

Indexed Journal
Refereed Journal
Peer Reviewed Journal

www.managejournal.com
ISSN: 2455-1627

Volume: 10

Issue: 6

Year: 2024

International Journal of Commerce and Management Research





International Journal of Commerce and Management Research

Indexed Journal, Refereed Journal, Peer Reviewed Journal

ISSN: 2455-1627

Publication Certificate

This certificate confirms that **Yusuf Rombe M Allo** has published article titled **Risk management of using online loan start-ups in Javanese Christian church Congregations Bekasi West Region.**

Details of Published Article as follow:

Volume : **10**
Issue : **6**
Year : **2024**
Page Number : **1-6**
Reference No. : **10128**
Published Date : **2 Nov, 2024**



Nilesh

Regards

International Journal of Commerce and Management Research

www.managejournal.com

manage.article@gmail.com

+91-9999888671



Risk management of using online loan start-ups in Javanese Christian church Congregations Bekasi West Region

Yusuf Rombe M Allo^{1*}, Edison Siregar¹, Lenny Panggabean²

¹ Department of Vocational, Financial Analysis Study Program, Indonesian Christian University, Jakarta, Indonesia

² Department of Vocational, Tax Management Study Program, Indonesian Christian University, Jakarta, Indonesia

Abstract

The current Community Service Partner has been carried out at the Bekasi Javanese Christian Church West so that of the existing congregations, there are several congregations who are entangled with these online loans and find it difficult to repay the online loans, and not a few of the congregations end up in contact with debt collector officers. With conditions like this, it is deemed necessary to educate about pinjol star-ups. Globalization is a word that we often hear in everyday life, both in official statements and in casual activities and conversations, technological developments cannot be avoided. This word implies a concept that is both exciting and worrying for human civilization, where psychological thinking and living patterns change over time. In today's world where more and more people are materialistic and self-centered, those who only think about life so as not to be rivaled. The Community Service Team targets the outcomes to be achieved, among others, the congregation of the Bekasi Javanese Christian Church in the Western Region understands the ins and outs of loan sharking so that they can avoid unhealthy and harmful loan sharking practices. Following the results of this Community Service, the team will make scientific papers in the form of national or international journals. The method of implementing community service activities is by using the counseling and education approach to the congregation of the Bekasi West Java Christian Church, which previously conducted a pre-test and post-test. Meanwhile, the problem faced by the Bekasi West Bekasi Javanese Christian Church congregation is that there is still a lack of understanding of the use of pinjol star-ups and their consequences.

Keywords: Literacy, education, technology, star-ups, online loans

Introduction

With the development of technology and the influx of foreign cultures into the Republic of Indonesia, it is clear that lifestyles at all levels of our society are changing. One example is the ease of getting a loan quickly from an online loan company. Start-ups in the financial services sector, including online lending (fintech), are flourishing like mushrooms in the rainy season due to the rapid advancement of technology and the high cost of living caused by a consumptive culture. In an article titled "Millennials and Gen Z Owe Rp 43 Trillion in Loans and Rp 1.4 Trillion in Bad Debts", katadata.co.id mentioned that millennials and gen Z have the highest debts or loans managed by online loan companies. It is possible that technology or fintech startups have channeled loans and absorbed by the community with a large enough amount.

This community service was carried out at the meeting hall of the Javanese Christian Bekasi West Region located in the Harapan Indah Bekasi housing area, which consists of 128 households or 412 people. Some of the congregants of the Javanese Christian Church Bekasi West Region are entangled with online loan star-up facilities and it seems that they are quite difficult to extricate themselves from the online loan trap. Thus, the Javanese Christian Church tries to partner with Universitas Kristen Indonesia to work together to educate about the benefits and risks of using online loans. The development of information and communication technology has brought significant changes in various aspects of life, including in the world of finance. The emergence of online lending services (fintech) has provided easy access for people to obtain funds. However, this convenience is also accompanied by various risks that need to be managed properly, especially for religious institutions such as the West Bekasi Javanese Christian

Church, which is often involved in various social and community development activities.

The church as a religious social institution has the responsibility to ensure that its resources are used effectively and efficiently. In an effort to support church programs, good financial management is very important. The use of assets and finances of the Bekasi West Java Christian Church used to support various church activities can be a solution, however, off-target use can bring risks that must be identified and managed properly. These risks include but are not limited to financial, reputational, and legal risks. Not many studies have examined risk management specifically in the context of the use of online loans by church institutions and individual congregations. Therefore, there is a need for research and development that focuses on identifying and mitigating risks that may be faced by the Bekasi West Java Christian Church in the use of online lending services. Through this approach, it is expected that the church can optimally utilize financial resources, while still maintaining the integrity and sustainability of its operations.

Thus, the report on the results of the Community Service aims to convey an in-depth analysis of the risk management of the use of online loans at the Bekasi West Java Christian Church and is expected to provide practical and applicable recommendations for risk management, as well as increase the understanding of all related parties of the importance of risk management in financial decision making. This community service will also contribute to the development of risk management practices in religious institutions in Indonesia, and encourage awareness of the importance of wise financial management in the context of church services.

In classifying humans based on their year of birth, humans can generally be classified into five main groups consisting of:

1. The baby boomers generation (1946- 1964)

Unlike its young-sounding name, people born in this generation were born between 1946 and 1960. It is not surprising that people born in this generation may now be grandparents, generally people born during this period were born after World War II.

2. Generation X (1965-1980)

Generation "X" or also often abbreviated as Gen X is the children of parents from the previous generation, the baby boomers. Generation X who grew up in the 60s and 80s also began to recognize new types of technology such as telephones or TVs, which did not exist in their parents' time. The children of this generation also began to develop various techno that would later be used by the next generation, such as the pager (radio dial), handy talky (HT), which is a two-way handheld communication device using radio waves.

3. Generation Y (1981-1995)

Generation Y is often referred to as millennials. The technological sophistication that began to advance in society at that time made people from this generation adept at using technology and social media. These millennials can also be said to be the generation that felt so many significant changes in technology and the economy.

4. Generation Z (1996-2010)

This generation was born in the period between 1996 and 2010 so most likely, they are currently still in school or just starting to look for work. In Indonesia, people born at the beginning of Generation Z actually experienced a monetary and political crisis in 1998. With the advancement of technology and the rapid growth of the internet, Generation Z has experienced many conveniences in terms of facilities, access and family financial stability. This generation is also called the i-generation, which is the internet generation. The positive thing is that Generation Z is growing up to be open-minded children, like diversity, like new things, think critically and want to be different or bring change.

5. Generation alpha (2011-present)

As the youngest generation, the children of this alpha generation are most likely still in elementary school or even kindergarten. Born to parents who are much more modern and economically stable, the alpha generation is a critical generation that has been overwhelmed by technology from an early age. Umam, getting to know the Baby Boomers, X, Y, Z and Alpha Generations Gramedia Blog: <https://www.gramedia.com/literacy/generation-baby-boomers-x-y-z-alpha/>.

5.1 Theoretical framework

Online lending is a financial service that allows individuals or businesses to borrow money through a digital platform without the need to meet directly with financial institutions, such as banks or financing institutions. The process is usually done through an app or website, which makes it faster and easier compared to traditional loan procedures.

How online loans work

1. Registration and application

- Borrowers fill out a registration form on the online lending platform. This form usually includes personal information, financial data, and the purpose of the loan.

2. Data verification

- After the application, the lender will verify the information provided. This may involve identity, credit history, and income checks.

3. Loan approval

- If all the information is verified and meets the criteria, the lender will approve the loan. On some platforms, this decision can be made in a short period of time, even within minutes.

4. Disbursement of funds

- Once approved, the loan funds will be disbursed to the borrower's account. The disbursement process is usually quick, often within 24 hours.

5. Repayment

- Borrowers are required to repay the loan within a predetermined period of time. Payments can be made in installments or all at once, depending on the agreed terms.

6. Interest and fees

- Online loans are usually subject to interest and administration fees. Interest rates may vary depending on the platform, loan amount, and risk profile of the borrower.

Advantages of online loans

- **Speed and convenience:** The process is quick and does not require a lot of physical documents.
- **Accessibility:** Accessible to anyone with an internet connection, including those without bank accounts.
- **Flexibility:** Various loan options that can be tailored to the borrower's needs.

Risks of online loans

- **High costs:** Higher interest rates compared to traditional loans.
- **Fraud:** Risk of unreliable loan providers.
- **Over-indebtedness:** Ease of access can cause borrowers to get trapped in a cycle of debt.

People's lives are greatly influenced by the times, especially in terms of technology. With technological advances, many social activities have become easier, such as bank needs, business needs and even personal needs can be done without leaving the house, only by using the internet network all needs can be resolved properly. Therefore, some people rely heavily on technology in their daily, social, business and financial activities. The field of finance or financial technology is currently developing very rapidly. Today, financial technology, also known as online lending, is prevalent in society from Gen Alpha to Gen Baby Boomers.

According to the National Digital Research Center (NDRC), financial technology (fintech) is innovation in the financial sector that involves non-bank financial institutions that use technology to provide services. Information technology is one way to bring bank providers closer to their customers. In addition, Bank Indonesia as the banking industry regulator has prepared a legal umbrella regarding financial technology providers as stated in article 1 number 1, 2 and 3 of Bank Indonesia Regulation Number 19/12/PBI/2017 concerning the Implementation of Financial Technology, financial technology (Fintech) is defined as:

1. Financial Technology is the use of technology in the financial system that produces new products, services, technology and/or business models and can have an impact on monetary stability, financial system stability, and/or the efficiency, smoothness, security and reliability of payment systems.
2. Financial Technology Provider is any party that organizes Financial Technology activities.
3. Payment System Service Provider is a payment system service provider as referred to in Bank Indonesia regulations governing the implementation of payment transaction processing.

With the development of technology and the influx of foreign culture, our society's lifestyle is starting to change as it becomes easier for people to get loans quickly from online loan startups. The rapid development of technology and the high cost of living due to the influence of consumer culture means that start-ups in the financial services sector, including online loans (fintech), are increasingly mushrooming like bamboo shoots in the rainy season, both legally and illegally. (R. J. Belgrado son & Widodo, H. (2019).

According to katadata.co.id, in an article entitled "Millennials and Gen Z Owe Loans of IDR 43 Trillion and Bad Credit worth IDR 1.4 Trillion", Millennials and Gen Z are said to have loan debts managed by online financial institutions. It can be said that technology startups or fintech have distributed loans and been absorbed by the public in quite large amounts.

The definition of fintech is innovation created by the financial services industry with the help of the use of technology known as fintech lending or fintech peer-to-peer lending, or information technology-based money lending and financing services (LPMUBTI) is an innovation owned by the financial sector which Of course, using advanced technology, you can use the applications available on the Playstore or website so that lenders and loan recipients don't have to bother determining a time to meet, which of course has a legal umbrella, namely Financial Services Authority Regulation (POJK) Number 77/POJK.01/2016

The characteristic of fintech is the ease of obtaining loan facilities where lenders and borrowers do not need to bother determining a meeting date, just by using a smart phone and internet network along with an ID card, the loan facility can be received in a matter of minutes.

Situation Analysis

Nowadays, the internet is so widespread and easy to access, this has made children from the alpha generation to the baby boomer generation, increasingly skilled and active in interacting in cyberspace. So sometimes this generation is also called the i-generation, which is the internet generation.

Gen Z is very adept at using social media and browsing without anyone teaching them.

