**Blended Learning Ecosystem: A Fusion of Ancient Learning Methods and Modern Tools**

This paper highlights the blended learning methods and processes created and used by scholars during ancient Indian era when knowledge was available only to a selected section of society and was documented on leaves, cloth materials and rocks. It is observed that authors and scholars around the globe in recent past have suggested processes and methods that are quite like the ones introduced by gurus and pundits in ancient era. This paper analyses the components of blended learning used in ancient Indian era and attempts to introduce a distinctive model that bonds ancient Indian learning methods and processes with modern learning enablement tools like internet and computers, primarily used by the corporate sector for identification of expectation and perception gaps which can be further used for targeted learning and development programs. A quick survey with employees working in Indian ITES sector was conducted to generate insights.

**Keywords:** Sravana, Manana, Ninidhyasana, Blended, Learning.

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**Intellectual Capital and Financial Performance: A Study of Selected BSE S & P 500 Listed Firms**

In the present scenario, no business can excel in the market by virtue of tangible assets only; it is the intellectual capital or intangible which plays significant role in enhancing the financial performance of a business firm. In this study, an attempt has been made is to estimate the relationship, if any between Firms financial performance and intellectual capital and its constituents. And also to study the significant role of intellectual capital coefficient in firm’s performance. To provide a sound conceptual base for developing business model for value creation. In this empirical paper, analytical research design has been used. Pulic’s VAIC (modified version) has been used to estimate the intellectual capital coefficient of BSE SandP 500 listed firms from 2007-2016. Data has been collected from CMIE and collected data has been analysed using Pearson correlation and linear multiple regression. Findings shows that almost all firms under study have good VAIC score means above 4 and the top VAIC scorer firms were mainly
from refinery, metal, cement, steel, tobacco. Correlation analysis and Linear multiple regression analysis shows that financial performance has significant relationship with the intellectual capital and its constituents except structural capital (STVA) but significant relationship between innovation capital (Rand D/BV of shares). This paper will definitely contribute in the existing literature and also this is the first study to examine the relationship between intellectual capital and financial performance pertaining to BSE SandP 500.

**Keywords:** Intellectual Capital, VAICtm, Financial Performance, Value Creation, BSE SandP 500 firms.

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**Methods for Stimulating Creativity and Innovation in Marketing**  
Creativity and Innovation are integral to marketing, to enhance competitiveness and bring about product innovation. One finds creativity in advertising and in new product development. Creativity is important both for day-to-day marketing decision making and for judgement of creative marketing work like advertising campaigns and other forms of integrated marketing communications. This paper will explore the concepts of creativity and innovation, look at creativity in marketing, understand the barriers and opportunities to creativity and innovation and look at some of the existing practices. Primary research of corporate executives has been undertaken. Organizations need to set up processes to bring about product innovation and development of new products. Marketing professionals need to strengthen their creative and innovative skills to be able to compete in today’s dynamic market. This paper will identify strategies that will stimulate creativity and innovation amongst marketing professionals in India.

**Key Words:** Creativity, Innovation, Advertising, New Products, Advertising.

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**Multigroup Moderation on Customer Service Satisfaction: Case of Online Retailing**  
To understand the factors that influence the online shopping, retailers need to observe the behavior of the shoppers in various contexts. It enables them to target their most valuable prospects more effectively. Earlier research shows that customer’s characteristics play key role in deciding the threshold level for the customer satisfaction and repurchase rate. Moreover, in the scenario when businesses have the option to sell their products through aggregator, other than having their own website, it becomes imperative for the vendors to understand about the preferences of potential online buyers in terms of choice of aggregator too. In this backdrop, present study is an endeavor to study the moderating role of gender and choice of aggregator on the relationship of dimensions of service quality and customer satisfaction. For the study
240 respondents were chosen through convenience sampling from Delhi NCR region. A hybrid scale using the statements of previously designed standardized questionnaires was used to capture the responses. Results show that no significant moderating effect of gender and choice of aggregator found on the relationships of dimensions of e-service quality and customer satisfaction.

**Keywords:** Aggregator, Gender, Moderation, Online Retailers, e-Service Quality.

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**Use of Factor Analysis Scores in Logistic Regression Model for Predicting Chances of Adoption of E-payment System by the Users of Smart Phones**  
The launching of UPI (Unified payment interface), Demonetisation and the linking of biometric identification with bank accounts and mobile numbers as well as the launching of various e-services by the government of India has encouraged the use of a smartphone for digital payments. This study is focused on predicting the probability of adoption of e-payment system by the users of smartphones and the prominent factors associated with it among the people of Allahabad city and nearby.

This study yielded a model with two main latent factors, which were found to be directly associated with the adoption of e-payment system by the participants. One of these was concerned with ‘Conviction’ or ‘Conviction and Enthusiasm’ for the adoption of new technology, whereas the other was more of a complex nature with several underlying correlated observable variables. Together these factors were able to predict with high precision the outcome variable i.e. the adoption status of e-payment system by smartphone users. The attitude and the behaviour predisposition of the subjects towards technology have been central to many extant theories however, unlike several of these theories, the present study concludes that these two constructs, attitude and the behaviour towards technology were inconspicuous when used in isolation as a predictor for predicting the likelihood of use of e-payment system by the users of smartphones.

**Keywords:** Technology Adoption, E-payment System, E-wallet, Smartphone, Technology Acceptance Model.

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**Effect of ISO 9001 Standard on Organisational Performance**  
Manufacturing organisations achieve excellence in their performance only when they attune themselves to customer expectations. The comprehending importance of ISO 9001 standard for superior performance is more interesting and useful. This study examined the relationship between ISO 9001 standard and organisational performance. The sample comprised employees of ISO 9001 certified manufacturing organisations. Karl Pearson’s coefficient of correlation showed that there was a positive correlation between ISO 9001 standard and organisational performance. Linear regression analysis demonstrated that ISO 9001 standard and its critical factors significantly predicted
organisational performance. ANOVA results depicted that, critical factors of ISO 9001 standard does not differ across company size and export orientation. However, the ANOVA results found that critical factors of ISO 9001 standard differ across number of years with ISO 9001 certification.

**Keywords:** ISO 9001 Standard, Top Management Commitment, Customer Focus, Continuous Improvement, Organisational Performance.

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**EWOM as a Catalyst for Development of Quality Perception among E-Buyers**  
The concept of e-WOM has gained significant attention from online businesses and academics in recent times. The dramatic growth in internet technologies allows customers to share their product and service experiences online instantly and with ease. As such companies are paying considerable attention towards it because they play an important role in shaping quality perceptions. These perceptions ultimately have a significant impact on purchase decisions. Previous studies related to e-WOM have mostly focussed on their influence on perceived quality of products. They have paid limited attention to perceived quality of services offered by online businesses. This study is an attempt to filling this important gap by studying the influence of e-WOM on perceived quality of both products and service offered online. This paper has included two important dimensions of e-WOM, i.e, quality and quantity of reviews. The research finds revealed both e-WOM quality and e-WOM quantity significantly affect perceived quality (products and services).

**Keywords:** E-WOM, Perceived Quality, Online Shopping, E-commerce, Services.

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