



SOUTH ASIAN JOURNAL OF MANAGEMENT

- Anshu Lochab, Sunil Kumar and Beena Devi** 7
Ethical Climate as a Moderator in the Relationship
between Protean Career Orientation and
Organizational Commitment – Evidences from India
- Prabhjot Kaur and Guneet Kaur** 30
Internal Branding and Intention to Stay:
An Empirical Study of Indian Business Process Outsourcing Sector
- Naznin Sultana Chaity and K M Zahidul Islam** 56
Uncovering Opportunistic Earning Management Practices by the Listed
Private Commercial Banks of Bangladesh
- A Kalyani** 76
Challenges for Supply Chain Management in the Indian Garment Industry:
A Comparison with the US and the UK Industries
- Vibhuti Mittal and T V Raman** 100
The Mediating Role of Financial Bootstrapping: Linking MSME's
Business Growth to Financial Health and Institutional Debt Accessibility
- Preeti Khanna and Sumi Jha** 137
Can IoT Boost Organizational Productivity?
A Study of Employees' Perceptions using a Mixed Method Approach
- R K Mishra, Shulgna Sarkar and J Kiranmai** 164
Responsible Business Conduct –
Indian Business Practices Towards Social Inclusiveness
- Case Study**
Sarika Lohana and Karan Gupta 192
Bank's Dilemma to Restructure a Credit Exposure or to Exit?
- Book Reviews** 211



Ethical Climate as a Moderator in the Relationship between Protean Career Orientation and Organizational Commitment – Evidences from India

Anshu Lochab*, Sunil Kumar** and Beena Devi***

The present research aims to validate a model of protean career orientation and Organizational Commitment (OC, from now on) among the Indian IT professionals. The analysis also captures the ethical climate's moderating effect in the relationship between career orientation and OC. A survey is conducted among 600 Indian IT professionals using a structured questionnaire. The research then uses SPSS (version 22) and AMOS for the analysis of data. Structural Equation Modeling (SEM) was carried out in AMOS, while the hypothesis of moderation was checked using PROCESS Macro tests in SPSS. The results indicate that both the value-driven as well as the self-directed dimensions of protean career have negligible effect on OC. However, the moderating effect of ethical environment on the relationship between protean career orientation (both dimensions) and OC is significant. This paper suggests a conceptual model of OC based on protean career orientation and ethical climate. It indicates that, while the direct association between protean career orientation and OC is non-significant, the negative effect of protean career orientation on OC can be further suppressed by the ethical-climate of organizations.

Key Words: Ethical Climate, Organizational Commitment, Protean Career, Moderation, IT Professionals, India

Internal Branding and Intention to Stay: An Empirical Study of Indian Business Process Outsourcing Sector

Prabhjot Kaur* and Guneet Kaur**

The services sector is steadily progressing, owing to its vital contribution to value addition and GDP growth of a country. Internal branding is a preferred strategy in the Business Process Outsourcing (BPO) sector, as companies compete on the basis of competent employees and enhanced customer experience. This research paper measures how internal branding helps the BPO sector to improve their employees' intention to stay. Besides, it explores the relationships among internal branding, person-organization fit, brand citizenship behavior, and brand commitment, within the perspective of the social exchange theory. The model is tested using the responses received from 122 North Indian BPO employees. The findings show that internal branding is an important strategy for enhancing employee intention to stay within the BPO sector, while person-organization fit acts as a mediator between internal branding and the employees' intention to stay.

Key Words: Brand Citizenship Behavior, Brand Commitment, Employee Intention to Stay, Internal Branding, Person-Organization Fit, Social Exchange Theory

Uncovering Opportunistic Earning Management Practices by the Listed Private Commercial Banks of Bangladesh

Naznin Sultana Chaity* and KM Zahidul Islam**

This study attempts to identify the opportunistic earnings management practices by the 30 Dhaka Stock Exchange listed conventional private commercial banks of Bangladesh by applying panel data over the period 2007-2016. To this end, Discretionary Loan Loss Provision has been used as a proxy for measuring earnings management and has been operationalized as a function of non-performing loan, earnings before provision for loan, stock market crisis, capital adequacy ratio, stock market return, growth rate of GDP and total loan, total asset, and age of the company. By analyzing the data, the study reveals that earning management practices are prevalent in the private commercial banks of Bangladesh that the banks are adopting earnings management practices for income smoothing and capital risk management purposes, irrespective of the banks' size and age. We found that the presence of non-performing loan, earnings before provision for loan, stock market crisis, capital adequacy ratio, stock market return, growth rate of GDP and loan to exert significant impact on earnings management. Some policy measures are suggested to help the regulatory authorities to reduce the use of earning management practices by private commercial banks.