The characteristics or characteristics of i-generation are as follows:

1. Technology Proficient. Gen Z is a generation that lives in the technological age.
2. Active in communicating
3. Indulging in privacy
4. Be more independent
5. Be more tolerant
6. Full of ambition

This is because the number of people in the i-generation group is the largest in Indonesia. Based on the results of the 2020 Population Census conducted by the Central Statistics Agency, there are 74.93 million i-generation in Indonesia. Based on the data obtained, currently the millennial generation and generation Z have recorded loan debts of IDR 43 trillion with bad credit of IDR 1.4 trillion. It can be stated that the millennial generation and generation Z have the largest online loan debts managed by financial technology startups. Or it could be said to be a fantastic fintech lending.

With conditions like those stated above, so many people are not yet able to use the internet or their smart phones responsibly. There are still many people in our society who misuse the internet or their smartphones, such as: accessing pornographic links, using the internet for gambling (online gambling), accessing online loans where the loan is actually not needed, and quite a few of our people, especially lower middle economic communities, are become a victim of this online loan. For this reason, the community service Team from the Study Program. Financial analysis and Study Program. UKI Vocational Faculty Tax Management took the theme of online loans to educate and educate the congregation of the Javanese Christian Church Bekasi in the West Region with a total of ± 87 members.

Implementation methods

The method for implementing Community Service activities with the theme Risk Management for Using Star-Up Online Loans to the Javanese Christian Church congregation in Bekasi, West Region, is as follows:

1. Approach method that will be used:

- a. Counseling and education to partner congregations of the Javanese Christian Church, Bekasi, West Region.
- b. Questionnaire, Pre test and post test

2. Problems

The problems faced by the congregation partners of the Bekasi Javanese Christian Church in the West Region are:

- a. There is a lack of understanding of the partners of the Bekasi Javanese Christian Church in the West Region regarding the use of online loan start-ups and the consequences they have, so it is necessary to provide continuous education.
- b. The egocentric social impact of excessive gadget use.

3. Activity Plan

Carrying out education, sharing experiences and socializing offline on the topic of literacy material and education on the risks of using online loan start-ups as well as educating on the calculation of flat interest on online loan ceilings obtained by the congregation of the Bekasi Javanese Christian Church, West Region.

4. Problems to be resolved in this Community Service

Increasing the i-generation's understanding of the risks of using online loan start-ups and being able to differentiate between legal and illegal online loan star-ups. The rapid growth of online loan star-ups is targeting the majority of Indonesian society, especially less well-educated people and middle economic communities. Downwards, it is quite disruptive to their lives because in general loan debtors cannot repay their loan facilities, which results in a high level of non-performing loans (NPL), and they will be in contact with credit collectors or debt collectors.

This Community Service activity was originally to be carried out among the congregation of the Javanese Christian Church, Bekasi, West Region, numbering around 87 people. The Community Service team targets the outcomes to be achieved including:

Increasing the understanding of the Bekasi West Bekasi Javanese Christian Church congregation of the risks of using online loan star-ups and being able to distinguish between legal and illegal online loan star-ups.

Results and discussion

The current Community Service partner is i-generation, which is a congregation of the Javanese Christian Church Bekasi West Region is located in the Harapan Indah Housing area in Bekasi, West Java, which is ± 40 km from the Krisiten Indonesia University Jakarta campus.

The Javanese Christian Church Bekasi West Region is one of the churches under the Christian church organization in Indonesia, specifically serving the Christian community in the Bekasi, West Java area. This church usually focuses on spiritual services, faith formation, and social activities for its congregation. The church is often involved in various programs, such as worship, Bible teaching, social services, and community activities to reach the surrounding society. The aim is to spread Christian values and provide support to the congregation in their daily lives. Each church may have different characteristics and programs, depending on its vision and mission.

The number of Community Service Partner participants who attended was 87 participants from the number of registered participants of 70 participants or 24.28% more than the prediction that would attend this Community Service Partner event.

Community Service Partner participants who attended can be classified with the following conditions:

Table 1: Number of Community Service Partener Participants by age

Age (years)	Number of (people)	Percentage (%)
20 – 40	17	19,55
41 – 60	47	54,02
> 60	23	26,43
Amount	87	100,00

Source: Data Processing, 2024

From the data above, it can be concluded that the participants who attended the Bekasi West Bekasi Javanese Christian Church congregation were in the productive age category group, namely generation X and generation Z,

aged between 41 years and >60 years with a total of 70 participants or 80.46%. This shows that most of the participants who attended were in the productive age group. So that this age group can still run their business well if they have a business and or fulfill their function needs through their smartphones.

Community Service Partner participants who attended based on gender are as follows:

Table 2: Number of Community Service Partner Participants by gender

Gender	Number of (people)	Percentage (%)
Pria	38	43,68
Wanita	49	56,32
Amount	87	100,00

Source: Data Processing, 2024

From the data above, it can be concluded that the Bekasi West Bekasi Javanese Christian Church congregation who attended the Community Service Partner event was dominated by women, namely 49 people or (56.32%) while men consisted of 38 people or (43.68%). This shows that the congregation of the Javanese Christian Church Bekasi West Region who attended the Community Service Partner event was dominated by women as much as 56.321%.

Furthermore, the classification of the Bekasi West Bekasi Javanese Christian Church (WEST BEKASI JAVANESE CHRISTIAN CHURCH) congregation who attended the Community Service Partner event based on the level of education is as follows:

Table 3: Number of Community Service Partner Participants by Education Level

Education level	Number of (People)	Percentage (%)
No School	-	-
Elementary Scholl	-	-
Junior High School	5	5,74
Senior High School	33	37,93
Bachelor	45	51,73
Postgraduate	4	4,59
Amount	87	100,00

Source: Data Processing, 2024

Community Service Partner participants who attended based on the group / level of education were mostly at the Bachelor's education level as many as 45 participants or 51.73%, followed by participants with high school education as many as 33 participants or 37.93% and finally participants with junior high school education as many as 5 participants or 5.74% and the last was the group of participants with postgraduate education as many as 4 people with a presentation of 4.59%. This shows that partners are generally highly educated so that partner interest in knowing more about pinjol can be neglected.

In accordance with the topic of this Community Service Partner, regarding online loan literacy, before conducting education and socialization about online loans, it is deemed necessary to conduct a pre-test first to all partners present to measure partner knowledge about online loans. The pre-test that was conducted was as follows.

Table 5: Pre Test questions to measure partner knowledge about online loans before participating in community service partner activities

No.	Question	Answer		Participant
		Correct	Wrong	
1	Do you know what is meant by Online Loans? Do you know what is meant by Online Loans?	34	53	87
2	What are the main advantages of online loans compared to conventional bank loans?	42	45	87
3	What is usually required to apply for an online loan	39	48	87
4	What is the biggest risk you might face when using an online loan?	21	66	87
5	How to know whether an online loan platform is trusted	50	37	87
6	The application of interest rates on online loans uses what interest technique	23	64	87
7	What is meant by tenor in a loan?	21	66	87
8	What should you do if you can't pay back your online loan on time?	40	47	87
9	What is meant by installments in the context of online loans?	45	42	87
10	Why is it important to read the terms and conditions before applying for an online loan	42	45	87

Based on the answers of 87 participants, it can be concluded that the participants' knowledge about online loans is relatively low. This is because the interest of partners to find

out more about online lending is still relatively low or they do not want to know more because they already know the impact.

Table 6: Post test questions to measure partner knowledge about online loans online loans after participating in community service partner activities

No.	Question	Answer		Participant
		Correct	Wrong	
1	What is the main meaning of online loans?	63	24	87
2	One of the provisions of online loans is the ease of applying and disbursing funds	60	27	87
3	What is one of the documents generally needed to apply for an online loan?	60	27	87
4	What are the main risks that may be faced when using online loans? Fraud and misuse of personal data	69	18	87
5	How to ensure the reliability of an online loan platform: Checking licenses and operational permits	70	17	87
6	What is an interest rate in the context of online loans: The additional percentage that must be paid on a loan	75	13	87
7	What is meant by loan tenor: Loan repayment period	59	28	87
8	If you cannot pay back an online loan on time, the best solution is: Immediately contact the online loan provider to find a solution.	55	32	87
9	What is meant by installments in the context of online loans? The additional amount that must be paid is beyond the principal loan	33	54	87
10	Why it is important to read the terms and conditions before applying for an online loan: To understand the costs and obligations involved in the loan	65	22	87

From the data above, which is a response from 87 participants from the Javanese Christian Church Bekasi West Region who attended online loan risk management activities, it is clear that partners' knowledge about online loans began to increase after attending education about online loans.

Conclusions and Suggestions Conclusion

From the implementation of Community Service Partner with the topic of online loan risk management in the Javanese Christian Church Bekasi West Region congregation, it can be concluded that:

1. This Community Service explains that online loans are a financial solution that is increasingly popular in society. With easy access and fast processing, online loans offer an alternative for individuals and small businesses who need funds in a short time. However, it must be remembered that these loans also come with risks, such as high interest and the potential for debt to accumulate. Therefore, it is important for borrowers to understand the terms and conditions before making a decision.
2. There is no proper understanding about online loans, so they receive loans based on "desire" or trial and error rather than on the needs of the community itself.

Suggestion

1. Applicant education, it is important to provide clear and detailed information about online loan products, including interest, tenor and additional fees, so that borrowers can make the right decision.
2. Strict Regulations, stricter regulations from the government are needed to protect consumers from irresponsible lending practices.
3. Technology Improvement, Online loan providers should continue to develop technology to ensure data and transaction security, as well as improve user experience.
4. **Feasibility Analysis:** There should be a more in-depth feasibility analysis to prevent excessive borrowing which can burden borrowers.
5. Payment Alternatives, offering flexible payment options so borrowers can better manage their financial obligations.

With these steps, it is hoped that online loans can become a safe and beneficial financial solution for society.

References

1. Adiyanto Y, Supriatna Y, Sunaryo D. Bank dan Lembaga Keuangan Lainnya. Pasuruan: Qiara Media, 2019.
2. Allo YRM, Siregar E, Panggabean L. Management literacy and education on the use of online loan for cleaning service workers at Christian University of Indonesia Jakarta. *International Journal of Commerce and Management Research*,2024;10(4):82-85. ISSN 2455-1627.
3. APPJII. Penetrasi & Perilaku Pengguna Internet Indonesia Survey 2017. In: Asosiasi Penyelenggara Jasa Internet Indonesia, 2018. APJII_2017_v1.3.pdf. Available from: <https://web.kominfo.go.id/sites/default/files/LaporanSurvei>
4. Arvante JZY. Dampak Permasalahan Pinjaman Online dan Perlindungan Hukum Bagi Konsumen Pinjaman Online. Ikatan Penulis Mahasiswa Hukum Indonesia Law Journal,2022;2(1):73–87. <https://doi.org/10.15294/ipmhi.v2i1.53736>
5. Astiti NNA, Efvisitiana IMJ. Tinjauan Yuridis Terhadap Perjanjian Pinjam Meminjam Uang Melalui Perusahaan Financial Technology (FINTECH) Secara Online. *Jurnal Ilmu Hukum Tambun Bungai*,2021;6(1):1–18.
6. Belgradoputra RJ, Supriatna S, Widodo H. Perlindungan Hukum Terhadap Korban Perjanjian Pinjam Meminjam Uang Secara Online. *Jurnal Krisna Law*,2019;1(3):87–98. Available from: <https://fhunkris.com/journal/index.php/krisnalaw/article/view/70>
7. BI. Financial Technology. Bank Indonesia, 2018. Available from: <https://www.bi.go.id/id/edukasi-perlindungan-konsumen/edukasi/produk-dan-jasa-sp/fintech/Pages/default.aspx>
8. Chandler D, Fuchs C. *Digital Objects, Digital Subjects: Interdisciplinary Perspectives on Capitalism, Labour and Politics in the Age of Big Data*. 1st ed. London: University of Westminster Press, 2019. <https://doi.org/10.16997/book29>
9. Panggabean L, Yusuf Rombe M Allo, Zen T. Financial services institution literacy online loans in the community village Cawang East Jakarta. *International Journal of Commerce and Management Research*,2024;10(1):68-74. ISSN 2455-1627.

