

ICMIS-19

International Conference on
Management and Information Systems

September 29-30, 2019

Bangkok



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Ramaswamy Nandgopal
Xavier Institute of Management and Entrepreneurship

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**INAUGURAL
SESSION**

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.

**CONTRIBUTED
PAPERS**

Session 1B
29 Sep 2019 11:10-12:50
Session Chair: Dr. Sandhir Sharma

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

Sachin Napate, Dr.D.Y.Patil B-School, sachinapate@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

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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

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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.

WORKSHOP
29 Sep 2019 1:30-3:00
Session Chair: Dr. Ramaswamy Nandagopal

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”.

Dr. Suryavanshi is a senior academician, who has handled several leadership responsibilities, that of ‘Vice Chancellor, Director, Dean and Senior Professor’. At present, he is ‘Director – Amity Business School & Head- Executive Education’, Amity University Mumbai. He comes with a strong corporate background, having domain experience in marketing and social finance led entrepreneurship, specifically development areas.

Dr. Bijal Mehta is presently Assistant Professor with the Ahmedabad University and is an experienced academician and researcher with more than 17 years in industry and academia. She has extensive experience in teaching through the case method and has published case studies across the management domain with keen focus on marketing. Her brief profile is accessible at <https://ahduni.edu.in/amsom/faculty/bijal-mehta>

Session 1D
29 Sep 2019 3:20-5:00
Session Chair: Dr. Neeraj Pandey

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 were 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
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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

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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 resides 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.

Session 2A
30 Sep 2019 9:00-10:40
Session Chair: Dr. A K S Suryavanshi

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, 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 P PACE and must incorporate the same in its strategic marketing.

196 Customer Relationship in B2B Flexible Packaging Industry in Bangladesh

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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

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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

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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

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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 resides 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.

Session 2B
30 Sep 2019 11:00-12:40
Session Chair: Dr. Meera Kulkarni

189 Monetary Transmission through Interest Rate Channel: A Case Study of India
Ramaswamy Nandagopal, XIME, Kochi, director.nandagopal@gmail.com
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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.

210 A Study on Consumer Perception towards Big Basket in Ahmedabad Region
Neha Upadhyay, GUJARAT TECHNOLOGICAL UNIVERSITY,
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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 administrated 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

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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

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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

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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.

VIDEO PRESENTATION

158 Is Performance Management System a Key Driver for Performance Excellence?

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“Stop rating us on bell curve”! This is the voice of all employees across the organizations. Employees never ever want their performance to be managed but want a real-time feedback mechanism. Digging out the history to punish the non-performances is a worn out method of performance appraisal. Performance management system is a tool for assessment and encouraging employees to perform. A lot of literature on performance management system is already published stating the methods and ways of assessment, award, reward system but the intent here is to study the performance management system as a key driver for employee motivation of performance excellence. This study is based on the data collected from the personal interviews of the HR professionals dealing with performance management system.

159 Impact Assessment of Performance Management System - Intellectual Asset Management

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People are intellectual assets and the success of any organization depends largely on how the people are valued. Performance management system is the very manifestation of the effective intellectual asset management in the organization. The purpose of this article is to understand the performance management system and its impact on the employee performance. This study is based on research data of 416 working professionals from telecommunication companies in India. We propose a three step model indicating the interrelationships of the three components of the performance management system viz. Design, Execution and Motivation. Latent factors responsible for the employee performance motivation to perform because of performance management system are identified and the model based on these factors and their relationships is established using multinomial logistics regression.

160 Selection of the Airline Company from the Customer Perspective - Using the AHP - Analytic Hierarchy Method in the Evaluation of the Criteria

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Marcelo T Okano, CEETEPS and FGV-EAESP, marcelo.okano@cps.sp.gov.br

In this study we will apply the AHP - Analytic Hierarchy Process method in order to evaluate five criteria that can influence the choice of an air operator from the viewpoint of the customer in Brazil. The five criteria considered by means of which due weights will be assigned and classified according to the impact on the choice of the customer will be: the tariffs applied by the airlines, the number of complaints, the average response time for complaints against companies, the number of flights cancelled and the customer satisfaction index.

161 The Digital Transformation (DT) in the Understanding of the Users

Marcelo T Okano, CEETEPS and FGV-EAESP, marcelo.okano@cps.sp.gov.br

The concept of digital transformation is reaching out to all kinds of people and organizations, but their understanding is still small. Because of this, we asked the 254 computer users what they understood of transformation and seven related dimensions.