Key Words: *Capital Management, Discretionary Loan Loss Provision, Income Smoothing, Fixed Effect Model, Random Effect Model*

Challenges for Supply Chain Management in the Indian Garment Industry: A Comparison with the US and the UK Industries

A Kalyani*

The garment sector in general offers a large variety of products, is very unstable, is known to face uncertainty in terms of demand and is also plagued with short product life cycles. The same holds true for the garment sector in India. Considering the possible impact of these problems on the supply chain management practices in the garment industry, it was decided to conduct a comparative study of these practices in the developed and developing countries, based on secondary data. The main aim of the study is to identify the challenges faced by the garment sector supply chain management in India, which are then compared with those being faced by the garment sector in the USA and the UK. The practices from these developed nations are compared with the practices being followed by the garment sector in India. Insights developed from these comparative analyses are expected to help in the Indian companies to develop new learning and thereby improve their supply chain management practices.

Key Words: Challenges and Issues, Garment Industry, Supply Chain Management, Supply Chain Practices, Supply Chain Trends

The Mediating Role of Financial Bootstrapping: Linking MSMEs' Business Growth to Financial Health and Institutional Debt Accessibility

Vibhuti Mittal* and T. V. Raman**

The paper assesses the impact of firms' financial health and debt accessibility on expected business growth amidst the Covid-19 crisis. Additionally, to evaluate the direct and mediating role of financial bootstrapping on the expected business growth, we developed a single-mediator structural model including the relationships of firms' financial health and debt accessibility. The data were collected from 224 MSME owners of Northern India through a self-administered questionnaire. Responses were tested through Partial Least Squares Structural Modeling (PLS-SEM) bootstrapping resampling. The outcomes highlight firms' Financial Health (FH) and Access to Institutional Finance (ATIF) as significant determinants of adoption of Financial Bootstrapping Techniques (FBT) and Business Growth (BG). Furthermore, FBT was observed to partially mediate the relationship between FH and BG, and ATIF and BG. The paper presents financial bootstrapping as a creative method to deal with the financial vulnerability of MSMEs and the limited reach of the Covid-19 relief package announced by the government of India.

Key Words: Covid-19 crisis, Debt accessibility, Entrepreneurial finance, Financial bootstrapping, MSME financing

Can IoT Boost Organizational Productivity?

A Study of Employees' Perceptions using a Mixed Method Approach

Preeti Khanna* and Sumi Jha**

The concept of the Internet of Things (IoT) is broad and multifaceted and is very much relevant in the areas of workplace automation and productivity. The objectives of this study are to understand employees' perception on the benefits as well as the risks of adopting IoT at the workplace and how it is affecting the organizational productivity. A mixed-method approach was applied to capture the perceptions of the working professionals in understanding the IoT adoption at their workplace and its consequences. We conclude that the employees perceive that the IoT helps them in receiving more information regarding customers, other employees, and the organization on a real-time basis and help to increase the ability to monitor the performance and thereby enhance organizational productivity.

Key Words: Internet of Things (IoT), Digital technologies, HRM, Organizational productivity, Workplace automation

Responsible Business Conduct – Indian Business Practices Towards Social Inclusiveness

R K Mishra*, Shulagna Sarkar** and J Kiranmai***

Healthy business depends on healthy society and ecosystem which is morally based on the rational practices followed by companies. Responsible Business Conduct (RBC) is an initiative of the Organization for Economic Co-operation and Development (OECD), aimed at bringing about sustainability and inclusiveness by ensuring compliance of business organizations with the laws and norms relating to human rights and environmental protection. The purpose of this paper is to examine the responsible business practices in State Owned Enterprises (SOEs) in India. The paper highlights the efforts of the government towards encouraging SOEs to implement the mandate on Corporate Social Responsibility (CSR) aligning it with Responsible Business Conduct (RBC) guidelines and discuss the status of efforts made by SOEs to achieve social inclusiveness. A structured questionnaire was administered to key officials in Indian SOEs, in addition to conducting formal interviews with selected key officials and other stakeholders. The paper attempts to make an original contribution towards proposing an integrated approach that can be adopted by Indian SOEs in fulfilling the CSR agenda by aligning it with responsible business practices for social inclusiveness.

Key Words: Responsible Business Conduct, State Owned Enterprises, Corporate Social Responsibility, Social Inclusiveness, India

Bank's Dilemma to Restructure a Credit Exposure or to Exit?

Sarika Lohana* and Karan Gupta**

Indian Ferro Cast Private Limited (IFPL) set up a greenfield iron casting manufacturing unit by availing credit facilities from Bhagya bank in December 2011. However, right from the very inception it faces working capital shortage because of cost overrun which is funded by diversion of short-term funds for long term allocation. To compound the matter further, the promoters are unable to liquidate the dues of one of the associate concerns of the company, which could not commence commercial operations. The case portrays the classic dilemma faced by a Bhagya Bank in handling a stressed corporate account—in deciding between supporting the company or exploring exit option. It brings to light the plethora of challenges faced by a SME in scaling up operations in an uncertain market condition.

Pedagogical Objectives

- To make students understand the importance of Credit Risk Management.
- To make students undergo a critical analysis company's financial statement.
- To make students identify managerial decisions to check the project viability and funding sources for the same.

Case Positioning and Setting

This case is based on Credit Risk Management can be used for Banker dealing in high value credit and in the course PG level / MBA II-year students for Specialization SME, Finance and Banking.

Key Words: SME, Working capital shortage, Bank Credit risk management