International Journal of Commerce and Management Research

Editorial Board

Dr. Sang-Bing Tsai Ph.D
Professor
Department of Business Management,
University of Electronic Science and
Technology of China, China

Dr. B. Suresh Lal
Associate Professor
Department of Economics, Kakatiya
University, Warangal, Telangana, India.

Dr. S Brinda Ph.D.
Dean, Academics
Department of Commerce, St. Joseph Degree
& PG College Autonomous Institution,
Osmania University, Hyderabad, India

Dr. Hanumanthappa K M
Assistant Professor
Department of Economics, Government First
Grade College, Harihra, Karnataka, India

Dr. Prof. V. Raghu Raman
Assistant Professor
Department of Business Studies, IBRA College
of Technology, Oman

Dr. Chitra Ph. D.
Assistant Professor
Department of Management, Amity University
Noida, Noida, Uttar Pradesh, India

Linda Mary Simon Ph.D.
Assistant Professor
Department of Commerce, Elijah Institute of
Management Studies, Thrissur, Kerala, India

Dr. Linda Mary Simon Ph.D.
Assistant Professor
Department of Commerce, Sri Ramakrishna
College for women, Sarojini Naidu Road, New
Sidhapudur, Coimbatore, Tamil Nadu, India

Dr. D. Padmavathi Ph.D.
Associate Professor and Head
Department of Commerce, Sri Ramakrishna
College of Arts and Science for Women, 395,
Sarojini Naidu Road, Sidhapudur, Coimbatore,
Tamil Nadu, India

Dr. M. Gurupandi Ph.D.

Dr. P. Malyadri Ph.D., PGDCA
Principal
Department of Commerce, Government Degree
College Rayalaseema University Srisailam
Project, Kurnool, Andhra Pradesh, India

Dr. Manish B. Raval
Assistant Professor
Department of Commerce, Lt. MJ. Kundaliya
English Medium Mahila Commerce and BBA
College, Rajkot, Gujarat, India

Prof. Ubaldo Comite Ph.D
Professor
Department of Business Sciences, Faculty of
Economy, University of Calabria, Rende CS,
Italy

Dr. Parmila Devi M.Com, M.Phil, Ph.D,
MBA
Assistant Professor
Department of Commerce, Kanya
Mahavidyalaya, Kharkhoda, Sonipat, Haryana,
India

Dr. P. Karthikeyan
Assistant Professor (Sr. Grade),
Department of Management Studies, Kongu
Engineering College, Perundurai, Erode, Tamil
Nadu, India

Dr. Uma. T.g. Ph.D.
Assistant Professor
Department of Commerce and Management
Maharani Women' Arts, Commerce and
Management College for Women, Gandhi
Nagar, Bangalore, Karnataka, India

Dr. Shaikh Aftab Anwar Ph.D.
Vice Principal and HOD
Poona College of Arts, Science and Commerce,
Camp, Pune, Maharashtra, India

Nurul Nadia Abd Aziz Ph.D.
Lecturer
Faculty of Business Management, Universiti
Teknologi MARA Pahang Kampus Raub,
Raub, Pahang, Malaysia

Dr. Sanjay K. Katait Ph.D.
Assistant Professor
Commerce, Shri. Shivaji Arts & Commerce
College Morshi Road, Amravati, Maharashtra,
India

Dr. J. Gajendra Naidu Ph.D.

Dr. K. Leelavathy
Assistant Professor
Department of Commerce, Bon Secours
College for Women, Thanjavur, Tamil Nadu,
India

Dr. P.jayasubramanian Ph.D
Professor
Department of Commerce, Dr. NGP Arts &
Science College, Coimbatore, Tamil Nadu,
India

Dr. Deepika S Joshi MCA, MBA (HR), Ph.D.
Associate Professor
Department of Commerce and Business
Management, Amrapali College, Haldwani,
Uttarakhand, India

Dr K. S. Meenakshisundaram Ph. D.
Director
School of Management, Vels University,
Chennai, Tamil Nadu, India

Dr. Shavita Deshwal
Assistant Professor
Maharaja Surajmal Institute, Janakpuri, New
Delhi, India

Reetika Madaan
Assistant Professor
Department of Business Administration, Bajaj
college, Punjab, India

Dr. Shanmugha Priya. Pon Ph.D.
Vice Principal
St. Joseph University College of Management
and Commerce, Makambako, Njombe Region,
East Africa.

Dr. P. S. Ravindra Ph.D.
Professor of Management
Department of MBA, Miracle Educational
Society, Kongavanipalem, Bhogapuram,
Vizianagaram, Andhra Pradesh, India

Dr. Anand Pawar Ph.D.
Associate Professor
Department of Commerce & Management Dr.
B. R. Ambedkar Open University, Jubilee
Hills, Hyderabad, Telangana, India

Poorna Prabhat Sunkara Ph.D

Assistant Professor
Department of Commerce, School of
Management, Alagappa University, Karaikudi,
Sivagangai, Tamil Nadu, India

Muleye Tarekegn Dirse MSC
Lecturer and Hod
Department of Cooperatives, Wollo University,
Ethiopia

Dr. Richard Remedios Ph.D (Management),
M.Phil, MBA, SLET
Principal
S.V.W.T. Commerce and BBA College, Saru
Section Road, Jamnagar, Gujarat, India

Dr. R. Srinivasan Ph.D
Head,
Department of Commerce and Commerce CA
Srinivasan College of Arts and Science,
Perambalur, Tamil Nadu, India

Dr. R.anuja Ph.D
Principal
Department of Commerce KG College of Arts
and Science, KGISL Campus, Saravanampatti,
Coimbatore, Tamil Nadu, India

Dr. K. Ramachandran Ph.D.
Vice-principal & Head
Department of Commerce Aadhavan College of
Arts and Science, Alathur, Aavarampatty,
Post Manapparai, TK: Trichirappalli, Tamil
Nadu, India

Dr. Pradip Kumar Das Ph.D.
Assistant Professor
Department of Commerce & Teacher-in-
Charge, J.K.College Purulia, Cooks'
Compound, Po & Dist-Purulia, West Bengal,
India

Dr. V. Padmanabhan Ph. D,
Associate Professor
Department of B.Com. BPS, S.N.R Sons
College, Coimbatore, Tamil Nadu, India.

Uma T G M.Com., MBA., M.Phil.,
Assistant Professor
Department of Commerce and Management,
Maharani Women' Arts, Commerce and
Management College for Women, Bangalore,
Karnataka, India

Dr. C Shalini Kumar M.Com., M.Phil., Ph.D
Principal & Head
Department of Commerce, Vidhya Sagar
Women's College, Vedanarayanapuram,
Chengalpattu, Tamil Nadu, India

Dr. C Vijai M.Com, Ph.D.
Assistant Professor
Department of Commerce, Sriram College of
Arts and Science, Perumalpattu, Tiruvallur,
Tamil Nadu, India

Leena Jenefa MBA, MPHIL, PHD
Associate Professor
American School of Business Administration,
The American College, Madurai, Tamil Nadu,
India

Prof & HOD
Faculty of Business & Accounting (FBA)
Botho University, Gaborone, Botswana

Dr. Shanmugha Priya.pon M.com, PhD
Vice Principal
St.joseph University College of Management
and Commerce, Makambako, Njombe Region,
East Africa

Dr. Kailaspathi PhD
Assistant Professor
Department of Commerce and Management,
Government First Grade College Chincholi,
Gulbarga, Karnataka, India

Dr. Satya Swaroopa Boyina Ph. D.
Assistant Professor
RNSIT, Department of MBA and Research
Centre, Bangalore, Karnataka, India

Dr. Rajender Kumar Ph.D
Sr.assistant Professor
Department of Commerce, Rajdhani College,
University of Delhi, New Delhi, India

Dr. Mohideen Bawa Mohamed Ismail Ph. D
Assistant Professor
Department of Management, Faculty of
Management and Commerce, South Eastern
University of Sri Lanka, Oluvil, Postal Ampara
District Eastern Province, Sri Lanka

Dr. Ila.nakkeeran Ph. D.
Head
P.G.Department of Commerce, Mohamed
Sathak College of Arts & Science,
Sholinganallur, Chennai, Tamil Nadu, India

Dr. Gireesh Kumar G S M.Com, (NET JRF)
M.Phil, MBA, PhD
Associate Professor
Department of Commerce, Nirmala College,
Muvattupuzha, Kerala, India

Dr. P.sasirekha M.Com., M.Phil., Ph.D
Assistant Professor
Department of Commerce, Vinashilingam
University, Coimbatore, Tamil Nadu, India

Dr. Jainendra Kumar Verma PhD, MBA,
MA
Assistant Professor
Centre for Economic Studies, Central
University of Punjab, Bathinda, Punjab, India

Dr. V.mohanasundaram MBA Ph.D
Professor
Department of Management Studies,
Vivekanandha Institute of Information and
Management Studies, Elayampalayam,
Tiruchengode, Namakkal, Tamil Nadu, India

Harendra Singh MBA, BTech
Assistant Professor
Amity Business School, Amity University,
Gwalior, Madhya Pradesh, India

Assistant Professor
MBA Department, Andhra Loyola College,
Vijayawada, Andhra Pradesh, India

Dr. S.venkatachalam Ph.D (Management)
Associate Professor
Department of Management Studies,
Karpagam College of Engineering,
Othakkalmandapam (Via), Myleripalayam
(PO), Coimbatore, Tamil Nadu, India

Dr. R. Jayanthi PhD
Assistant Professor
Vidhya Sagar Women's College, Department of
Commerce, Vedanarayanapuram,
Chengalpattu, kancheepuram, Tamil Nadu,
India

Dr. A Saravanan
Assistant Professor
Department of Economics, PSG College of
Arts & Science, Coimbatore, Tamilnadu, India

Rajaram Nathaji Wakchaure PhD
Associate Professor
Department of Commerce, Shirdi Sai Ruler
Institute's, Arts, Science & Commerce Collage,
Rahata, Rahata, Ahmednagar, Maharashtra,
India

Tushar Vinayak Chaudhari Ph.D
Assistant Professor
Department of Commerce Seth Kesarimal
Porwal College Kamptee Dist Nagpur,
Maharashtra, India

Dr. Vijetha Mukkelli Ph. D.
Professor
School of Management Sciences, Nalla
Narasimha Reddy Education Society's Group
of Institutions, Chowdariguda, Ghatkesar (M),
Hyderabad, Telangana, India

Dr. Lopamudra Mishra Ph.D.
Assistant Professor
Institute of Management and Information
Science, Bhubaneswar, Odisha

Dr. K Subramniam M.Com., M.B.A.,
M.Phil., PGDCA., Ph.D
Associate Professor
Department of Accounting and Finance,
University of Gondar, Gondar, Ethiopia

