativity, artistic creativity, scholarly creativity, mechanical/ scientific creativity and everyday creativity resulted with 26 variables defining the relation among creativity and Career success. Results indicated performance creativity has the great influence in making a successful career followed by Scholarly creativity and everyday creativity which makes to think in different manner. The major limitation of study is that it is limited to the perception of management students who have not yet experienced the workspaces.

Title Balanced Score Card on Teaching Methods and Writing An Effective Case Study

A K S Suryavanshi, Amity Business School, suryavanshiaks@gmail.com Bijal

Mehta, Ahmedabad University, bijal.mehta@ahduni.edu.in

In order to make lectures more effective, faculty members have to adopt a judicious mix of teaching methods and are advised to make a distinction between cognitive style and cognitive ability to arrive at a distinction in respective areas of teaching. Cognitive term is associated with the process of thinking and mental assimilation of knowledge. This ability is related with overall intelligence to see the world within a framework of mental speed, energy and sound organization. We see that cognitive abilities are broadly categorized as: verbal comprehension, problems indexing, induction

ability, fluency with expressional aspects, spatial orientation, reasoning ability and visualization ability to problems besides others. Therefore, teaching methods are imperative tools to accelerate the above critical focus areas. Part I of the workshop shall focus on a Balanced Score Card for teaching methods. Effective teaching comes through effective research and writing. The case based method of teaching is one of the most widely used pedagogies by management schools world over. Researching for and writing an effective case study is both a science and an art. Part II of the workshop will focus on “How to write an effective case study and teaching note for use in the classroom”.

174 Difference of Entrepreneurial Intention among Male and Female Undergraduates
Randini Ranwala, University of Kelaniya, randinir@kln.ac.lk

The purpose of this study is to identify the difference of entrepreneurial intention based on the gender of Sri Lankan undergraduates. Current study is a cross sectional study conducted in the first half of the year 2019 using 300 undergraduates as the initial sample from three universities located in Sri Lanka using the stratified random sampling. Data were collected through a self-administered questionnaire. Conclusions have been derived based on the regression analysis and independent sample t-test where results depicted a significant difference between male and female undergraduates in terms of entrepreneurial intention.

175 The Impact of Entrepreneurship Education on Entrepreneurial Stimulus and Skills
Suchithra Nimeshi, University of Kelaniya, nimeshis@kln.ac.lk

Entrepreneurship can be defined as the key motorist of development in any country regardless of the rank of the development. Entrepreneurial education can be considered as one of the main steps to motivate people on entrepreneurship. This research paper examines the impact of a leading entrepreneurship education program in Sri Lankan state universities on entrepreneurship skills and motivation of university students. The researcher has selected two universities in the Western province which is offering entrepreneurship degree programs for undergraduates and sample has been selected via simple random sampling technique, the sample size was 96. A self-administered questionnaire was used in the study as the research instrument. To analyze the data, both descriptive and inferential analytical tools were used. The results show that the programs have a significant effect on students' self-assessed entrepreneurial skills and the inclination to become an entrepreneur.

176 Marketing Strategy Creating Process for Chiangmai Local Cafe to Chinese Visitors
Ruyun Ma, KIM student, maruyun0226@gmail.com
Chalermpon Kongjit, Lecturer Of Knowledge And Innovation Management Program
College Of Arts, Media And Technology CMU, kpon98@gmail.com

The objective of this article is help local cafe owners gain more knowledge about Chinese visitors for attracting them. To identify Chinese visitor's choices and demands of local cafes and marketing, be formulated and to design a process about how to create marketing strategy from information. In the article, CPS model as a theory combines with the conception of 5A, to support the ideal generation develop process. The research result is through designing process, transfer information to be idea-ated to marketing strategy to attract more Chinese visitors for Chiangmai local cafe.

