

# Editorial

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Dear Readers,

Greetings!

It gives me immense pleasure to bring XXVII 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 comprises of interesting research papers from variety of domains and a case study on AI and Innovation.

In the era of fast changing technology and competition, it is important to sell the new technology product. Branding is acknowledged to be one of the most fascinating marketing strategies used for the purpose of winning or overcoming competition. An interesting study is undertaken in Bengaluru on Effectiveness of Branding for New Technology Products. Researchers have examined if it has an impact on customer purchase decisions.

Another extensive field research is carried out by researchers to find if Global Standards of Safety Culture are implemented. They visited nearly 75 project site locations in India in the year 2022-23 and interacted with about 400 Managers. The study offers a suggestive action plan to implement global standards of safety culture. What is important is the awareness and implementation of the standards with integrity, ethical values, and actions of all concerned and all involved in the bringing up the safety culture.

A study on Performance Evaluation and Impact Analysis of Credit Disbursed by Agriculture and Rural Development Bank in Gujarat State tries to know impact of credit disbursed by the bank on farmers in Gujarat State, and also suggests further possible improvements to increase the impact on the socio-economic status of the farming community in the state.

Climate change and the societal perception of the significant threat posed by climate change to all living beings has been very high over recent decades. The study on Social Marketing for Environment Conservation and Reduction of the Effects of Climate Change aims to explore the considerable promise of government-led social marketing efforts in environmental preservation, particularly in preventing climate change. Notably, the younger generation stands as the most susceptible demographic to the adverse impacts of climate change. The findings from the research indicate there is a significant correlation between awareness levels and government-led social marketing efforts aimed at climate change mitigation.

India's Small and Medium-sized Enterprises (SMEs) are undergoing a dramatic transition as a result of the digital transformation. SMEs sector is heterogenous. In order to maintain the development and competitiveness of the SMEs, adoption of digital technologies, policy and support from governments, availability of digital infrastructure, digital skills and proficiency, and market performance are the important factors.

Financial well-being of every individual is very important. As study on this provides a comprehensive overview of the factors affecting financial well-being and helps to understand the practical and social aspects that contribute to individual financial well-being.

Another study from Delhi region on Indian Life Insurance industry examines the impact of various factors on the unethical behaviour of sales personnel in this industry. For the study, 120 sales personnel from 5 private life insurance companies were contacted. Based on the findings, the study attempts to give some suggestions to private life insurers to reduce the unfair business practices in the life insurance sector.

India has witnessed a decline of trade union activities in recent past. What are the adverse consequences of such a development? A few harsh realities and truths are studied by researchers and have provided some suggestions to arrest this decline so that welfare measures can be undertaken to improve the labour class 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**  
Professor, SIBM Pune