178 Management Role in Promoting Individual Readiness for Change

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Nasreen Khan, SZABIST University, nasreen@szabist.ac.ae

Individual Readiness for change (IRFC) is of critical concern for all organizations. Market dynamism has made change as a necessity. Very limited empirical studies are conducted in this area in the UAE. Therefore, this study aims to explore the management role in promoting IRFC in the Automotive Industry in the UAE. This study examines the level of employees' readiness using Armenaki's Perceptions Model. Data was collected using online survey from 180 full-time employees at a company with an ongoing change. The findings of the study show positive employees perceptions of IRFC. Self-efficacy was found to be the most important perception that influences IRFC in the automotive industry in the UAE. The findings of this research study provide guidelines for managers in order to increase IRFC. Techniques recommended by the researchers aim to enhance employees' perceptions towards self-efficacy, personal benefit, discrepancy, appropriateness, and principal support which in return will influence the success of the change plan.

206 Does Demographic Factor Affect Loyalty Program: A Case of Switz Foods Pvt Ltd.

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In recent times, the bakery industries are one of the major industrial contributor for stabilising and regulating economy at a global level. Having galactic potential in the bakery industry, it is very essential to acquire latest information of blooming opportunities, weaknesses of competitors and threats, most likely to influence the present performance of

the company. The loyalty programmes implementation is also one of the sensational buzz in the market which helps in grabbing a large market share and customer retention. It has a strong psychological impact on customers. This paper focuses to explain the influence of Loyalty programme on repeat purchase of products by customers, in the bakery industry where 1,000 customers filled the questionnaire. The study also explores potential of loyalty programme along with awareness of loyalty programme and the entitlement of loyalty programme to customers. The researchers have used various factors such as entitlement of customers for loyalty programme, their frequency of visit along with usage of loyalty programme. The researchers have used Chi-square test to analyse the data and test hypothesis using SPSS 22 version. The specificity of study is for bakery industry in Kolkata, which could be considered as the limitations of this research work.

**ABSENTIA
PAPERS**

171 Decision Support System for Evaluating Synergy Real Options in M&A
Jani Kinnunen, Åbo Akademi, jpkinnunen@gmail.com
Irina Georgescu, The Bucharest University Of Economic Studies,
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Earnings-enhancing and cost-reduction synergies can be framed as real options in mergers and acquisitions. An acquirer may also acquire non-core businesses, which are evaluated as abandonment options. This paper presents how probabilistic and fuzzy real options models can be applied to M&A synergies in a comparative manner and builds a decision support system on this framework. The DSS is written with R the code being presented to help apply and integrate it with other corporate development software. Numerical illustrations are used for creating cash-flow scenarios, simulations, fitting relevant distribution types, and presenting comparative real option evaluation results utilizing interactive dashboards.

172 Effect of Customer Experience in Business and Financial Performance of Banks
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Providing excellent customer service to customers in all aspects will be a challenging task. Excellent customer service leads to customer experience creation, which will affect customer satisfaction and loyalty. Nowadays, researchers focus on the concept of customer experience in Indian banks, which has a significant customer base. The purpose of this paper is to develop a conceptual framework between customer experience and business & financial performance. The customer experience index (CEI) is adapted for this study. The propositions are developed to understand the cause and effect relationship of customer experience in business and financial performance of the Indian banks.

173 Recent Trends and Innovation in Business and Society through Blockchain Technology
Sobha G V, NATIONAL INSTITUTE OF TECHNOLOGY, TRICHY,
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Sridevi P, National Institute Of Technology, psridevi@nitt.edu

One of the most discussed disruptive innovations is the distributed database technology referred to as blockchain. The purpose of the paper is to provide insight about conceptual framework of block chain technology and its characteristics, various usecases of blockchain, opportunities & risks involved, which enhance the business models in the era of big data analytics and few ideas on future scope of research. It follows a literature review methodology to provide a complete view of the blockchain concept. Few usecases like

trading, payments, smart contracts, health care and e-governance will help industry to explore and implement the technology.

177 Brand and Human Relationship

*Ashish Sharma, University Institute of Management, R.D University,
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The brand is the part of life. The brand plays important connectivity. They have acquired the place in life. The life and brand goes together. When we take birth brands are there. When we grow brands are there. The Indians have valued the brand as family member. The brands are elder than our elders and they valued more than functional value. Paper will focus life relationship with brand.

