



CONTENTS

No		Page No.
1	Practices and Challenges of Digital Transformation in the Enterprise Sector: Evidence from Manufacturing Industries of Hawassa City, Ethiopia <i>Desalew Demissie, Jayprakash Lamoria, Ermias Tegegn</i>	1
2	Workplace Spirituality and Organizational Commitment: A study amongst higher education faculty members of Delhi - NCR <i>Tarun Kumar, Ranbir Singh</i>	5
3	Self-Help Groups in Manipur: Evaluating Entrepreneurship Skills, Self-Employment Opportunities and Poverty Reduction <i>Naorem Tulsipriya Devi, Robita Sorokhaibam</i>	12
4	Role of Microfinance on Poverty Alleviation: A Case Study on SHGs Participation in Balangir District of Odisha <i>Priyabrata Dehuri, Gopala Bhua</i>	18
5	Assessing the Conservatism of Financial Reporting in NBFCs under Ind AS and IGAAP <i>Ejaj, K. Padmasree</i>	25
6	Analyse the volatility in the share price returns of Nifty Automobile Index and Sample Companies listed on NSE <i>Sunny Thomas, Bhavik Dikulkumar Patel</i>	33
7	Exploring Financial Obstacles and Government Initiatives: An In-Depth Study of MSME Challenges and Solutions <i>Nidhi Upendra Argade, Darshana Dave, Priya Chandak</i>	40
8	India's Business Relations with Africa, and the Unfavourable Balance of Trade <i>Aadarsh Pillai, Rina Dave</i>	48
9	Harvesting Happiness by a Proliferation of White Gold in the Banaskantha District: A Case Study of Decade's Growth Story of Banas Dairy <i>Asmita Pravinchandra Pandya, Kamini Shah</i>	54
10	Navigating Non-Performing Assets: Perspectives of Indian Bankers <i>Pareshkumar A. Dave, Yogesh C. Joshi, Jimmy M. Kapadia</i>	61
11	3 N Effects towards R & D of Selected Pharmaceutical Companies in India <i>Patel Khushbu Narendrakumar, Vigna Oza</i>	66
12	The Hidden Drivers of Online Banking Adoption: Understanding Attitude Dynamics <i>Manisha Vijay Pawar, Nidhi Upendra Argade</i>	71
13	A Study of Consumer Behavior towards Selection and Utilization of Services of Co-Operative Banks <i>Virendrasinh K. Chavda, Ajayraj M. Vyas</i>	80
14	Job Satisfaction of Employees: A Case Study of Bank of Baroda and Union Bank of India with Reference to Vadodara City <i>Kiran Rajput, Sandip Bhatt</i>	86
15	Altmetric Analysis of literature published on Information Seeking Behavior through Data Carpentry <i>Rajiv Patel, Lavji N Zala, Shivam Moradia</i>	92
16	Real-Time Time-Series Analysis Software for Research and Education: Design, Implementation, and Application in Computational Research <i>Maulin Omprakash Punjabi, Harsha Padheriya</i>	99
17	A Study of Teachers' Opinions towards National Education Policy 2020 and School Education Orientation Program <i>Rina N. Vahora</i>	108