Prof. G.v.chaalam Ph.D.
Professor
Department of Commerce & Business
Administration, Acharya Nagarjuna University,
Guntur, Andhra Pradesh, India

Vikrant Vikram Singh B.Tech (IT), MBA
(Finance) & UGC NET (Management)
Assistant Professor- Ii
Amity Business School, Amity University
Madhya Pradesh, Maharajpura, Gwalior,
Madhya Pradesh, India

K Kiran Kumar MBA (PhD)
Assistant Professor
Department of Business Management, G Kedia
College, Hyderabad, Telangana, India

Dr. Rameshwaran Byloppilly B-Tech, MBA, PhD
Associate Professor
Department of Commerce and Management Studies, University of Calicut, tenhipalam, Malappuram, Kerala, India

Naib Singh M.Com., M.Phil.
Assistant Professor
Department of Commerce, Government Post Graduate College, Ambala Cantt, Haryana, India

Dr. Prashant Harishchandra Bhagat Ph.D., M.Phil., MBA, M.Com., MA(Eco), DPMIR, SET
Assistant Professor
Department of Commerce, Chetanas Hazarimal Somani College of Commerce & Economics, Mumbai, Maharashtra, India

Nilay Panchal M.Com, M.Phil., NET, Ph.D pursuing
Assistant Professor
Department of Commerce, Uka Tarsadia University, Maliba Campus, Surat, Gujarat, India

Prof. Dr. Rashmi Nagar Gujrati Ph.D
Professor
Management, Tecnia Institute of Advanced Studies, New Delhi, India

Prof. (Dr.) Satya Subrahmanyam Fellow Program in Leadership
Associate Professor
Business Management, Vignan Institute of Technology and Management, Berhampur, Odisha, India

Chung-Kuang Hou Ph.D. in Business Administration, University of Manchester, U.K.
Assistant Professor
Department of Business Administration, Kun Shan University, Tainan, Taiwan

Dr. Revati C Deshpande MBA(HR&Marketing), BSc (Mathematics)
Assistant Professor
Department, S. V Institute of Management, Ayodhya Nagar, Behind Railway Station., Kadi, Gujarat, India

Lubna Suraiya M.Com., MBA., DIT., M.Phil
Assistant Editor
Department of Commerce, Loyola College, Vettavalam, Thiruvannamalai, Tamil Nadu, India

Dr. Ruchira Shukla Ph D in Agricultural Marketing
Associate Professor
ASPEE Agribusiness Management Institute, Navsari Agricultural University, Navsari, Gujarat, India

Kingshuk Adhikari M.Com, M.Phil, Ph.D
Assistant Professor
Department of Commerce, Assam University, Silchar, Assam, India

Shilpi Bagga PhD, MCom, MBA SET
Coordinator and Asst Professor

Dr. J Vimal Priyan M.Com., M.Phil., Ph.D.,
Assistant Professor
Department of Commerce, Kristu Jayanti College, Kothanur, Bengaluru, Karnataka, India

Dr. V. Karthihai Selvi M.Com., M.Phil., Ph.D.,
Assistant Professor
Department of Commerce, M.G.R College, Chennai, Tamil Nadu, India

Brijesh H Joshi M.Com, M.Phil, MBA, Ph.D
in-charge Principal
Bl Parikh College of Business Administration, Palanpur, Banaskantha, Gujarat, India

Prof. R. Veerappan MBA
Head, Department of Business Administration
Department of Business Administration, Sacred Heart College (autonomous), Tirupattur, Vellore, Tamil Nadu, India

Dr. G. Valarmathi M.Com, M.Phil., B.Ed., Ph.D
Associate Professor
Department of Commerce, Vidhya Sagar Women's College, Venpakkam Post, Chengalpattu, Tamil Nadu, India

Dr. Shekar M.COM.,MBA.,PGDT.,M.Phil., Ph.D
Associate Professor
Department of Accounting & Finance, College of Business Administration, University of Hail, Kingdom of Saudi Arabia

Dr. Nilay Panchal Ph.D, M.Phil, NET
Assistant professor
Department of Commerce, Uka Tarsadia University, Tarsadi, Barodli, Gujarat, India

Dr. C. Thiyaneswaran
MBA.,M.Com.,M.Phil.,Ph.D., PGDCA
Associate Professor
Department of Management Studies, Excel Business School, Komarapalayam, Namakkal, Tamil Nadu, India

Saroda Chatterjee MBA, M.COM
Assistant Professor
Department of Business Administration, Scottish Church College, Urquhart Square, Kolkata, West Bengal, India

J Srinivasan M.Phil Commerce and Doing Ph.D
Assistant Professor
Department of Commerce, Sri krishna Arts and Science College, Coimbatore, Tamil Nadu, India

Dr. Muktak Vyas PhD, MBA & NET
Associate Professor
School of Business and Management, Jaipur National University, Jagatpura, Jaipur, Rajasthan, India

Revati Chandrashekhkar Deshpande PhD, MBA(HR & Marketing), Bsc(Mathematics)

Anita Makkar Phd
Assistant Professor
JCD Memorial College, Sirsa, Haryana, India

Dr. Sunny Dawar Ph.D.
Assistant Professor
School of Business & Commerce, Faculty of Management and Commerce, manipal University Jaipur, Jaipur, Rajasthan, India

Dr. Girish Shah Ph.D
Associate Professor
Department of Business Management, Vikram University, Ujjain, Madhya Pradesh, India

Seema Rajesh Laddha MBA, PhD
Assistant Professor
Marketing Department, SIES College of Management Studies, Navi Mumbai, Maharashtra, India

Dr. A. Anandalakshmy PhD
Associate Professor
Dr.N.G.P. Arts and Science College
Coimbatore, Tamil Nadu, India

Dr. Veeramani . S MBA., Ph.D
Associate Professor
Aristotle PG College, Osmania University, Hyderabad, Telangana, India

Dr. Astha Joshi MBA (International Business) PhD (Management)
Assistant Professor
Amity Business School, Amity University, Madhya Pradesh, India

Dr. Sagar Hambirrao Mohite Ph.D, M.Tech
in Hospitality Management, BHMCT
Associate Professor
Bharati Vidyapeeth Deemed University, Institute of Hotel Management & Catering Technology, Pune, Maharashtra, India

Dr. Bhaskar Biswas PhD
Assistant Professor
Raja Rammohun Roy Mahavidyalaya, Radhanagar, Paschim Radhanagar, West Bengal, India

Dr. Abhay Gupta M.COM, B.Ed., MBA(HR),Ph.D.
Principal
Maa Narmada Mahavidhyalay, Dhamnod, Dhar, Madhya Pradesh, India

Dr. Priyanka Arora Ph. D
Associate Professor
Department of Commerce, PG studies, Indian Academy Degree College (Autonomous) Kalyan Nagar, Bengaluru, Karnataka, India

Dr. G. Nedumaran M.Com.,M.B.A..M.Phil., PGDCA., SET.,Ph.D.,

School of business and management, Jaipur national university, jagatpura, jaipur, Rajasthan, India

Dr. Avjeet Kaur Ph.D (Management)
Associate Professor
School of Management and commerce; K R Mangalam University, Sohna Road, Gurgaon, Haryana, India

Dr. S. Jayaraman Ph.D
Associate Professor
Department of Management Studies, PSNA College of Engineering and Technology, Kothandaraman nagar, Silvarpatti, Dindigul, Tamil Nadu, India

Harish N PhD
Lecturer
Department of Economics, Adarsha College, Bengaluru Karnataka, India

Dr. Jignesh Rohitbhai Trivedi PhD
Associate Professor
Sardar Patel College of Administration and Management, Vadtal Road Bakrol, Anand, Gujarat, India

Bindu Aggarwal UGC NET
Assistant Professor
Department of Commerce, SD College, Ambala Cantonment, Haryana, India

Murugan V PhD
Assistant Professor
Department of Commerce, Poompuhar College (Autonomous) Affiliated to Bharathidasan University, Melaiyur, Nagappattinam, Tamil Nadu, India

Dr. A Thangaraja M.BA., Ph.D, PGDMM.,
Assistant Professor
LEAD College of Management, Palakkad, Kerala, India

Kulothunga Pandian S PhD
Assistant Professor
Department of Commerce, Sri Kaliswari College, Sivakasi, Tamil Nadu, India

Dr. Srividhya Srinivasan Ph.D
Dean-Commerce
Department of Commerce, Rathinam College of Arts and Science, Coimbatore, Tamil Nadu, India

Garima Sharma PhD
Assistant Professor
School of Management and Commerce Tagore Girls PG College, Vashali Nagar, Jaipur, Rajasthan, India

Dr. A. Ramya PhD
Assistant Professor
Department of Commerce CA, Sankara College of Science and Commerce, Saravanampatti, Coimbatore, Tamil Nadu, India

Assistant Professor
S. V. Institute of Management, Kadi Sarva Vishwavidyalaya University, Gandhinagar, Gujarat, India

Naresh Kedia MBA, UGC-NET
Assistant Professor
Amity Business School, Amity University
Madhya Pradesh, India

Des Raj Bajwa PhD
Professor & Head
Department of Commerce & Management, Govt. PG College, Ambala, Haryana, India

Dr. Amit Sharma Doctorate in Commerce
Head
Department of Commerce, Royal Group of Institution Ratlam, Madhya Pradesh, India

Dr. Brijendra Singh Yadav Ph.D
Professor
GL Bajaj Institute of Management & Research Greater Noida, Uttar Pradesh, India

Dr. Nitashree Barman Ph.D
Lecturer
Department of Accountancy, Pandit Deendayal Upadhyaya Adarsha Mahavidyalaya, Bongaigaon, Assam, India

Dr. S Raju MBA, Ph.D
Director & Research Head
Department of Business Administration, The American College, Madurai, Tamil Nadu, India

P. Nithya Priya PhD
Assistant Professor
Commerce Ca & Pa, Sankara College of Commerce and Business Administration, Coimbatore, Tamil Nadu, India

Faris Nasif Alshubiri PhD
Associate Professor
Accounting and Finance, College of Commerce and Business Administration, Dhofar University, Salalah, Oman

Dr. Rohana Bandara Weerasooriya Business Management Special
Senior Lecturer
Faculty of Management Studies, Rajarata University of Sri Lanka, Mihintale, Sri Lanka

Dr. Faisal D. Al-Fordy PhD
Associate Professor
Department of Accounting, College of Business Administration, University of Hail, Saudi Arabia

Dr. Tarvinder Kaur Kainth M.Com,
PGDCA, Ph.D
Assistant Professor
Department of Commerce, St. Aloysius(Auto.)
College, Jabalpur, Madhya Pradesh, India

Associate Professor
Department of Commerce, Faculty of Management., Alagappa University, Karaikudi, Tamil Nadu, India

Dr. Ritwik Sahai Bisariya Ph.D.
Associate Professor
Department of Rural Management, Dev Sanskriti Vishwavidyalaya, Haridwar, Uttarakhand, India

Dr. D Venkadesh Ph.D
Assistant Professor
Department of Commerce, AVVM Sri Pushpam College, Thanjavur, Tamil Nadu, India

Dr. S Vijayalakshmi PhD in commerce-marketing
Head of Department
Department of B. Com (PA) PSGR Krishnammal College for Women, Coimbatore, Tamil Nadu, India

Dr. R Sivanesan PhD
Head & Associate Professor
Department of Commerce, St. Alphonsa College of Arts and Science, Karunkal, Kanyakumari, Tamil Nadu, India

