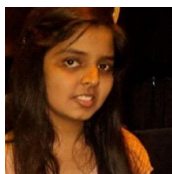


Message from Associate Handling Editor

“ Being an international journal, GJEIS is continuously proving its brilliance in publishing papers on emerging themes. It promotes empirical and analytical studies, in addition to conceptual/theoretical, theme based paper, review based paper and case based studies, etc. for providing basis for further research. It is having extremely talented editorial hierarchy which works for the strengthened quality control mechanism which is reflected in the issues.

It has always been a fruitful learning experience to work with GJEIS and I am privileged and enthusiastic for turning into an associate handling editor for 3rd issue of 12th Volume. On the behalf of the entire editorial team, I would like to show my gratitude to all the authors for showing trust in the journal. I specially thank Dr. Subodh Kesharwani, the mastermind behind GJEIS for laying the roadmap to the journal and giving me the opportunity to be a part of it.

We promise to bring more marvelous issues in the future ”



Ms. Shailza is a Research Scholar at SOMS (IGNOU), New Delhi. She has done her B.Com (Hons) from Vivekananda College and M.Com from Delhi School of Economics, University of Delhi and qualified UGC-NET JRF thrice. She has been a part of various Seminars, Paper Presentations, Faculty Development Programme and National and International Conferences. She has published few papers on Digital Payments, IoT, Blockchain, etc. in reputed journals. She is a hardcore believer to work on her own initiative and also as a part of team. She excels in her analytical skills with a global outlook and foresightedness which is the need of hour.

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“ GJEIS is a multidisciplinary journal attracting academicians, researchers, industry experts all across the globe and providing them a platform to share their ideas, knowledge on various emergent themes. It promotes knowledge and experience sharing and encourages a cross-functional research in diverse areas ranging from management, ICT tools, digitalization, organizational effectiveness to behavioral finance and bridges the gap between theory and practice by connecting academicians and industry practitioners.

Working with such an enthusiastic and amazing core team of GJEIS has always been a great learning. I am privileged for turning into an Associate Handling Editor for the Volume 12, Issue 3. I am thankful to all the authors for contributing to the current issue and specially to the Chief Editor Dr. Subodh Kesharwani, a dynamic personality who never fails to amaze and inspire everyone around with his innovativeness and determination for the work. I encourage all our readers to consider submitting to the journal. We promise to come up with the more innovative themes & remarkable tracks in the forthcoming issues. Any of your suggestions are most welcome. Feel free to contact us in case of any need!!! The core team of GJEIS is always there to help you. ”

Ms. Jyoti is currently pursuing her Doctoral Research study in Marketing Management from SOMS (IGNOU), New Delhi. She has done her B.Com (H) from Shri Ram College of Commerce (University of Delhi), M.com from Hansraj College (University of Delhi) and qualified UGC- NET JRF in Commerce. She has been a part of various Seminars, Paper Presentations, Faculty Development Programmes and National and International Conferences. She has published few papers related to theme of Cyber Security, IoT, Blockchain, Relationship Marketing, Digital Payments, E-services etc. in reputed journals. She is an enthusiastic learner who believes in maintaining and maximizing the quality of life by implementing her skills, and experience gained through education, hard work and dedication.



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“ Global Journal of Enterprise Information System (GJEIS) is a platform encouraging the amalgamation of various fields like business, marketing, human resource, etc with Information Technology.

GJEIS promotes the idea of comprehensive learning and research activities. It was a great pleasure and pride working for this prolific journal as an Associate Handling Editor for Volume 12, Issue 3. On behalf of GJEIS Team, I would like to extend a very warm welcome to the readership of GJEIS. I take this opportunity to thank our authors, editors and anonymous reviewers, all of whom have volunteered to contribute to the success of the journal.

With your support as authors, readers, reviewers, and editors, I see very bright prospects for GJEIS to serve the researcher community even better in the future. We hope to hear from you soon, and we welcome your feedback!!!

Once again I thank you on behalf of this journal – your journal! We hope you will find GJEIS informative. ”



Ms. Sonakshi Jaiswal has been working in the Department of Commerce, Nizam College, Hyderabad from 2016. She specializes in the area of Marketing and Finance. She is pursuing her Doctoral Degree from Indira Gandhi National Open University, New Delhi with Marketing as her specialization. She completed her Masters of Commerce with Distinction Marks and secured 10th rank in Osmania University, Hyderabad. She has also done Masters in Business Administration with Distinction from Osmania University, Hyderabad. She has completed Bachelors of Commerce (e-commerce) from Nizam College, Osmania University and held 1st rank. She has qualified Telangana State Eligibility Test (SET) conducted by the state government and also qualified National Eligibility Test (NET) conducted by UGC, New Delhi. She has published and presented several research papers to her credit, attended and worked with the organizers of various Faculty Development Programmes, Seminars, Webinar and Workshops. She is a zealous learner exploring various sources to expand her knowledge base. She believes in “Arise, Awake and stop not till your goal is achieved.”

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