179 Digitalization - A Trend in Human Life

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Digitalization at its simplest means the conversion of Analogue information into Digital information. As Digitization capabilities extend, virtually every aspect of life is captured and stored in some digital form, and we move closer towards the networked interconnection of everyday objects. The impact of this is a real-time global exchange of information between multiple connected devices (fixed and mobile). Becoming a Digital Organization will require New Leadership Skills combined with Connecting People, Processes, Data, and things. Every Country, City, Industry and Business is becoming digital to leverage the unprecedented opportunities brought about by the Internet of Everything. Example of Technology are Location Based Services, QR Coding, Augmented Reality, Electronic Paper. Importance of Digitalization are : (1) Improve the Efficiency of Business Processes, Consistency, and Quality worldwide. □ Integrating a Conventional Digitalized Records System. (2) Improve accessibility and facilitate better Information Exchange worldwide (3) Increase response time and customer service anywhere in the world (4) Reduce Costs (5) Ability to take advantage of analytics □ Help with the Flexibility of Staff (6) Improvement Plan for Business Continuity

184 Factors Influencing Students' Career Intention in Hospitality Industry: A Review

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The conscious plans to join a field or not constitutes the individual's career intention. Hospitality is an industry with swift pace in growth and its skilled manpower demand is

never ending which has to be fulfilled by the undergraduate students in hospitality. Previous researches have revealed that not all students were willing to join the industry for various reasons. A total of 35 research papers were reviewed in an attempt to explore the influence of self efficacy and internship experience on the intention of students to join the industry.

185 A Study on Venture Capital “the Gift for Entrepreneurs” in Indian Context

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Venture Capital is not an old concept as its existence is far long back from a century. During middle of 20th century the world witnessed many boom and bust cycles resulting into the birth of the concept Venture Capital. Prior to this period, entrepreneurial ventures were financed through credit instead of equity. Venture Capital refers to the risk capital taking the form of share capital in the business firm along with the knowledge supplied to the growing entities. As compared to India, in USA and UK, Venture Capital perspective scans much wider horizon. In India, the 2nd highest populated country of the world consisting of approximately 65% of the population below 25 years age group can be identified as upcoming entrepreneurs. The objective of the research is to identify the knowledge about the concept of Venture Capital amongst the Indian Youths. Personal interviews resulted in the findings that Indian youths are having inadequate knowledge and many times unaware about Venture Capital. Research Methodology used is primary random survey with one to one conversation, resulting into the findings. The study is helpful for youths, government and venture Capitalist along with young entrepreneurs to avail the benefits of Venture Capital.

191 Gandhian Principles Influencing Corporate Social Responsibility

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Mahatma Gandhi recognized and adored as Father of the nation India was powerful in his thoughts, words and actions. His principles can help nations and organizations overcome the barriers to true success. India has been undergoing several economic problems that need solutions. In the year that the world celebrates Gandhi’s 150 years it is time to review how his principles can be adapted by Indian corporates. Especially with CSR made regulatory requirement of select companies. Corporates have the power to transform the society with their financial and managerial power. The paper attempts to see the relevance of Gandhian thoughts and principles for the emerging managers who will manage the corporates in the future. A sample size of 100 MBA/PGDM students from about 20 states of India studied to verify how they relate Gandhian thoughts and principles to CSR of Indian corporates.

192 Security Identity and Access Exploitation in Public Cloud

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On July 28, 2019, Capital One was hacked with approximately 100 million people in the United States and 6 million more in Canada are affected, the company said, with about 140,000 Social Security numbers, 1 million Canadian Social Insurance numbers and 80,000 bank account numbers compromised. In public cloud services such as AWS, Google or Microsoft Azure, authorization is governed by the Identity and Access Management (IAM) service. Unfortunately, as most software configuration goes, there is ample opportunity for misconfigurations that result in security vulnerabilities. As it pertains to IAM, this typically manifests as privilege escalation. However, in some cases, it can result in something as severe as unauthorized account access. In this paper, we will cover general classes of IAM exploitation and privilege escalation techniques. While IAM exploitation requires some form of credentials in most cases. In other cases, some alternative information may be required, such as an account ID or an ARN which hackers use to gain access.

198 Novel Approach in Managing International Business: B2X Business Transaction - A Romanian Experience

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In the context of global concern related to the “green issues” in general, and water saving in particular, this paper presents the case of a German company (member of an international group) – active on the Romanian market of water saving services. This company sells its products to a market sensitive to the current green issues: this is efficient water consumption management – mainly for domestic use (from drinkable to heating water), which may have an indirect impact on natural environment. The company sells both goods (high-tech water and heating metering equipment) and associated services. Amid complexity of managing its international business (the company sells its products in two dozen countries spread on three continents), the company – as well as its sales and marketing department – face the challenge of solving a kind of marketing dilemma: should the marketing effort and selling process be focused on individuals (B2C) or to legally registered associations of condominium owners (B2B) – as the products are used by individuals, and the service contracts are negotiated with and buying decisions are made by the condominium administrators (property managers). Research methodology includes both secondary and primary research. Significant literature is surveyed and some marketing peculiarities in an industry with environment impact are emphasized.