Dr. Kajal Chaudhary Ph.D
Assistant Professor
Department of Commerce and Management, Akal College of Economics, Eternal University, Baru Sahib, Himachal Pradesh, India

Dr. P Sri Ram PhD
Assistant Professor
Faculty of Commerce and Management, Goa University, Goa, Maharashtra, India

Dr. Nilanjana Kumari PhD
Assistant Professor
Department of Commerce sunbeam Women & College varuna, Varanasi, Uttar Pradesh, India

Dr. R. Sathya PhD
Head
Department of Management Studies, Meenakshi College of Engineering, Vembuliamman Koil Street, West KK Nagar, Chennai, Tamil Nadu, India

Dr. P. Chinnadurai B.Sc, PhD
Assistant Professor
Business Administration, Annamalai University, Annamalai Nagar, Tamil Nadu, India

Dr. V. Uma PhD
Head
BBA(CA), Sankara College of Science and Commerce, Saravanampatti, Coimbatore, Tamil Nadu, India

Dr. La Razia Fathima PhD
Assistant Professor
Department of Commerce with CA, Hindusthan College of Arts and Science, Coimbatore, Tamil Nadu, India

Dr. V Bastin Jerome PhD
Research Advisor and Assistant Professor of
Commerce
PG and Research Department of Commerce,
St. Joseph & College (Autonomous),
Tiruchirappalli, Tamil Nadu, India

Dr. V. Bastin Jerome PhD
Assistant Professor
Department of Commerce, St. Joseph College
(Autonomous), Tiruchirappalli, Tamil Nadu,
India

Dr. Shobha G. Mulik PhD
Assistant Professor
Department of Commerce, Devch and College
Arjunnager, Via Nipani, Kagal, Kolhapur,
Maharashtra, India

Dr. Ity Patni PhD
Assistant Professor
Department of Business Administration,
School of Business & Commerce, Manipal
University, Jaipur, Rajasthan, India

Dr. Indu Santosh PhD
Associate Professor
Department of commerce and Management CV
Raman University, Kargiroad, Kota, Bilaspur,
Chhattisgarh, India

Olena Prokopishyna PhD
Associate Professor
Accounting Department, Simon Kuznets
Kharkiv National University of Economics,
Ukraine

Dr. P. Anandaraj PhD
Assistant professor
Department of Business Administration,
Madurai Kamaraj University College, Alagar
Koil Road, Madurai, Tamil Nadu, India

Dr. S. Kavitha PhD
Assistant Professor
Department of BBA (CA), Sankara College of
Science and Commerce, Saravanampatti,
Coimbatore, Tamil Nadu, India

Dr. U. W. M. R. Sampath Kappagoda BSC,
MCom, PhD
Senior Lecturer
Faculty of Management Studies, Rajarata
University of Sri Lanka, Anuradhapura, Sri
Lanka

Dr. Nalla Bala Kalyan PhD
Assistant Professor
Department of Management Studies, Sri
Venkateswara College of Engineering,
Kancheepuram, Sriperambudur, Tamil Nadu,
India

Dr. Priyanka Agarwal PhD
Assistant Professor
Govt P.G College Kotdwara, Uttarakhand,
India

Dr. Anita Rana Ph.D
Associate Professor
Commerce department, narmada College of
science and Commerce, zadeshwar Bharuch,
Gujarat, India

Dr. Elsayed Ahmed Elnashar Ph.D
Associate Professor
Department of Home Economic, Faculty of
Specific Education, Kafrelsheikh University,
Egypt

Dr. K Mariappan PhD
Hod and Assistant Professor
Department of Commerce, G. Venkataswamy
Naidu College, Kovilpatti, Tamil Nadu, India

Nidheesh K B PhD
Assistant Professor
Commerce Pondicherry University
Pondicherry, Tamil Nadu, India

Dr. P. Chellasamy PhD
Associate Professor
Department of Commerce, Bharathiar
University, Coimbatore, Tamil Nadu, India

Dr. M. Nandhini PhD
Associate Professor
Department of B. Com BPS, Sri Ramakrishna
College of Arts & Science, (formerly SNR
College - Autonomous) SNR College Road,
Coimbatore, Tamil Nadu, India

Dr. K. Suresh Babu PhD
Head of The Department of Commerce
Commerce Sankara College of Science and
Commerce Saravanampatti, Coimbatore, Tamil
Nadu, India

R. Sivaramakrishnan PhD
Assistant Professor
Department of Commerce CA & PA Sankara
college of Science and Commerce,
Saravanampatty, Coimbatore, Tamil Nadu,
India

Sheeba J PhD
Assistant Professor
Department of commerce CA and PA, Sankara
College of science and commerce,
saravanampatti, Coimbatore, Tamil Nadu, India

Dr. S. Chandrachud PhD
Associate Professor
Department of Economics, School of
Management and Commerce, Vels Institute of
Science, Technology and Advanced Studie,
Chennai, Tamil Nadu, India

Dr. K. Priya PhD
HOD
Vivekanandha College of Arts & Sciences for
Women (Autonomous) Elayampalayam,
Tiruchengode, Namakkal, Tamil Nadu, India

Dr. Navya V Ph.D in Management,
Associate Professor
School of Management Studies Chinmaya,
Institute of Technology, Govindagiri, Chala
Kannur, Kerala, India

Dr. Juturu Viswanath Ph.D
Associate Professor
Department of Management Studies S V
College of Engineering Karakambadi Road
Tirupati, Andhra Pradesh, India

Dr Jyoti Singhal PhD
Assistant Professor
Finance Vivekanand Education Society &
Institute of Management Studies and Research,
Mumbai, Maharashtra, India

Dr. Soumitra Sarkar PhD
Assistant Professor
Department of Commerce, Alipurduar College
(Govt. Sponsored) Alipurduar West Bengal,
India

Dr. K Suresh Babu PhD
Head & Assistant Professor
Department of Commerce, Sankara College of
Science and Commerce, Saravanampatty,
Coimbatore, Tamil Nadu, India

Dr. R. Gopi PhD
Assistant Professor of Commerce
Department of Commerce Government Arts
College, Udumalpet, Tamil Nadu, India

Baby . S M.com, M.Phil
Assistant Professor
Commerce, Sankara College of Science &
Commerce, Coimbatore, Tamil Nadu, India

Dr. Anandaraj PhD
Teaching Assistant
Department of Business Administration,
Madurai Kamaraj University College, Alagar
Koil Road, Madurai, Tamil Nadu, India

Ambika. T PhD
Assistant Professor
Department of Commerce, Sankara college of
Science and Commerce, Saravanampatty,
Coimbatore, Tamil Nadu, India

M. Akilanayaki PhD
Assistant Professor
Department of Commerce, Nallamuthu
Gounder Mahalingam College, Palagat Road,
Pollachi, Tamil Nadu, India

Aruljothi K M.Phil (COMMERCE)
Assistant Professor
Department of commerce and Sankara college
of commerce and science, Saravanampatty,
Coimbatore, Tamil Nadu, India

Dr. Hari K Ph.D
Assistant Professor
Department of Commerce and Research
Center, Mahatma Gandhi College,
Keshavadasapuram, Thiruvananthapuram,
Kerala, India

R. Ramarajan Ph.D
Assistant professor
Department of Commerce, Thiruthangal Nadar
College Chennai, Chennai, India

Dr. D. Vijayalakshmi M.Com., M.phil.,
MBA., PGDCA., Ph.D., SET
Assistant Professor
Department of Commerce (Aided) PSGR
Krishnammal College for Women Peelamedu
Coimbatore, Tamil Nadu, India

Dr. Vaishali Sharma Ph.D
Associate Professor
Department of Commerce, IPS Academy,
Indore(M.P.)

R. Ramarajan M.com.,M.phil.,B.Ed.,Ph.D.,
Assistant professor
Department of Commerce, Thiruthangal Nadar
College, Selavayal, Chennai, Tamil Nadu,
India

Mustak Ahamed MBA, MSW, PGDCA, Ph.D
(Thesis Submitted on Marketing Management)
Assistant Professor cum Teacher in Charge
(TIC)
Department of Business Administration
VIETR, Pursurah Hooghly, West Bengal
Examination Panel Member, LINCOLN
UNIVERSITY, MALAYSIA

Dr Swati Sharma Ph.D. UGC-NET MBA
Assistant Professor
Amity Business School Amity University
Rajasthan, Rajasthan, India

Dr. Jaspal Gidwani Ph.D.
Head
Department of Management Studies,
Gurunanak Institute of Engineering and
Technology, Dahegaon, Nagpur, Maharashtra,
India

A. Chelladurai M.Com(CA),M.Phi.(Ph.D)
Assistant Professor of Commerce(CA)
Commerce(CA/EC/SF) Ayya Nadar Janaki
Ammal College (Autonomous) Affiliated to
Madurai Kamaraj University, Tamil Nadu,
India

Dr. Sonali Sushil Gadekar MBA, MCom,
Phd(Comm), Ph D (Mgmt)
Assistant Professor
G. S. College of Commerce & Economics,
Nagpur University, Nagpur, Maharashtra, India

Dr. Rajeshwari Malik Ph.D
Associate Professor
MSI, Janakpuri, New Delhi, India

K. Thriveni Kumari Ph.D
Professor and HOD
Department of Management Studies, DON
BOSCO Institute of Management Studies and
Computer Applications, Kumbalgodu, Mysore
Road, Bangalore, Karnataka, India

Dr. Sankar C M.Com., M.Phil., MBA., Ph.D.,
Assistant Professor of Commerce
Department of Commerce, VLB Janakiammal
College of arts and science, Kovai pudur,
Coimbatore, Tamil Nadu, India

Venkatachalam M.Com.,M.Phil., MBA,
MCOM (CA), PGDCA, (Ph.d)
Assistant Professor

Dr Lila Simon PhD,UGC-
NET[Management],MSc[Physics],BEd,BSc[Ph
ysics]
Sr Assistant Professor and Head [Department
of Management]
Department[Management] The Bhopal School
of Social Sciences Habibganj P O Bhopal,
Madhya Pradesh, India

Dr. G. Kavitha Ph.D
HOD
Department of commerce PSGR Krishnammal
college for women peelamedu Coimbatore,
Tamil Nadu, India

Dr Adil Rasool Ph.D
Head Research Committee
Department of Economics, Bakhtar University
Kabul Afghanistan

Prabu G MBA.,M.Phil., (PhD)
Assistant Professor
Department of Management and Research,
AVS College of Arts and Research, Salem,
Tamil Nadu, India

Dr. K. Selvaraj M.COM., M.Phil., Ph.D.,
M.B.A., P.G.D.C.A.,
Associate Professor
Department of Commerce, Mahendra Arts &
Science College [Autonomous], Kalippatti,
Tiruchengode, Namakkal, Tamil Nadu, India

Dr. D. Joel Jebadurai MBA MPhil, PhD
Assistant Professor
Department of commerce, Acharya Institute of
Graduate Studies, soladevanahalli, Bengaluru,
Karnataka, India

Dr. G. Chandrasekaran Ph.D
Associate Professor
Department of Commerce Chikkanna
Government Arts College Tirupur Tamil Nadu
India

Dr. Harmeet Matharu Phd in Management
Assistant Professor
Department of Commerce, St. Claret College,
Bengaluru, Karnataka, India

Dr. Jnaneshwar Pai Maroor MA(PM&IR),
MBA(Finance), M.Phil, K-SET, Ph.D
Assistant Professor
Justice K. S. Hegde Institute of Management
NMAMIT, Nitte, Karnataka, India

