CONTENTS

-	
Customer Satisfaction on Mutual Funds Services by Commercial Banks: A Research Model	Dr. Adarsh
Socio - Economic Reflection of Western Ghat Watershed Project in The State of Kerala in India	Dr. Shijumon K J
Influence of E-Governance on Reducing Employee's Workload in Public Service Delivery	Thushara U S, Dr. Rajesh T
Transforming Financial Management in Education: A Case Study of PFMS Implementation in Kerala	Dr. Vinod A S, Ajumol S S
Agri-Tourism: A Best Option to Accelerate Growth of Tourism in the Post-Pandemic Era	Sreereshma S R, Dr. A S Dileep, Dr. V S Santhosh
Pension Fund Management Practices: Public Sector Fund Managers Dominating Pension Fund Market in India	Reenakumari D, Dr. Indurajani R, Dr. Vijayan K, Dr. Sunil S
Employee Engagement in the Information Technology Sector: Leveraging Culture, Leadership, and Technology	Dr. Vinod A S, Sarath S
Ethical and Servant Leadership: A Comparative Analysis	Greeshma Govind, Dr. Reshmi R Prasad
Sustainable Development Goals: A Developmental Agenda for the Sustainable Development of Scheduled Tribes in India	Subha K, Dr. Vijayan K, Dr. Shanimon S
A Study on the Socio-Economic Impact of Kottarakkara Ganapathy Temple	Ratheesh R J, Dr. Balu B
Post Office as a Tool of Financial Inclusion - in Indian Scenario	Anisha U, Dr. Vishnu S
	Commercial Banks: A Research Model Socio - Economic Reflection of Western Ghat Watershed Project in The State of Kerala in India Influence of E-Governance on Reducing Employee's Workload in Public Service Delivery Transforming Financial Management in Education: A Case Study of PFMS Implementation in Kerala Agri-Tourism: A Best Option to Accelerate Growth of Tourism in the Post-Pandemic Era Pension Fund Management Practices: Public Sector Fund Managers Dominating Pension Fund Market in India Employee Engagement in the Information Technology Sector: Leveraging Culture, Leadership, and Technology Ethical and Servant Leadership: A Comparative Analysis Sustainable Development Goals: A Developmental Agenda for the Sustainable Development of Scheduled Tribes in India A Study on the Socio-Economic Impact of Kottarakkara Ganapathy Temple Post Office as a Tool of Financial Inclusion - in Indian

♦ Chief Editor's Voice

Printed and Published by Prof. S. Krishnan Nair for
INSTITUTE OF MANAGEMENT DEVELOPMENT AND RESEARCH
Mylam, Cheriyakonni P O, Thiruvananthapuram, Pin: 695013
Mobile: 8281107488 E-mail: imdr.research@gmail.com, imdrtvm@yahoo.com

GUIDELINES FOR CONTRIBUTORS

- 1. All manuscripts should be typed in double space on one side only in MS word using Times New Roman Font with font size 12 and sent in original with an extra copy and a soft copy in CD. One soft copy should be sent by e-mail to imdrtvm@yahoo.com
- 2. Maximum size of the ariticles may be restricted to 10 typed pages including tables, charts and references.
- 3. The authors should prepare a brief abstract of their paper not exceeding 100 words and attach to the paper, along with a list of key words used.
- 4. A declaration by the authors stating that the article is their original work and has neither been published nor has been submitted for publication elsewhere should accompany the article.
- 5. All tables, charts and graphs should be typed on separate sheets. They should be numbered continuously in Roman numerals as referred to in the text.
- 6. All quotations, references etc. should be properly acknowledged indicating the author's name, title, publisher, year of publication and page number and should be typed in double space on separate sheet.
- 7. The articles submitted for publication would be referred to a panel of experts by the publisher before accepting for publication. The decision of the expert panel would be final.
- 8. The Institute is aiming at publishing quality research articles through the journal and the articles not conforming to the required standards would be rejected.
- 9. The authors who need the rejected articles back should send a self-addressed stamped 28"x12" envelope affixing postal stamps worth Rs.25.
- 10. A proof of the article will be sent to the authors and they have to return the corrected proof within one week. The authors are not permitted to make any material alteration in the article or restructure it. However, they shall make all spelling and gramatical corrections.
- 11. The articles published in the journal are the property of the Institute and it shall not be published in full or in part without the written permission from the Institute.

Management Researcher is a Quarterly Publication.

The views expressed by the contributors are their own and the Institute does not accept any responsibility.

All rights reserved.

