Message from Associate Handling Editor

GJEIS is a quarterly journal which is continuously is uninterruptedly achieving fresher heights with every new issue. It provides a forum for debate and deliberations of academics, industrialists and practitioners. It aspires to print original ideas enhancing knowledge as well as social relevance thereby focuses on empirical and analytical studies, in addition to conceptual/theoretical, theme based paper, review based paper and case based studies, viewpoints, etc. At every step of the publication ethical principles are followed.

It offers an international environment for the exchange of ideas which has always proved its excellence because of the dynamic articles published under it. It is having extremely talented editorial hierarchy which works for the strengthened quality control mechanism which is reflected in the issues. I am privileged and enthusiastic for turning into an Associate Handling Editor for 3rd 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, for giving me the opportunity to be a part of it. Wepromise to bring more marvelous issues 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 "The Adoption of Digital Payment System: A study of Delhi NCR". 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 "Success is often achieved by those who don't know that failure is inevitable."



GJEIS is a multidisciplinary journal attracting academicians, researchers, industry expertsall across the globe and providing them a platform to share their ideas, knowledgeon various emergent themes. It promotes knowledge and experience sharing and encouragesa cross-functional research in diverse areas. To ensures the quality research and originality GJEIS follows rigorous policies to govern every stage and aspect of peer review process, from initial submission through to revisions and finalization. Working with GJEIS has always been a great learning to me. GJEIS is a team of enthusiastic learners and knowledge seekers.

I am privileged for turning into an Associate Handling Editor for the Volume 13, 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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Welcome to Global Journal of Enterprise Information System(GJEIS)

We are delighted to bring out the July September issue of compiled research studies under the umbrella of Global Journal of Enterprise Information System, which is a culmination of a plethora of efforts.

GJEIS brings forth an opportunity for researchers across disciplines to create knowledge for application in the world of academics and real time situations. GJEIS is dedicated to provide a forum for exchange of ideas across disciplines, publishes innovative, empirical and conceptual studies which has an inclusive ethos and is open to a wide range of methodological approaches and philosophical underpinnings.

I owe a heartfelt thanks to all the contributors of the research articles. I feel privileged to be associated with GJEIS as an Associate Editor which constantly thrives upon high quality of research. I extend my immense gratitude to a very dedicated team of editors, reviewers and authors for their relentless and untiring efforts.

I would like to express my heartfelt thanks to Dr.Subodh Kesharwani for his continuous guidance and motivation. GJEIS team caters to the academic thrust of a larger audience across the globe.

We sincerely hope that the readers will find the articles interesting, relevant and intellectually stimulating leading to building up a diverse outlook about contemporary issues.

Happy Reading ..!!!



Ms. Sonakshi Jaiswal is an Assistant Professor, Department of Commerce, Nizam College, Hyderabad. She specializes in the area of Marketing and Finance.Her areas of interest are Finance and Marketing.She has been teaching Taxation, Corporate Accounts, Business Organization and Management, Business Statistics, Banking, Ecommerce and Information Technology 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 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 in 2017. She has, to her credit, many articles published in various national and international journals. She has presented papers on various topics in Marketing in different academic forums and seminars. She has attended and worked with the organizers of various Faculty Development Programmes, Seminars, Workshops and Presented papers in many conferences. She is a member of Telangana Commerce Association (TCA). She is a zealous learner exploring various sources to expand her knowledge base.







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