Dr. A. Tharmalingam M.com.,M.phil.,Ph.d
Associate Professor
Department of Commerce, Sri Ramakrishna
college of arts and science, Nava india
Coimbatore, Tamil Nadu, India

Dr. Ruhi Bakhare Ph.D
Assistant Professor

Dr Sagar Bhadange PH.D Marketing
Management
Assistant Professor
Symbiosis Skills and Open University Pune,
Pune, Maharashtra, India

Hudson Arul Vethamanikam G MBA.,
M.Phil., M.Com., MHRM., Ph.D
Associate Professor
Alagappa Institute of Management, Alagappa
University, Karaikudi,Tamil Nadu, India

Amita Chourasiya PhD(Management), MBA
(IT), BTech(CSE)
Assistant Professor
Amity Business School Amity University
Rajasthan, Rajasthan, India

Dr. D. Suthamathi MA (PM&IR),,
MBA.,M.Phil., PhD
Head and Assistant Professor
Department of Management and Research,
AVS College of Arts and Science, Salem, Tamil
Nadu, India

Dr. D. Hepzibah Vinsyah Jeyaseeli MBA,
UGC NET, Ph.D
Assistant Professor
Department of MBA, Ethiraj College for
Women (Autonomous), Chennai, Tamil Nadu,
India

Dr. Govind Shinde M.Com, MBA, Ph.D
Assistant Professor
Bharati Vidyapeeth's Institute of Management
Studies & Research, Navi Mumbai,
Maharashtra, India

Prakash L
MIB.,M.Com.,M.Com(CA),PGDBA.,NET.,SE
T.,(Ph.D)
Assistant Professor
School of Commerce and International
Business Dr.G.R.Damodaran College of
Science Civil Aerodrome Coimbatore, Tamil
Nadu, India

Dr. T. Shenbhaga Vadivu M.B.A., M.Phil.,
PGDHRM., Ph.D., SET
Assistant Professor
Department of Business Administration, Nehru
Arts and Science College, Nehru Gardens,
Thirumalayampalayam, Coimbatore, Tamil
Nadu, India

Sankar C M.Com., M.Phil., MBA., Ph.D.,
Assistant Professor of Commerce
Department of Commerce, VLB Janakiammal
College of arts and science, Kovaipudur,
Coimbatore, Tamil Nadu, India

Uttampreet Kaur B.Com., M.Com. Ph.D
(Pursing), UGC NET,
Assistant Professor
Post Graduate Department of Commerce A. S.
College, Khanna, Punjab, India

Dr. Sudhir K. S. Yadav M.COM., Ph.D., C.A.
FDP. ICFAI
Associate Professor

Department of Commerce, Nehru College of Arts and Science, Coimbatore, Tamil Nadu, India

Dr. Kawaljit Kaur Bhatia Ph.D
Assistant Professor
Department of Management Studies, CKD Institute of Management & Technology, Amritsar, Punjab, India

Dr. U.c. Jha Ph. D
Professor
Lovely Professional University LPU, Punjab, India

Vijay K Vishwakarma M.COM, MBA (HR), PGDMM, B.Ed
Assistant Professor
Department of Commerce & Management S M SHETTY COLLEGE of SCIENCE, COMMERCE & MANAGEMENT STUDIES AFFILIATED to UNIVERSITY of MUMBAI MUMBAI MAHARASHTRA INDIA

Dr. Ravi Shankar Chandramohan M.Com., MBA., PGDCA., PGDNGOM., Ph.D
Associate Professor
School of Commerce and International Business, Dr. G R Damodaran College of Science, Tamil Nadu, India

Dr. Amit Kumar Nag Ph.D, M.Phil (Commerce)
Associate Professor
Department of Commerce, Bhopal School of Social Sciences (BSSS), Bhopal, Madhya Pradesh, India

Dr. Chintala Balaji MBA, M.Phil, Ph.D
Assistant Professor
KL Business School, KL University, Guntur, Andhra Pradesh, India

Dr. Mehul Patel Ph.D, MBA, MCA and M.Sc
Assistant Professor
Department, C.P.Patel & F.H.Shah Commerce College, Anand, India

Tinsy Rose Tom M.Com, B.Ed, M.B.A, Ph.D
Assistant Professor
Department of Commerce & Research Centre, St.Xavier's College For Women, Aluva, Kerala

Dr. Rohit Bansal Ph.D., M.Phil, MBA
Assistant Professor
Department of Management Studies, Vaish College of Engineering, Rohtak, Haryana, India

Dr. Chintan Nareshbhai Vora PhD (Management), GUJ-SLET (Commerce), M.COM (International Business), UGC-NET (Management), MBA, PGDBIO, B.com.
Assistant Professor
Shri G. H. Gosrani Commerce College & Shri D. D. Nagda BBA College (AICTE Approved

Dr. Ambedkar Institute of Management Studies and Research, Deekshabhoomi, Nagpur, Maharashtra, India

Dr. Ranpise Bhausaheb Dnyaneshwar M.com, SET, NET, Ph.D. G.D.C&A
Assistant Professor
Department of Commerce and Research Center, Padmashri Vikhe Patil College of Arts Science and Commerce, Pravaranagar, Maharashtra, India

Dr. P. Pirakatheeswari Ph.D
Assistant Professor
Department of Commerce, Sri Ramakrishna College of Arts and Science (Autonomous), Nava India, Peelamedu, Coimbatore, Tamil Nadu, India

K. S. Nirmal Kumar Ph.D
Assistant Professor
Department of Commerce The New College (Autonomous) Chennai, Karnataka, India

Dr. K. Senthilkumar M.Com., MBA., M.Phil., Ph.D
Assistant Professor
Department of Commerce, Laxminarayana Women's College, Dharnapuri-5, Tamilnadu India

Prof. Arup Barman PhD
Professor
Department of Business Administration, Assam University, Silchar, Assam, India

Dr. Anand Kumar Ph.D
Assistant Professor
Faculty of Commerce & Management, Maharishi University of Information Technology, Lucknow, Uttar Pradesh, India

D. Shoba MBA, M.Phil, NET, Ph.D
Assistant Professor
Department of Business Administration Theivanai Ammal college for women Villupuram.

Dr. A. C. Deepa MCS.,MBA.,M.Phil.,PGDCA., Ph.D
Associate Professor
Department of Corporate Secretaryship Dr.N.G.P Arts and Science College Kalapatti Road, Coimbatore Tamilnadu India

Dr A Jaganathan Ph.D, M.Phil, M.COM, MCOM (CA), MBA
Head
DEPARTMENT of BUSINESS ADMINISTRATION WITH CA BHARATHIAR UNIVERSITY ARTS and SCIENCE COLLEGE - GUDALUR, THE NILIGIRS, TAMIL NADU, INDIA.

Dr. Gangu Naidu Mandala MA, M.Com, MBA, PhD
Associate Professor
Mittal School of Business, Department of Management Studies, Lovely Professional University, Phagwara, Punjab, India

Faculty of Commerce & Business Administration Meerut College, Meerut, Uttar Pradesh, India

Dr. Lubna Suraiya MBA, M.Com, DIT. M.Phil, PGDEP. D. Litt- SAARC, Ph.D
Assistant Professor
Holy Cross College, Tiruchirappalli, Tamil Nadu, India

Dr. Dinesh N MCom. MHRM, MLM & PhD
Associate Professor
CMS Business School Jain Deemed to be University Bangalore Karnataka, India

Prof Abhilasha N BBM, M.Com, MPhil, SET, PhD
Assistant Professor
Mulund college of commerce, Mulund west, Mumbai, Maharashtra, India

Dr. Mohammad Kashif Ph.D
Assistant Professor
School of Commerce and Management, IIMT University, Meerut, Uttar Pradesh. India.

Somnath Das M.Com, MBA(Human Resource), LL.B.
Assistant Professor
Department of Commerce, Burdwan Raj College, Purbo Bardahaman, West Bengal, India.

Dr. Blossom Christina Ph.D
Senior Lecturer
Department of Management Studies, Middle East College, Muscat. Sultanate of Oman.

Dr. Kali Charan Modak Ph.D, UGC NET
Assistant Professor
IPS Academy, Institute of Business Management & Research Indore Madhya Pradesh, India

Dr Pavan P Aparanji BBA, MBA, MCom, PhD
Academic Coordinator
Department of Commerce & BCA Chetan College of Commerce & BCA, Hubli Karnataka State India

Ramprabha B.E., MBA., PhD
Assistant Professor
Department of Business Administration Vels Institute of Science, Technology and Advanced Studies (VISTAS) Pallavaram Chennai Tamil Nadu India

Rahul B. Chauhan MBA (Finance)
Assistant Professor
Department of Management Parul Institute of Business Administration, Parul University, Baroda, Gujarat, India

& Affiliated to Saurashtra University),
Jamnagar,Gujarat,INDIA.

Dr Anusha Agarwal PGDBM,MA(Eco),
Ph.D
Associate Professor
Department of Management Institute of
Technology & Science Mohan Nagar,
Ghaziabad Uttar Pradesh India

Karpagavalli M. Com (CA), M. PHIL, NET,
SET, Ph.D, MBA
Assistant Professor
Commerce with computer applications, Tirupur
Kumaran college, Tirupur Tamilnadu India

Dr. Gadhamsetty Suresh Babu M.Com.,
Ph.D., MBA
Associate Professor
DEPARTMENT of COMMERCE,
MANAGEMENT & COMPUTER
APPLICATIONS GOVERNMENT DEGREE
& PG COLLEGE, PUTTUR, CHITTOOR
DIST ANDHRA PRADESH INDIA

Jafersadhiq BBM(CA),MBA.,Ph.D
Assistant Professor
Department of Management Studies Erode
Sengunthar Engineering College Perundurai
Erode Tamilnadu India

Dr. T. Kannan Ph.D
Assistant Professor
Department of Commerce (PA), SNMV
College of arts & science, Coimbatore, Tamil
Nadu, India

Santhana Mariappan N M.Com.,M.Phil
Assistant Professor
Department of Commerce JP college of Arts
and Science Tenkasi Tirunelveli Tamilnadu,
India

Dr. R. Seenivasan M.Sc.,Ph.D, Mathematical
Economics
Assistant Professor
Department of Mathematical Economics,
School of Economics,,M.K.University,
Madurai, Tamilnadu, India.

Dr. Md. Shabbir Alam Ph.D.
Assistant professor
Department of Finance and economics, College
of Commerce and Business Administration.
Sultanate of Oman

Mrs. Rini Charan M. Com., B. Ed., MBA
Assistant Professor
Joseph School of Business Studies, Sam
Higginbottom University of Agriculture,
Technology & Sciences, Allahabad, Uttar
Pradesh

Dr. T. Shenbhaga Vad M.B.A., M.Phil.,
PGDHRM., Ph.D., SET
Assistant Professor

Rowell Agliones Diaz, Mba MBA, PhD
Assistant Professor
COLLEGE of MANAGEMENT and
BUSINESS TECHNOLOGY NUEVA ECIJA
UNIVERSITY of SCIENCE and
TECHNOLOGY - SAN ISIDRO
CAMPUS,Philippines

Dr. Shaik Mohamed
M.com.,M.Phil.,Ph.D.,B.Ed.,M.B.A.,PGDPM,
PGDJMC,PGDEE,R.B.P.,
Assistant Professor
Aiman College of Arts&Science for women,
Tiruchrappalli,Tamil Nadu, India

Dr Vinod A S MCom(FINANCE),
MBA(FINANCE and MARKETING),
MFM(FINANCIAL MANAGEMENT),
MPhil(COMMERCE), MA(PUBLIC
ADMINISTRATION), MSc(APPLIED
PSYCHOLOGY), MLM(LABOUR
MANAGEMENT), PGDBA(BUSINESS
ADMINISTRATION), PGDTM(TOURISM
MANAGEMENT), PGDMM(MARKETING
MANAGEMENT), PGDP
Assistant Professor
Department of Commerce vtmmss college
Dhanuvachapuram, Kerala, India

T. Usharani MCom., MPhil., MBA
HOD
Department of Commerce with Computer
Application, Sankara College of Science and
Commerce, Coimbatore, Tamilnadu, India.

