## Message from Associate Handling Editor

GJEIS has always been providing an international platform to people across globe to publish manuscripts on various innovative and emerging themes. As a multi-disciplinary journal, it welcomes and recognizes the contributions of researchers, academicians and industry experts from all the disciplines and has always proved its brilliance in escalating and enriching theory as well as research. 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.

This issue is very dynamic and it would be interesting for the readers to gain insights on various different themes ranging from Consumer lifestyle as predictor of consumer behavior, Telephone network and internet penetration in India, India an emerging leader after pandemic, Price volatility of staple food grains and others.

GJEIS is having an 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 1st issue of 13th 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 having innovative themes in the future.



Ms. Shailza is currently pursuing her Doctoral Research from School of Management Studies (IGNOU), New Delhi. She specializes in Marketing and has recently completed her M.Phil in Commerce from IGNOU on "Digital Payment System in India". 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 presented and published few papers on Digital Payments, IoT, Blockchain, Mobile banking, etc. 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. She believes "A dream does not become reality through magic; it takes sweat, determination and hard work."



GJEIS is a quarterly journal aimed exclusively to publish academic research papers and articles by academicians, researchers, industry experts all across the globe. It is a platform to share ideas and knowledge on various emergent themes. It promotes knowledge and experience sharing and encourages a cross-functional research on contemporary topics and issues in the area of commerce, economics, management, governance, policies etc. The journal aims to add substantially to the existing researches in the respective fields. It publishes research articles relevant for national and international significance.

GJEIS is a core team of enthusiastic academicians and researchers across various domains, which is continually setting newer milestones in each of its issue. Working with such an amazing team of GJEIS has always been a great learning. I am privileged for turning into an Associate Handling Editor for the Volume 13, Issue 1. 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 congratulate the Chief Editor for his continuous dedication and determination alongwith all the reviewers and authors for their invaluable contribution and suggestions over time. I encourage all our readers and authors 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. In case of any need feel free to contact us.

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"











It is with profound pleasure, humility and anticipation that we step into the 13 years of GJEIS with this issue. On behalf of the GJEIS Editorial 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.

GJEIS intends to be a leader in facilitating a new kind of discussion to bridge the gap between industry and academia. Believing that this engagement will be transformative and it is time for transformation in academia, GJEIS has always been at the forefront in strengthening relationships between communities and institutions of higher learning.

I grab this opportunity to specially thank Dr.Subodh Kesharwani, who had the vision to embark on GJEIS. His ability to draw together diverse talents and resources and his confidence that we could actually bring this issue to fruition is the mark of a true leader. I would also be remiss without acknowledging the contributions of the entire team Editorial team of GJEIS, whose expertise in editing and publishing has made this issue a reality. Looking forward for many more articles/ papers to come our way and GJEIS shall continue to serve as a multidisciplinary platform to all our academicians ,industry executives,research scholars and students.

## Happy Reading ..!!!



**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 "There are no shortcuts to success, it's all about the process"

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