182 Behavioral Red flags of fraud- Evidence through Media Analysis
Shefali Saluja, Chitkara Business School, Chitkara University, Punjab, India,
shefali.saluja@chitkara.edu.in
Namrata Sandhu, Chitkara Business School, Chitkara University, Punjab, India,
namrata.sandhu@chitkara.edu.in
Sandhir Sharma, Chitkara Business School, Chitkara University, Punjab, India,
sandhir@chitkara.edu.in

In response of more research in fraud investigation, the study aims to (i) prepare exhaustive list of red flags of fraud which are frequently seen and listed as per auditing standards and various other legal sources (ii) the study further identifies the behavioral red flags of fraud in Indian scams. These behavioral flags were analyzed and validated through various statements by the fraud perpetrators and quotations given by press journalists. The results of the study revealed that management involvement in terms of frequently tips or complaints or insider trading, carrying unusually large sums of money, close association with customer/vendor, undue desire for self-enrichment and personal gains have been found more frequently in the 20 Indian fraud cases which went public during the period of 1992-2019. Therefore, the study contributes to the industry by communicating the list of behavioral red flags which could be further shared with the employees in the organization for prevention and as ethics requirement.

213 Marketing Factors Affecting Consumers' Buying Process of Orchids in the Upper Northern Provinces in Thailand

Ayooth Yooyen, Maejo University, Ayooth@hotmail.com Manawin Songkroh, Maejo University, manawin@live.com Chat Chuchuen, Maejo University, Chat318@hotmail.com

This study aims to explore marketing factors affecting buying orchid decision of consumers in the Northern Part of Thailand, namely, from Chiang Mai, Chiang Rai, Tak, and Pitsanulok. Data collection was done during October 1st 2016 to September 30th 2017. Samples were randomly selected by dividing to 120 samples from each province. Data analysis was frequency, and percentage and then translated into 5 levels starting from least agreed to most agreed. Results show that the majority of respondents were consumers with the age of 35-44 years old, female, self-employed, 20,001-30,000 baht per month income. In addition, they reside at home and married. Analyzing on their level of marketing mix factors; it is found that they prefer sympodial orchids in the species of Monopodial. They normally make the purchase from orchid market near fresh market or at orchid market. They don't have regular shops

195 Is It Time To Rethink The Marketing Mix?

Bijal Mehta, Ahmedabad University, bijal.mehta@ahduni.edu.in

The field of marketing has witnessed major changes in recent years. Since more than a decade academics and practitioners have witnessed significant transformations in the field. Technology and the internet have made possible faster connections, higher degree of collaborations, and they challenge the conventional ways of doing things in the domain. Pace is the speed at which one can do a task. Today's pace impacts every other marketing element and has changed the way businesses in general and the marketing mix activities in particular can be conducted. With the advent of technology, time is saved in product development. Pricing has become dynamic and quickly comparable. Distribution place penetration has become faster and reach of promotions has increased in lesser time. SSTs (Self Service Technologies) have enabled speedier execution of tasks that were earlier performed by people. Physical evidence is as much online as offline. Several processes have become shorter and are happening in real-time. This conceptual research looks at the changes coming about on each of the marketing mix elements due to internet and technology and proposes that for a firm to be successful it must take into account a New PACE and must incorporate the same in its strategic marketing.

196 Customer Relationship in B2B Flexible Packaging Industry in Bangladesh

Bacchu Kumar Das, Chitkara Business School, Chitkara University, Punjab, India, sandhir.sharma31@gmail.com Sandhir Sharma, Chitkara Business School, Chitkara University, Punjab, India, sandhir@chitkara.edu.in

Relationship marketing is an important factor which helps in cultivating better relationships with the clients and it also aids in fostering customer attention towards business's products and services (Choudhury & Harrigan, 2014). The present research is conducted in Bangladesh in order to identify the importance and benefits associated with customer relationship management and its contribution in maintaining customer retention and loyalty. Purposive sampling was used to collect the data through personal interview methods. Out of 20 dealers in Bangladesh, 19 companies responded for the study. The study found that there is a significant importance of relationship marketing in B2B industry. Literature found that studies on importance of customer building do not speak on the perspectives of company heads and department heads. The study also found that customer loyalty and retention are interdependent on each other. The study is important for B2B industry. It emphasizes on establishing the relationship and importance of customer relationship management

205 AI in Predictive Analytics

Annette Arun, St. Josephs College, annette.christinal@gmail.com Michael Sammanasu, St. Josephs College, michaelssammanasu@jim.ac.in