Dr. Srikrishna. Gade Ph.D, MBA
Associate Professor
Department of MBA Malla Reddy Institute of
Engineering and Technology Hyderabad,
Telangana State India

Dr. Ankita Pathak Ph.D
Assistant Professor
Department of MBA, Sanjivani college of
Engineering, Kopargoan, Maharashtra, India

Thirupathi M M.Com, M.Phil, B.Ed, SET
Assistant Professor
Department of Commerce, Acharya Institute of
Graduate Studies, Bangalore, Karnataka, India

Dr. P. Kuppuraj Ph.D, SET, M.Phil, PGDCA,
PGDIT
Assistant Professor
Department of Commerce Sri Ramakrishna
Mission Vidyalaya College of Arts and Science
PN palayam, Coimbatore, Tamil Nadu, India

Vishnushankar. R M.Com., M.Phil., M.B.A.,
M.Phil
Assistant Professor
Department of Commerce, Rajapalayam Rajus'
College, Rajapalayam, Tamil Nadu, India

R Ramarajan M.Com, M.Phil, B.Ed, Ph.D
Assistant professor

Dr. Pardeep Kumar P.hd
Associate Professor
Department of Commerce. Keshav
Mahavidyalaya. University of Delhi. Delhi
India.

Mabunni Shaik Ph.D
Associate Professor
Department of Management Sciences,
RVR&JC College of Engineering, Guntur,
Andhra Pradesh, India.

Srividhya PH D
HOD
Department of Commerce, St.Peter's Institute
of Higher Education and Research Avadi,
Chennai Tamil Nadu India

Dr. Malisetty Venkata Suryanarayana Ph.D
Associate Professor
Department of Management Studies, IIAM
Business School, Visakhapatnam,Andhra
Pradesh, India.

Kirubaharan. M MBA.,MPhil
Assistant Professor
DEPARTMENT of MANAGEMENT
STUDIES(MBA) NEHRU MEMORIAL
COLLEGE (AUTONOMOUS)
PUTHANAMPATTI, TRICHY TAMIL NADU
INDIA

Manish Jha MBA, M.PHIL, Phd (Purs.)
Assistant Professor
Department of Management Fairfield Institute
of Management & Technology Kapashera -
New Delhi Delhi India

Dr. Santosh Kumar Mahapatra M.Com.,
M.Phil.(Commerce), Ph.D. (Commerce)
Associate Professor
Department of Commerce, Gauhati University,
Guwahati, Assam, India

M. Satheeshkumar
M.Com.,Mphil.,P.G.D.C.A.,
PGDPM.,PGDFM., SET
Assistant professor
Department of commerce(CA/EC/SF) Ayya
Nadar Janaki Ammal College,(Autonomous,
sivakasi Affiliated to Madurai Kamaraj
University, Tamil Nadu, India.

J. Manimegalai M.com.,M.c.s.,M.phil
Assistant Professor
Department of commerce Sankara College of
Science and commerce, Saravanampatty,
Coimbatore

Dr. K Priya Ph.D
Head

Department of Business Administration, Nehru Arts and Science College, Coimbatore, Tamil Nadu, India

Jnaneshwar Maroor Pai PhD
Assistant Professor
Justice K. S. Hegde Institute of Management
NMAMIT, Nitte, Karnataka, India

Dr. R. Ezhil Jasmine M.Com., M.Phil., Ph.D
Assistant Professor
RANI ANNA GOVERNMENT COLLEGE
FOR WOMEN TIRUNELVELI,
TAMILNADU INDIA

Debarshi Bhattacharya M.Com, UGC-NET,
UGC-SLET
Assistant Professor
Department of Commerce, Sewnarayan
Rameswar Fatepuria College, Beldanga,
Murshidabad, West Bengal, India

Dr. Siva Gurunathan S PhD in Economics
Assistant Professor
Department of Management Studies, SCSVMV
University, Enathur, Kanchipuram, Tamil
Nadu, India

Dr. S. Shanmugathas
Assistant Professor
Faculty of Management Studies University of
Jaffna, Jaffna, Sri Lanka

Dr. Peide Liu
Associate Professor
Operations Management, Beijing Jiaotong
University, School of Economics and
Management, China

Sudhakar D Deshmukh
Professor
Department of Operations Management,
Kellogg School of Management, Northwestern
University, USA

Watson D PhD
Professor
University of Sunderland, UK

Dr. Arun Korath
Associate Professor
Department of Management Studies, Dilla
University, Ethiopia

Dr. David Yong Gun Fie
Associate Professor
Multimedia University, Cyberjaya, Malaysia

Caroline Coulombe
Professor
Department of Management, Technology
University of Québec in Montreal, Canada

Dr. Naoki Ikegami
Professor
Department of Management, Keio University
School of Medicine, Tokyo, Japan

Department of Commerce, Thiruthangal Nadar
College, Selavayal, Chennai, Tamil Nadu,
India

Dr. Mohanasundaram A. M. Com., M.A.,
MBA., M.Phil., PGDHRM., Ph. D.
Associate Professor
Faculty of Commerce Studies, SNMV College
of Arts and Science, Malumachampatti,
Coimbatore District Tamil Nadu, India

Dr. R. Kamaraj Ph.D
Assistant Professor
Department of Commerce, MGR College,
Krishnagiri, Hosur, Tamil Nadu, India

Dr. Gaurangkumar C Barot (M.Com.
M.Phil. Ph.D. GSET
Assistant Professor
Department of Commerce and Accountancy,
Dr. APJ Abdul Kalam Govt. College,
Silvassa(Dokmardi). U.T. of Dadra & Nagar
Haveli, India

Dr. Md. Ruhul Amin Rabbani
Associate Professor
Asian University of Bangladesh, Bangladesh

Dr. L. Kengatharan
Professor
Department of Financial Management, Faculty
of Management Studies, University of Jaffna,
Jaffna, Sri Lanka

Dr. John Nkeobuna Nnah Ugoani
Associate Professor
College of Management and Social Sciences,
Rhema University, Nigeria

Md Mumford
Professor
University of Oklahoma, USA

Dr. Ayman Nader Alkhalidi
Assistant Professor
Department of Management Information
Systems, University of Hail, Saudi Arabia

Dr. Rakesh Guglani
Associate Professor
Department of Banking and Finance, Arba
Minch University, Ethiopia

Dr. Heri Prabowo
Associate Professor
Department of Economics and Business, PGRI
University of Semarang, Indonesia

Thomas G Pode PhD
Professor
Department of Management, Evaluation and
Health Policy, School of Public Health,
University of Montreal, Montreal, QC, Canada

Dr. Wei-Hsi Frank Hung
Professor
Department of Management Information
Systems, National Chengchi University,

Department of Commerce, Vivekanandha
College of Arts & Sciences for women
(Autonomous), Mangarangampalayam, Tamil
Nadu, India

Dr Amit Sharma Phd
HOD
Commerce and management department Royal
groups of institution RATLAM M. P, India

Dr. Samuel Nyambega Nyang'au Ph. D
Dean & Lecturer
School of Business & Economics, Garissa
University College, Garissa, Kenya

Dr. Shantha Kumari Ramaswamy PhD
Principal
Maharani Women's Arts, Commerce and
Management College, Sheshadri Road,
Bangalore, India

Dr. Md. Shamsul Arefin
Associate Professor
Department of Business Administration School
of Business, Uttara University, Bangladesh

Q Weng
Associate Professor
School of Management, University of Science
and Technology of China, China

Dr. Sulaimon Olanrewaju Adebisi
Associate Professor
Department Business Administration, Fountain
University, Nigeria

Rodolphe Ocler
Professor
Department of Management and Business
Systems, University of Bedfordshire, Luton,
UK

Iqbal Khan
Professor
Department of Civil Engineering and
Managing Director, King Saud University,
Saudi Arabia

Dr. Mohd Fuad Mohd Salleh
Professor
Faculty of Business, University Selangor Shah
Alam, Malaysia

Sigit S Wibowo
Associate Professor
Department of Management, Faculty of
economics and Business, University Indonesia,
Indonesia

Rei Goto Md PhD
Professor
Graduate School of Business Administration,
Keio University, Tokyo, Japan

Dr. Laurence Fang-Kai Chang
Professor
Department of Business Administration, Feng
Chia University, Taichung, Taiwan

Wenshan, Taipei, Taiwan

Dr. Rania Shamah

Associate Professor
Department of Operation Management, School
of Business Administration, British University
in Egypt, Egypt

Dr. Jesus P Briones

Associate Professor
College of Business and Accountancy,
University of Batangas, Philippines

George Ofori

Professor
National University of Singapore, Singapore

Dr. Jose G. Vargas-Hernandez

Professor
University Center for Economic and
Managerial Sciences, University of
Guadalajara, Mexico

Dr. S Sriranjani Mokshagundam PhD

Professor
MVM College of Arts, Science &
Management, Bangalore, India

Dr. R. Sridevi PhD

Assistant Professor
Sri Ramakrishna College of Arts and Science,
Coimbatore, India

Dr. Prabu Vengatesh Thirumoorthy

Doctorate in Commerce
Associate Professor
Sri Ramakrishna College of Arts & Science
Coimbatore, India

Dr. Des Raj Bajwa PhD

Associate Professor
Department of Commerce & Management
Govt. Post Graduate College Ambala Cantt
Director General Higher Education, Haryana,
Panchkula Kurukshetra University,
Kurukshetra, India

Dr. R. Judith Priya PhD

Assistant Professor
PSGR Krishnammal College for Women,
Avinashi Rd, Peelamedu, Coimbatore, Tamil
Nadu, India

Dr. Saiganesh Somasekaran PhD

Deputy Director
Dayananda Sagar Business School, 1st Stage,
Kumaraswamy Layout, Bengaluru, Karnataka,
India

Dr. V. Prabhu PhD

Assistant Professor
Department of Commerce, Srinivasan College
of Arts & Science Perambalur, Tamil Nadu,
India

Dr. J. Pavithra PhD

Assistant Professor
Department of Management, Studies Bharath
Institute of Higher Education and Research
(BIHER), Chennai, Tamil Nadu, India

Dr. D Umamaheswari PhD

Professor

Dr. Abdelkader Mohamed Mobarak

Professor
Faculty of Commerce, Mansourah University,
Egypt, Egypt

Dr. Pham Thi Minh Ly

Professor
Faculty of Business Administration, Ton Duc
Thang University, Vietnam

Robert J Kauffman

Professor
School of Information Systems, Singapore
Management University, Singapore

Sophie Michelle Eke Ball

Professor
University of Yaounde 2 Soa, Cameroon

Dr. A. Vini Infanta PhD

Assistant Professor
Sri Ramakrishna College of Arts and Science,
Coimbatore, India

Dr. W. Saranya PhD

Assistant Professor
Sri Ramakrishna College of Arts and Science
Coimbatore, India

