

**CONTRIBUTED
PAPERS**

Session: FA
September 18, 2015 (Friday) 12:00 - 1:00
Session Chair: Timira Shukla

5021 Financial Inclusion: An Empirical Study of Banking Products

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Financial inclusion of the entire population is an important vehicle for development in a country. The number of financially excluded people in a developing country like India is much higher than many developed countries in spite of the several initiatives taken by the Government of India. For the rising middle class in the towns and villages investment in banking products is not a default choice. A preliminary investigation has been carried out in one such district in India pertaining to the banking products. The study is exploratory and analytical in nature.

5027 DSS for Gap Analysis of the Motivational Preferences of Employees and Employer

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The paper conceptualizes the design of DSS to identify the gap between the motivational preferences of employees and employers. The input for the system is based on two parameters rank and weight given by each employee and employer for the motivational strategies implemented in their company. The gap analysis is performed using the statistical measures based on the grouping of employees and employers on different demographics. The system will help HR managers to formulate the motivational strategies which minimize the gap between employees and employers preferences. The web based DSS will be able to incorporate change dynamics.

5048 Perception of the Role and Responsibilities of CIOs in Japan

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This paper presents a framework and an empirical analysis for the survey data from 258 Japanese companies to understand their perceptions about CIOs in relationships with business strategy, IT strategy, IT-business alignment, and infrastructure. The results of the research model using SEM show that there are significant, very strong positive relationships between CIOs and those factors; IT strategy, IT-business alignment, and infrastructure. However, here is a significant, very strong negative relationship between CIOs and business strategy. Closing the gap to engage more CIOs in strategy discussions could deliver business benefits and address concerns over IT effectiveness.

Session: FB
September 18, 2015 (Friday) 2:00 - 3:00
Session Chair: Preeti Singh

5014 The Ever-increasing Demand for Soft Skills at Work Place: A Study on IT Professionals' Perspectives

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Whether it is a job in industry or government, a perfect blend of technical and soft skills is what distinguishes people from the rest of their colleagues. With the pervasive impact of global economy, a sea-change has come about in the work –ambience. Among the cluster of skills that cater to this changing scenario, personality and soft skills are playing a major role. This paper presents the results of the survey conducted to understand the importance and requirements of soft skills in the IT industry and also the causes behind the lack of soft skills in students.

5016 Cognitive Distraction, Hand Preference and Accidents in the Workplace

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Left and mixed- handed people tend to have shorter life spans compared to right handers as they have to continually adjust to a right fit world. The perils of adjusting to a right fit world are also found in the workplace. The ergonomics of the workplace, the design of the machinery all favor the use of the right hand. The present research attempts to explore the role of 'cognitive distraction' as a contributing factor in this interaction between hand preference and accidents in the workplace.

5018 Digital Technology: Issues and Challenges for Management Education in India

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Digital technology is a vision of India. Management education requires multi-tasking, assimilating lot of information, good communication, high quality writing skills and vast general knowledge in a short span of time. This paper is an empirical study of 100 students and contributes to focus on issues and challenges of digital technology for management education. How does digital technology empower management students towards holistic education for training and development? Does it bridge the gap between classroom and self-learning? It discusses some pertinent issues and concerns in digital technology and its impact in the current management educational scenario in India.

Session: FC
September 18, 2015 (Friday) 3:30 - 4:30
Session Chair: Shalini Khandelwal

1504 Big Bank and New Banks: Challenges and Opportunities in Indian Banking System
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Indian Banking and Financial System is on the verge of witnessing the revolutionary change with the twin challenges of Big Bank – mergers and consolidations of Public Sector Banks and opportunities for the New Private Bank promises to bring more healthy competition among the bank to provide superior customer services as well as achieve the vision of Financial Vision. This research case study attempts to analyze in details the advantages and merits of these two positive challenges as well as opportunities of Big Bank and New banks taking Indian Banking System to global heights.

1509 Browsing Your Voice: Review Paper
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Need of browser can be described as a browser which is using speech base interface Visual browser are very common these days Visual browser is not always practical especially for the visually impaired persons In the voice browsers the command input and the delivery of web contents are entirely in voice. This paper presents general overview of voice browser business aspects still the voice browsers are not very common in use still the research work is going on.