Expectation is blasting. It rehashes ventures and runs the world. To an ever increasing extent, prescient examination (PA) drives business, fabricating, human services, government, and law requirement. In these circles, associations work all the more successfully by method for anticipating conduct – i.e., the result for every individual client, worker, patient, voter, and suspect. The strength of forecast is articulated – as long as the expectations are superior to speculating. This renders prescient examination authentic. Forecast appears to resist a law of nature. Prescient investigation battles chance, help deals, cuts costs, braces human services, streamlines producing, overcomes spam, toughens wrongdoing battling, enhances informal communities, and wins decisions. Expectation is control. Huge business verifies an amazing aggressive fortress by anticipating the future fate and estimation of individual resources. Constrained to develop and pushed to the standard, prescient innovation is typical and impacts everybody, consistently. It impacts your encounters in imperceptible ways as you drive, shop, ponder, vote, see the specialist, impart, stare at the TV, acquire, get, or even take. The most compelling and profitable accomplishments of modernized forecast, and the two things that make it conceivable: the general population behind it, and the interesting science and forces it.

207 Important of Project Management Implications in Construction Industry Projects

Mamoon Atout, Dubai electricity and water authority, mmmatout@hotmail.com

Successful project management in construction projects requires a wide range of qualified project team managed by professional projects managers because it is a part of the project success. Delivering projects within the budget on time require certain types of skills that project managers should have. In addition to that certain type of processes can be adopted by the project manager which are project management processes initiating, planning, executing, monitoring and control, and closing. The main objective of this research is to find out the effect of implementing project management processes on handing over the project on time and how these processes can help and support him in communicating with project stakeholders to resolve conflicts, problems, making the decision, managing the time, controlling the cost, adhering the regulation of health and safety during phases of construction project. Meantime the research has investigated the necessity of practical approaches of project management that must be adopted by the project team to ensure that project will be delivered on time. Project management success depends on understanding the analysis of project process that comes through continuous positive horizontal and vertical relationship between project manager, his team, and project stakeholder starting from commencement date till completion.

214 4P's Marketing Mix Perception of Orchid Buyers in the Northern Part of Thailand

*Ayooth Yooyen, Maejo University, Ayooth@hotmail.com Manawin
Songkroh, Maejo University, manawin@live.com Chat Chuchuen, Maejo
University, Chat318@hotmail.com*

This study aims to explore marketing factors affecting buying orchid decision of consumers in the Northern Part of Thailand, namely, from Chiang Mai, Chiang Rai, Tak, and Pitsanulok. Data collection was done during October 1st 2016 to September 30th 2017. Samples were randomly selected by dividing to 120 samples from each province. Data analysis was frequency, and percentage and then translated into 5 levels starting from least agreed to most agreed. Results show that the majority of respondents were consumers with the age of 35-44 years old, female, self-employed, 20,001-30,000 baht per month income. In addition, they reside at home and married. Analyzing on their level of marketing mix factors; it is found that all four marketing mix, namely, place, price, products and promotion were in 'strongly agreed'; they prefer sympodial orchids in the species of Monopodial. They normally make the purchase from orchid market near fresh market or at orchid market. They don't have regular shops. The satisfactory level is high after they have made the purchase. The result of the study is in accordance with the previous studies by others.

189 Monetary Transmission through Interest Rate Channel: A Case Study of India

*Ramaswamy Nandagopal, XIME, Kochi, director.nandagopal@gmail.com Aparna
Vishnubhatla, Xime, Kochi, aparna.vishnubhatla@gmail.com*

In any developing economy, it is very important to intervene through various measures for a conducive economic environment for industry growth. The Reserve Bank of India plays a pivotal role through various monetary measures in order to stimulate economic growth. One such measure is the monetary policy action through changes in interest rates. However, the interest rate is not the only channel through which RBI tries to stabilize the economy. Also, the scenario for many years is not as favorable as expected. RBI has been resorting to various methods and measures in order to bring the process of monetary transmission to its full potential. Taking RBI as one of the sources of funds and the interbank market and term deposits accepted from the public as the two other sources, it is necessary to understand the impact and the level of causation of lending rate based on these rates. If there are any gaps, it is important to determine the reasons for such gaps and necessary action that are to be taken subsequently