Dr. Agila Govindarajan Doctorate in

Commerce
Professor & Head
Sri Ramakrishna College of Arts & Science
Coimbatore, India

Dr. Atalla Fahed Al-Serhan PhD

Assistant Professor
Department of Business Administration, Al
Albaysy University, Mafraq, Jordan

Dr. Dnyaneshwar Dattu Banasode PhD

Assistant Professor
Abhinav Degree College, Yashwant Anant,
New Golden Nest Rd, Ghoddev, Bhayandar
East, Mira Bhayandar, Maharashtra, India

Dr. Amit Saha PhD

Assistant Professor
Department of Management, Brainware
University, Kolkata

Dr. Indrajeet Ramdas Bhagat PhD

Assistant Professor
Commerce Faculty, Yeshwantrao Chavan
College, Ambajogai, Beed, Maharashtra, India

Arun Kumar Sharma PhD

Assistant Professor
Manav Rachna International University,
Faridabad, Haryana, India

Dr. Lakshmi G PhD

Assistant Professor

Dr. Jollie Alson

Associate Professor
Collage of Business Administration and
Accountancy, University of Perpetual Help
System Dalta, Philippines

Le Vinh Danh

Professor
Ton Duc Thang University, Vietnam

Alejandra Rosales Soto PhD

Professor
University Center of Economic and
Administrative Sciences, Guadalajara, Mexico

Ngwengeh Brendaline Beloke

Professor
Ngwengeh Brendaline Beloke, University of
Buea Cameroon

Dr. K. Prince Paul Antony PhD

Professor & Head
Sri Ramakrishna College of Arts and Science,
Coimbatore, India

Dr. Padmaja D V PhD

Assistant Professor
Sri Ramakrishna College of Arts & Science,
Coimbatore, India

Dr. Gayathiry D PhD

Assistant Professor
Department of Commerce CA Sri Ramakrishna
College of Arts and Science Coimbatore, India

Dr. Rania Ibrahim Mohammad Almoselhy

PhD
Associate Professor
Oils and Fats Laboratory, Food Technology
Research Institute, Agricultural Research
Center, Giza - Egypt

Dr. V. Gokila PhD

Assistant Professor
Commerce Department, Sri Ramakrishna
College of Arts and Science for Women, 395,
Sarojini Naidu Rd, Siddhapudur, Balasundaram
Layout, B.K.R Nagar, New Siddhapudur, Tamil
Nadu, India

Dr. Bhadrappa Haralayya PhD

Associate Professor
Lingaraj Appa Engineering College Gornalli,
Bidar, Karnataka -585403

Dr. C. Muthulakshmi Ph D

Assistant Professor
Department of Commerce, G. Venkataswamy
Naidu College (SFC), Kovilpatti, Tamil Nadu,
India

Dr. L. Mythili PhD

Assistant Professor
Department of Commerce, Sri Ramakrishna
College of Arts and Science for Women,
Coimbatore, Tamil Nadu, India

Dr. Anu Antony Phd

Assistant Professor

Department of Commerce, Periyar Maniammai Institute of Science and Technology Vallam, Thanjavur, Tamil Nadu, India

Dr. N Jayanthi PhD
Associate Professor
Department of Commerce, Periyar Maniammai Institute of Science and Technology, (Deemed to be University) Vallam, Thanjavur, Tamil Nadu, India

Dr. R Sathishkumar
Assistant Professor
Department of Commerce, Faculty of Science and Humanities, SRM Institute of Science and Technology, Chennai, Tamil Nadu, India

Poojan N Parikh
Assistant Professor
Smt. S.S Patel Nootan Science and Commerce College, Sankalchand Patel University, Visnagar, Gujarat, India

Dr. H K Manjula
Associate Professor
Department of Management in SJR College, Anand Rao Circle, Bengaluru, Karnataka, India

Dr. Vijay Shivaji Mistary
Assistant Professor
Department of Commerce and Research Center, Maharaja Sayajirao Gaikwad Arts Science and Commerce College, Nashik, Maharashtra, India

Dr. J Jolly Vini Sheeba
Assistant Professor
Department of Commerce, Dr. R.V Arts and Science College, Coimbatore, Tamil Nadu, India

Dr. D. Rajasekaran
Assistant Professor
Department of Commerce - PA, Nallamuthu Gounder Mahalingam College, Pollachi, Tamil Nadu, India

Jayantkumar Vijay Rane
Lecturer
Department of Commerce, Manoharbai Patel College of Arts, Commerce & Science, Deori, Maharashtra, India

Dr. B. Navitha
Assistant Professor
Department of Commerce with CA, Government Arts and Science College Gudalur, Tamil Nadu, India

Dr P. Venkaiah Babu
Assistant Professor
Department of Account & Finance, Kebri Dehat University, Ethiopia

Dr. N. Kavitha
Associate Professor
Department of B. Com (Professional Accounting), KPR College of Arts Science and Research, Coimbatore, Tamilnadu, India

Balakrishnan S

PSGR Krishnammal College for Women, Coimbatore, Tamil Nadu, India

B Gowri MPhil
Assistant Professor
Department of Commerce, Periyar Maniammai Institute of Science and Technology, Thanjavur, Tamil Nadu, India

P Nagalakshmi M.Phil
Assistant Professor
Department of Commerce, Faculty of Humanities, Science and Management, Periyar Maniammai Institute of Science and Technology, Periyar Nagar, Vallam, Thanjavur, Tamil Nadu, India

Dr. R Senthilkumar
Assistant Professor
Department of Commerce, Periyar Maniammai Institute of Science and Technology, Vallam, Thanjavur, Tamil Nadu State, India

Dr. M Sirajudeen
Assistant Professor
Department of Commerce, Jamal Mohamed College, Tiruchirappalli, Tamil Nadu, India

Dr. Shailendra Kumar Gupta
Head
Department of Management, Chhattisgarh State Skill Development Authority (CSSDA) (CG Govt), Dhamtari, Chhattisgarh, India

Dr. L Prabha
Assistant Professor
Department of Commerce, Bharathiar University, Coimbatore, Tamil Nadu, India

Dr. Mahesh Singh (Ph. D)
Associate Professor
Department of Management Studies, Kebri Dehar University, Ethiopia

Dr. A. Y. Kettiramalingam
Associate Professor
Department of Commerce Accounting and Taxation, Dr. N.G.P. Arts and Science College, Coimbatore, Tamil Nadu, India

Dr. B. Saranya
Associate Professor
Department of Commerce (Foreign Trade), PSG College of Arts & Science, Coimbatore, Tamil Nadu, India

Dr. Prince Kumar Mishra
Assistant Professor
Department of Commerce, Govt. M.D.P. College Katghora, Chhattisgarh, India

Dr. V. Selvam
Assistant Professor
Department of Commerce (PA), School of Commerce, KPR College of Arts, Science and Research, Coimbatore, Tamil Nadu, India

Dr.anitha D

Department of Commerce at Kristu Jyoti College of Management and Technology, Affiliated to Mahatma Gandhi University, Kerala, India

Dr. V Vasanthakumar PhD
Assistant Professor
Department of Corporate Secretaryship (Aided), PSG College of Arts and Sciences, Coimbatore, Tamil Nadu, India

Dr. P Gurusamy PhD
Assistant Professor
Department of Corporate Secretaryship, PSG College of Arts and Science, Coimbatore, Tamil Nadu, India

Stalin V
Assistant Professor
Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Thanjavur, Tamil Nadu, India

Dr. S Sivagamy
Assistant Professor
Department of Commerce, Periyar Maniyamai Institute of Science and Technology Thanjavur, Tamil Nadu, India

Dr. D Renukadevi
Assistant Professor
Department of Commerce, Sri Ramakrishna College of Arts and Science, Coimbatore, Tamil Nadu, India

Dr Vishal Tomar
Associate Professor
Department of Commerce MMK College, Mumbai, Maharashtra, India

Dr. Fatemeh Dekamini
Lecturer
Industrial-Financial Management, Faculty of Management, Islamic Azad University, Arak Branch, Iran

Dr. Kiran Menghani
Assistant Professor
SDT Kalani College, Shahad Mumbai, Maharashtra, India

Dr. Pallavi Pramod Kulkarni
Assistant Professor
Department of Commerce, Haribhai V. Desai College, Affiliated to Savitribai Phule Pune University, Pune, Maharashtra, India

P. Mohammed Buhari Saleem
Assistant Professor
Department of Commerce and Management, Sadakathullah Appa College (Autonomous), Tirunelveli, Tamil Nadu, India

Dr. Ravinder Kumar
Assistant Professor
Department of Commerce, Dr. Shivanand Nautiyal Govt. (PG) College, Karanprayag, Chamoli, Uttarakhand, India

Dr. D. Ravindran

Assistant Professor
Department of Commerce, SRM Institute of
Science and Technology, College of Science
and Humanities, Chennai, Tamil Nadu, India

Dr. Shivakumar
Assistant Professor
Department of Management Studies,
Visvesvaraya Technological University,
Karnataka, India

Erni Tanius
Lecturer
Department of Human Resource and
Administration, Merchant logo Universiti
Selangor (UNISEL) Bestari Jaya, Shah Alam,
Selangor, Malaysia

Dr. Imroz Mansuri M.Com, M.Sc. in
Finance, NET, SET
Assistant Professor
Department of Management, Narayana
Business School, Gujarat, India

Dr. Mohd Imran
Assistant Professor
Department of Marketing, The ICFAI
University, Dehradun, Uttarakhand, India

Dr. Vidhita Sinha
Associate Professor
Department of Management, GSFC University,
Gujarat, India

Dr. Sandaboina Shivakumar
Assistant Professor
Department of Commerce, KI Deemed
University, Guntur, Andhra Pradesh, India

Assistant Professor
Department of Banking & Insurance (B.Com),
PSG College of Arts & Science, Tamilnadu,
India

Dr. R. Dinesh Kannan
Assistant Professor
Department of Economics, PSG College of
Arts & Science, Coimbatore, Tamil Nadu,
India

Dr. K.karthikeyan
Assistant Professor
Department of Corporate Secretaryship &
Accounting and Finance, SRM Institute of
Science and Technology, Chennai, Tamil Nadu,
India

Dr Nkiru Patricia Chude
Lecturer
Department of Banking and Finance,
Chukwuemeka Odumegwu Ojukwu University,
Igbariam Campus, Anambra State, Nigeria

Dr. V. Uma
Professor
Department: Hospital Administration Dr.
N.G.P arts and science college,
Coimbatore, Tamil Nadu, India

Dr. R. Padmavathi
Assistant Professor
Department of Commerce, Mother Teresa
Women's University, Kodaikanal, Tamilnadu,
India

Assistant Professor
Department of Management(MBA), Kristu
Jayanti College(Autonomous), Bengaluru,
Karnataka, India

Dr. R. Sangeetha
Assistant Professor
Department of Commerce (Computer
Applications), KPR College of Arts Science
and Research, Coimbatore, Tamil Nadu, India

Dr. M. Sampath
Assistant Professor
Department of Economics, PSG College of
Arts & Science, Coimbatore, Tamil Nadu,
India

Dr. B. Vasantha Lakshmi
Associate Professor
Department Of Business Management, CMR
Technical Campus, Hyderabad, Telangana,
India

Dr. B. Velmurugan
Professor
Department of Commerce, NPR College of
Engineering and Technology, Tamil Nadu,
India

Dr. Arti Singh
Associate Professor
Department of Commerce & Management,
Kristu Jayanti College Autonomous Bengaluru
Karnataka India