1513 Determinants of Customer's Repurchases Intention in Indian Online Retail Context
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India's online retail industry has grown at a compounded annual growth rate of about 50 per cent in last five years So it is important for online retailers in India to have a good understanding of and their target customers With a good understanding of their target customers these online retailers will able to develop more effective online retail operations that meet the requirements of customers The aim of this study is to examine the relationship between service quality and perceived value on customer repurchase intentions in Indian retail online context with mediating variables such as satisfaction and loyalty.

Session: SA
September 19, 2015 (Saturday) 11:00 - 1:00
Session Chair: Irfan Ahmed

1503 Pradhan Mantra Jan Dhan Yojana (PMJDY) Mission 100 % Indian Financial Inclusion

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Even after 68 years of independence around ten crore households are not connected with banking Bringing every household within the grasp of the banking system there has been an ongoing process started a decade ago However the present Indian government has packaged it in a mission mode and made it an achievable target In order to reduce the degree of financial untouchability the new government has come up with a big bang action plan which is popularly known as Pradhan Mantri Jan-Dhan Yojana.

5022 Entrepreneurship and Ethics – Escalator to Indian Economic Excellence

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Experience in emerging economies has shown that the economic excellence is a vital part of the restructuring desirable to progress from a command economy to a social market economy. Much of the literature links ethics and entrepreneurship at the micro level. Entrepreneur, with interest in ethical dilemmas may be relevant to new venture setting, although some work looks at the organizational dynamics of new ventures, and the impact on ethical behavior at the firm level. This stream of research asks how entrepreneurs make ethical decisions. Further emphasizes on ethical dilemmas arising from entrepreneurship, and impact of innovation on entrepreneurial ethics.

5026 Product Crisis and Management: A Cross-National Analysis of Recent Cases

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Product crises arise in the lives of businesses when products' deficiencies come to the fore and negative media, regulator and public attention is focused upon the product and its manufacturer. Through the use of crisis literature, this paper seeks to understand crises faced by two manufacturers in different global settings in 2015, and the firms' responses. Lessons from the management of product crises are derived for business, and research questions regarding the conduct and responsibilities of global enterprises are offered.

5032 Regression Analysis of IPO Underpricing in Japanese Stock Market
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In this paper, I conducted an examination of determinants of IPO underpricing, using multivariate regression analysis. The dependent variable in the regression is the first-day returns, in percent, on IPOs in 2010 to 2014 sample at the Japanese stock markets. The independent variables include continuous and dummy variables expressing firms' characteristics such as financial status and offering characteristics. The regression equation was estimated using more than 200 observations the number of IPOs for which data was available for all variables. I focus on the coefficient of a dummy variable to know efficiency and equilibrium in competition between the listing markets.

5034 The Impact of Self-Efficacy, Need for Achievement and Demographic Variables on Management Students' Perception Regarding Web Based Learning Resources
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The increasing popularity of computers and computer networks has facilitated the use of Web Based Learning Resources (WBLR) in education. Numerous studies have found that student engagement with learning was higher when using a WBLR system than when using traditional models of learning. The students' perception regarding these resources may vary depending on variety of demographic, personality and situational variables. The present study is an attempt to investigate the impact of demographic variables of age, gender, graduation, rural/urban background and personality variables of self-efficacy and need for achievement on management students' perception regarding Web Based Learning Resources.

5049 If Warren Buffett Assess Thai Stock in 2015!
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There are 729 stocks in Securities Exchange of Thailand (SET) as of September 1st, 2015. When applying Buffet's method to sieve out the stocks (Hagstrom, 2014), it is found that there are only 10 stocks that is considered to be good stocks- which shows sustainable growth of EPS and ROE. Those stocks are ADVANC, ASK, ASP, BBL, BEC, BIGC, CSC, Δ , INTUCH, AND KW. This was the first part of analysis in selecting good stocks. Financial indicators then were used to calculate the intrinsic value and it is found that there are 5 stocks showing buying opportunities which are ASK, ASP, BBL, BEC and BIGC. However, there are only 2 stocks- BBL and BEC, showing high degree of margin of safety, 24.03% and 29.94%. As suggested by Buffett and Graham, the 25% margin of safety is recommended as the lower number represents less opportunities in making profits for capital gains. Investors should wait for buying opportunities if stock prices from this group has fallen to the 25% margin of safety point. Or if they eager to invest now, BEC and BBL are highly recommended in their portfolio.