210A Study on Consumer Perception towards Big Basket in Ahmedabad Region

*Neha Upadhyay, GUJARAT TECHNOLOGICAL UNIVERSITY,
nehaupadhyay1106@gmail.com*

As the e-commerce sector is growing in the economy, we can see its presence and impact on various segments. E-commerce has eased the way business transactions are carried out. E-grocery is emerging as an exceedingly huge approach. The Researcher has administered the cross sectional survey in Ahmedabad city and collected the data from the respondents who are availing the services of Big Basket. Structured Questionnaire has been applied and targeted to those clusters where the consumers are availing such services. A sample size of 416 respondents are targeted from the various areas of Ahmedabad like Science City, Judges Bungalow, South Bopal, Shahibaug, Maninagar, Godrej Garden City, Satellite, Prahladnagar and Jodhpur. The study tries to focus on the categorical variables like gender, age, occupation, income, education and qualification and various questions related to purchase behaviour. The researcher also focuses on understanding the opinion of consumers with respect to perceived price, perceived quality, perceived level of services and perceived benefits. Attitude Likert Scale has been applied to understand the intensity of big basket online consumers on different statements framed within the questionnaire. Researcher also considers dependent variable as an overall outcome of the above mentioned independent variables.

211 Internal Rate of Return of Selected SET Stock in 2019 *Manawin Songkroh, Maejo University, manawin@live.com Chat Chuchuen, Maejo University, Chat318@hotmail.com Ayooth Yooyen, Maejo University, Ayooth@hotmail.com Sirikul Tulasombat, Maejo University, Sirikul_t@hotmail.com*

This study aims to calculate the internal rate of returns of SET valued stock. Valued investing requires long-term period which ignores the fluctuations of stock price in the short-run. Stocks selected to be calculated are based on the previous study of the same authors- who has applied Buffeteology in investing and has been fascinated by this investing approach. Therefore, the population of the study are all SET registered stocks and then screened out by looking for the upward trend in ROE and EPS. The growth of EPS has been used in predicting the future price and therefore, the internal rate of returns. By applying this method, investors would foresee the internal rate of returns they will have in the next 10 years, namely to 2029- under the assumption that the business will be as competitive like in the past. The results would be beneficial to investors before making final investing decision to their portfolio

212 Stock Valuation by Applying Warren, Fisher and Gordon's Method of Selected SET Stocks in 2019

Manawin Songkroh, Maejo University, manawin@live.com Ayooth Yooyen, Maejo University, Ayooth@hotmail.com Sirikul Tulasombat, Maejo University, Sirikul_t@hotmail.com Chat Chuchuen, Maejo University, Chat318@hotmail.com

This study aims to qualitatively analysis selected SET stocks in 2019 as per to Fisher's method. Fisher's method has focused on the qualitative side but partly on quantitative side. The management and marketing perspective were vital in the analysis as it has been evident that only quantitative analysis is not enough. The population of the study were selected SET stocks, from the quantitatively-competitive stocks as per to Buffeteology. It has found that quantitatively good stock sometimes doesn't match with qualitatively good stocks as per to Fisher. The result of the research would assist the investors making prudent judgment in investing in SET

215 Beyond Cash-ins and Cash-out: A Way Forward for Inclusive Banking through Business Correspondent Model

Arun Kumar Vaish, BITS-Pilani, akvaish@pilani.bits-pilani.ac.in

The purpose of this paper is to examine the approach adopted by Indian Banking Industry towards financial inclusion and evaluate the viability of each model facilitating inclusion. The paper is extended to critically evaluate the indirect benefits brought to the banking industry with financial inclusion and discusses the future of banking industry i.e. the way banking is going to shape up in future. An exploratory study performed in six districts of Rajasthan (India), about consumer acceptance of alternate channels for banking/payment services is conducted. The paper examines both consumer related factors that may affect the acceptance of new product (such as complexity, perceived risk, and relative advantage) as well as organizational factors such as marketing effort. The results suggest that it not only reduces operational cost to the bank, but also leads to higher levels of customer satisfaction due time and cost convenience offered to them. The paper talks about how the transactions points are started catering other needs of society in terms of saving and insurance products and discusses about the future prospects through an analysis of secondary data.



Participant receiving Best Paper Award

ACKNOWLEDGEMENTS

Participants from different countries and Chitkara University, India offered their services in successfully organizing the respective editions of the conference. Some of the participants also helped us by reading drafts of the final papers and gave suggestions on improvements and corrections in the formatting of the papers. Name of the volunteers are Songkroh Maejo, Bacchu Kumar Das, Bilal Mehta, Suchithra Nimeshi