201 Assessing the Risk of Insolvency: An Empirical Analysis using Altman Z-score Bankruptcy Model

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Risk of insolvency, i.e., bankruptcy often haunts investors and numerous attempts have been made to assess the risk of insolvency of manufacturing companies. Early detection of signs of impending insolvency would help the directors take possible remedial actions to avoid the disaster. Altman Z-score bankruptcy model was used in this study to assess the likelihood of insolvency of manufacturing companies in the context of emerging economies, such as Bangladesh. An empirical analysis was carried out using data from 96 companies listed at the Dhaka Stock Exchange (DSE) and the companies were categorized into safe, grey, & distress zones on the basis of Altman Z-score. A total of 48 companies were found to be in safe zone while 29 were in distress zone keeping the rest 19 in grey zone. Later the likelihood of insolvency was expressed as an econometric function of company specific variables. Findings are likely to benefit in better diagnose the financial well-being of the company and contribute to improved corporate governance practices.

202 Likelihood of a Company's Manipulation of Its Financial Statement: An Empirical Analysis Using Beneish M-score model

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Manipulation of financial statements entails the intentional and often ill-motivated manoeuvring of financial records towards a pre-determined target. In such cases, motivations include achieving budgetary targets and rewarding senior managers with generous rewards. In this backdrop, the concerned board of directors is looking for improved surveillance techniques to better prevent and/or, detect and investigate possible financial frauds. In their quest for proactive approach against manipulation of financial statements, the board of directors look for warning signs and this paper provides a profile of a company that is likely to manipulate its financial statements. In this study, data from 2016-2017 financial reports were utilized that correspond to 105 companies, excluding banks and non-banking financial institutions, listed at the Dhaka Stock Exchange (DSE) and the likelihood of accounting manipulation was quantified applying Beneish M-score model. It revealed that the maximum M-score was 7.06 and the minimum was -8.98, where higher scores indicate increased likelihood of accounting manipulation. Twenty five companies were found to be suspected of accounting manipulation and a logistic model was developed to relate the likelihood of accounting manipulation to several company specific variables that were not explicitly considered in the Beneish M-score model.

203 How Sustainable the Social Business Model is?: An Exploratory Study

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Social business is arguably a new phenomenon in strengthening communities by solving social problems. Social businesses are often mixed up with charitable foundations and non-governmental organizations (NGO). Despite few similarities, the models are quite different and it is argued that social businesses offer a better sustainable solution to poverty alleviation compared to charitable foundations and NGOs. This paper presents an exploratory study on how to assess sustainability of the social business model. The chosen case was the social business model followed by JITA Social Business Bangladesh Ltd. that became operational under the auspices of CARE Bangladesh. Sustainability was assessed from social, environmental, and economic perspectives with special emphasis on economic perspective. The findings paint a rather bleak scenario of the prospects of current social business model, which is still evolving. Nevertheless, the findings should help the social business enthusiasts in assessing the challenges to sustainability and finding out solutions thereby.

204 Business Models Available to Tap Solar Power in Tamil Nadu, India - An Analysis

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The Indian renewable energy sector in general and solar power in particular have seen significant growth over the last two decades with promotional policies from the Government of India. This has become the need of the hour considering the climate change effects, depletion of natural resources and ever increasing demand for power consumption needs. The Indian state of Tamil Nadu is no exception and has been continuously striving hard for devising and implementing new policies to achieve the RE goals set by the union government. It also becomes imperative to understand the various power consumption categories in Tamil Nadu and to analyse the suitability of consuming solar power in order to match their consumption pattern and also to understand policies of the state towards solar power generation failing which the solar power capacity addition planned for the next decade in the state of Tamil Nadu will remain a distant dream. It is necessary to analyse the shortcomings in the statutory solar policies and to provide feedback to the various statutory bodies and nodal agencies. Such studies will only enable the government to frame suitable policies and also will make the consumers aware of the best ways and business models available to tap the abundant solar energy.

International Conference on Management and Information Systems Bangkok (Thailand)

September 29, 2019 (Sunday)

9:30-10:00	1A		1B		1C		1D
	10:00-10:50		11:10-12:50		1:30-3:00		3:20-5:00
Registration	Inauguration Keynote Speaker Dr. Ramaswamy Nandgopal	Tea Break	154, 166, 167, 169, 186	Lunch	Workshop Dr. AKS Suryavanshi & Dr. Bijal Mehta	Tea Break	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			

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