

Editorial

Dear Readers,

Greetings!

It gives me immense pleasure to bring XXIII issue of SAMVAD - A double blind peer reviewed bi-annual International Journal of Management with e-ISSN 2348-5329, published by SIBM Pune.

This issue of SAMVAD also has a contribution from the international authors. They have written a paper on NAFTA in Mexico: What worked and what did not? Mexico joined the General Agreement on Tariffs and Trade in 1986 and less than a decade later joined The North American Free Trade Agreement (NAFTA) with the United States and Canada in 1994. The Mexican economy is currently in struggling shape and that some positive effects of NAFTA did not help. However, there are the small handful of economic aspects from NAFTA that had a positive effect on Mexican Trade and the Mexican economy. Authors have discussed about a few learnings from this and what can be changed looking forward.

This issue is also special because of the contribution it has received from the Corporate sector. An article by CMO of Capgemini, gives us a new age corporate mantra - doing business with Purpose!

The concept of psychological contract has been gaining importance in the recent times along with the theory of authentic leadership. It is the prerogative of the leaders to understand the psychological contract between themselves and their employees. It provides them with a competitive advantage in creating a motivational work environment where equity is valued.

There is yet another important article included in this issue. The assessment of the validity of a customer's appropriateness for a loan, using a Machine Learning approach. Banks and Non-Banking Financial Companies (NBFCs) are at danger of significant Non-Performing Assets (NPAs) due to customer non-payment of loans (Non-Performing Assets). Predictive Analytics helps in making this distinction and helping banks to improve their decision making.

Banks have always played an un-denying relentless role in the development of modern India. The efficiency of the banks is crucial for the existence of smooth flow of trade - locally and internationally. Profitability of banks is dependent on several variables in which efficiency is most important. There is an interesting paper on Profitability and efficiency of selected public and private sector banks analyzed on the basis of some important financial ratios.

In the Indian economy, Non-Participation in the Stock (NPS) market is a serious concern especially with the rising burden of debt in general and NPA in particular. This problem is addressed in the paper on Stock Market. The findings of the study have unique attributes in terms of newer set of factors and the method of ranking them.

Covid-19 exposed various existing business organizations and start-ups to sustenance risk. The dynamics of the business environment changed drastically at an unprecedented rate wherein resilient organizations survived the blow. In the social space, what actions and strategies were adopted by social enterprises in Handloom? An article on this discusses the strategic importance of social entrepreneurship in developing economies in such challenging times to provide sustainable value creation and social upliftment.

There has been so much study undertaken worldwide about the positive impact of the emotional intelligence of a person. Paper on one of the Management Schools at Bangalore studied the impact of Trait Emotional Intelligence profile on the adaptability of Gen Z management students. They found that there is a strong correlation between adaptability of students and their Trait EI.

A study on Innovative marketing and its impact on behaviour of consumer, sheds light on trends of innovation in marketing and choice of consumer and their behaviour.

I am sure, readers will enjoy every contribution made by the authors.

I take this opportunity to thank all the authors, reviewers, and editorial team members for their kind support and contribution.

I am confident that this issue of SAMVAD will add value to the readers! I look forward to march ahead with you all in this never-ending journey of research.

Editor,
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