No part of the journal shall be reproduced or copied in any form by any means without the written permission of the Institute

SUBSCRIPTION RATES

Single Copy Annual For 5 years Abroad (Annual)
Individuals Rs.200/- Rs.600/- Rs.2500/- \$75
Institutions Rs.250/- Rs.1000/- Rs.4000/- \$150

Bank Draft should be drawn in favour of The Chief Editor, Management Researcher, Payable at Thiruvananthapuram



Chief Editor's Voice

GLOBAL SUMMIT ON ARTIFICIAL INTELLIGENCE

India scripted an amazing story of success at the G 20 meeting in New Delhi last month. Despite all the odds it could succeed in bringing out producing a consensus Declaration worthy of an event of this magnitude. India could make this feat possible that was considered highly elusive and improbable and, at the same time, the country simultaneously scripted yet another success in its lunar mission by landing in the south pole of the moon. Although India is the fourth country to land in the moon, it has become the first country to land in the South Pole. Outcome of G 20 summit largely reflects the hopes and wishes of a wider community of the world. India as the host, could rightfully claim a large chunk of credit for this outcome and success

The New Delhi Declaration has something for everyone to rejoice. From condemnation of terrorism to climate change issues, from trebling of renewable energy capacity to matters such as lifestyle for sustainable development and the reform of multilateral development banks, highlighting India's from contributions to digital public infrastructure and Unified Payment Interface. One single most and significant achievement is the entry of African Union in the folk of G 20 giants. The declaration seemed to echo the prevailing mood in the G 20 of favoring compromise over conflict and fully endorsing Prime Minister Narendra Modi's dictum "One Earth, One Family ,One Future" following the Indian Vedic concept of Vasudhaiva Kutumbakam.

After the successful completion of the G 20 summit, India is to host the first ever Global Summit on Artificial Intelligence in the days to come. Additionally, as the Chair of the Global Partnership on Artificial Intelligence (GPAI) India will also be hosting GPAI Summit in December. These events suggest the strategic importance of Artificial Intelligence. It is equally important to note that it is projected to add 500 billion USD to India's economy by 2025. It accounts for about 10% of country's projected GDP. Against this backdrop Prime Minister Narendra Modi recently called for a global frame work on the ethical expansion of Artificial Intelligence.

Given the sheer volume of data that India can generate, it has seen an opportunity to set a policy example for the global south. Observers and practitioners will track India's approach to regulation and how it balances AI's development against its concomitant risks. According to experts, one area where India can assume leadership is how regulators address children and adolescents who are critical demographics in this context. It is more important for a country like India where we concentrate on the demographic dividend and dynamics of youth power in a digital word. The nature of digital service means that many cutting edge AI deployments are not designed specifically for children but are nevertheless accessed by them. Regulation will have to align incentives to reduce issues of addiction,

mental health and overall safety. In its absence, data hungry AI based digital services can readily deploy opaque algorithms and dark patterns to exploit impressionable young people with emotional intelligence and creative thinking. UNICEF's guidance for policy makers on AI and children identifies nine requirements for children centered AI which draws on the UN convention on the rights of the child where India is a signatory. The guidance aims to create an enabling environment which promotes children's wellbeing, inclusion fairness and accountability

In India we give more importance to spiritual and emotional behavior of people at home and at workplace. Our relationships are more often established on emotional rather than rational considerations. An essential element of humanistic spirituality is our capability to connect with, care for and honour the dignity of others. We are more concerned about comforts and convenience of others. We need an ethics of AI that benefits humanity. It should base human dignity as its centre and does not have, as its sole goal, greater profit or gradual replacement of people in the workplace.

In an emerging era of Artificial Intelligence we can find its application, inter alia, in Arthasastra, Ayurveda and other human activities. Humanity can enjoy a flourishing future with AI. But at the same time we should keep in mind that AI is not the end of the wisdom. We should have an understanding that we are all part of something greater than ourselves, and this cannot be compassionately encapsulated in a computer program. As Kallistos Ware put it "you may love your computer, but your computer do not love you". Because,

it has only intelligence and no emotions or ethics. Only a Guru can ignite wisdom and consciousness of god within you. So it is important that AI is not comparable to even a speck of dust touched by the guru's feet.

The development of Artificial General Intelligence (AGI) that surpasses human intelligence raises long term concerns for humanity. The prospects of AGI could lead to unintended and potentially catastrophic consequences as these advanced AI systems may not be aligned with human values and priorities. Instilling moral and ethical values in AI systems, especially in decision making contexts with significant consequences present a considerable challenge. Researchers and developers must prioritize ethical implications of AI technologies to avoid negative societal impacts.

Over dependence of AI systems may lead to loss of creativity, critical thinking skills and human intuitions. Striking a balance between AI assisted decision making and human input is vital to preserving our cognitive abilities. As AI technologies continue to develop and become more efficient, the workforce must adapt to remain relevant in the changing landscape. It is especially true in the case of lower skilled and low efficient labour force. Increasing reliance on AI driven communication and interactions could lead to diminished empathy, social skills and human connection. To preserve the essence of our social nature we must strive to maintain a balance between technology and human interaction.