

## EDITORIAL



In this issue we have seven articles on various domains, and a perspective by U K Basu. In his perspective, Basu talks about the need for fresh benchmarking on financial indicators like risk, return and rating because different financial instruments have different risk - return profiles and also the securities issued in domestic and global markets are rated by diverse rating agencies.

There are two articles relating to finance, one by Dhanya and another by Prabhakar Nandru. Dhanya and Sivapriya have studied financial and operating performance of ten companies in Petroleum sector and four in Minerals and Metals. The performance of these companies is compared and analyzed during pre- and post- liberalization periods. Financial inclusion and the factors that influence the same have been analysed by Prabhakar, Byram and Satyanarayana. The authors have used factor analysis to understand the financial inclusion with reference to Pondicherry region.

In human resource and organizational behavior, we have two articles focusing on BPO and a manufacturing unit. Sneha and her co- authors studied factors leading to attrition at various levels of an organization with reference to BPO, while Well Haorei talks about the knowledge characteristics among the employees in Lakshmi Seva Sangham located in Gandhigram, Tamilnadu.

The Marketing area has three unique topics viz; online shopping behavior; tourism; and learning through social media. Neelamegam studied the factors influencing the consumers to shift to online shopping. Venkatesh Prabu worked on the use of social media in the field of education. Biswajit Roy and Shreya Ojha analysed the demographic factors that influence customers' travelling habits with reference to Kolkata, West Bengal. Also, the study identifies specific attributes of promotional activities run by different tourism service providers to attract customers.

With this note, I wish you a happy new year and my hearty congratulations to the authors who have made it to this issue of TSM Business Review.

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