

## Editorial

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Dear Readers,

Greetings!

It gives me immense pleasure to bring XXV 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 comprises of research articles from India and abroad. It also has an interesting book review for the readers.

'Investonomy' is a book written by Pranjal Karma. It is the stock market guide that makes you rich. The book presents a panoramic view of stock market investment with a special focus on fundamental investing. The book is full of words of wisdom in its 28 different chapters and enlightens the path of investors who dream of making it big in the stock market. The idea is to empower retail investors to have a sanguine journey of investment in the stock market. People are well aware that they must not rely only on a single source of income and must invest, as it is indispensable to make their money work for them to generate another source of income. The author instils confidence among retail investors by endorsing the fact that there is hardly anyone who has never lost money in the markets and with the right knowledge and approach anyone can earn in the markets, it is not a rocket science.

The research article titled 'Evidence on the Inflation Persistence in India' focuses on understanding the concept of inflation using monthly data. It estimates the persistence coefficient for the WPI and CPI measures of inflation, and it is found that the WPI measure of inflation is more persistent than the CPI for the period under study. It can be attributed to higher persistence in the "manufacturing" and "non-food" categories of overall WPI inflation.

A study on financial planning for salaried employee and strategies for tax savings in North Tongu District, Ghana, was conducted. The results show that salaried employees want to know their tax obligations from the right standpoint and processes of financial planning available to them so that they can make the best use of their earnings by reducing the incidence of tax. Overall findings of the research reveal that tax relief is the most adopted tax savings instrument.

Economics is the study of human behaviour within the constraints of scarcity. The Industrial Revolution was a boon for the productivity of humanity. However, the it was not without side effects. The Green Revolution is the next Industrial Revolution, and humans will need to continue to increase their practices of sustainability. An article on circular economic practices describe that in order to ensure we protect our environment; circular economic practices will help reduce the demand for a limited supply of natural resources.

Purchase of organic products is on rise now-a-days. A study on the factors influencing the perceived quality and repurchase intention of organic and natural cosmetic products was conducted. It concludes that environmental awareness does not affect the perceived quality and repurchase intention. Increased perceived value, emotional value, perceived quality and low green perceived risk will lead to increased repurchase intention of organic and natural cosmetics.

There is an interesting article on Zillennials written by a business practitioner. She says, developing the right learning culture at the workplace for the Zillennial generation is very critical. Zillennials (a combined term for the Millennials and Gen Z) are characterized by their ability to multitask. It's a tech-savvy generation, that enjoys teamwork, prefers to learn on its own terms, and prefers activities that sanction creativity. Their workplace training preferences are focused on collaboration, with a likeness to L&D styles that include an externship, role play, and empirical modules. L&D frameworks

can be successful if they involve them to create their own learning methods and modules, similar to a form of self-tailoring of course curriculum or activities.

As the world struggles to recover post epidemic, creative innovative entrepreneurial ideas and practices will play an important role in economic development. While innovation has always been important for high productivity and economic growth, it is also important for strengthening the post-crisis economy. With the impetus from innovation, India can increase its production and improve its competitiveness abroad. Read more on this in the article on innovative and entrepreneurial ideas and practices in India.

I am sure, readers will enjoy reading every contribution made by the authors for this issue of SAMVAD.

I take this opportunity to thank all the authors, reviewers, and editorial team members for their kind support and contribution. I am sure the issue will add value to the readers!

I look forward to march ahead with you all in this never-ending journey of research.

Editor,  
**Dr. Poornima Tapas**  
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