

Time's Journey

A Refereed Journal
of
Institute of Management Study

ISSN : 2278-6546

Vol. 11, No. 2/ July 2022

www.timesjourney.co.in

Time's Journey

A Refereed Journal of Institute of Management Study
www.timesjourney.co.in

Printed & Published by:

Institute of Management Study

Published from:

Institute of Management Study
93, Mukundapur Main Road, Kolkata 700 099.

Editor's Name & Address :

Tapash Ranjan Saha
South City, Tower No. II, Flat No. J27,
375 Prince Anwar Shah Road, Kolkata 700 068.

ISSN : 2278-6546

Edition: Vol. 11, No. 2/July 2022

Composed by:

PrintDyoti
15, J.M.M. Row, Kolkata - 9
(M): 9609163567
E-mail: printdyoti15@gmail.com

Printed at:

Institute of Management Study
93, Mukundapur Main Road, Kolkata 700 099.

Time's Journey

www.timesjourney.co.in

Published by : Institute of Management Study

93 Mukundapur Main Road , Kolkata 700 099, West Bengal, India

Phone : +91-33-2426 4168, Fax : +91-33-2426 4832

Editor-in-Chief

Tapash Ranjan Saha

Professor & Director, Institute of Management Study,
West Bengal, India

Managing Editor

Diptendu Simlai

Assistant Professor, Department of Commerce,
Dum Dum Motijheel Rabindra Mahavidyalaya, Kolkata, India

Board of Advisors

Ganga Prasad Prasain

Vice Chancellor, Tripura University,
Tripura, India

Arka Kumar Das Mohapatra

Vice Chancellor, Odisha State Open University,
Sambalpur, Odisha, India

Trilok Narain Mathur

Vice Chancellor, IIS (Deemed to be University)
Jaipur, Rajasthan, India

Sudipti Banerjea

Retired Professor, Department of Commerce,
University of Calcutta, West Bengal, India

Nikhil Bhusan Dey

Professor Emeritus, Department of Commerce,
Ex-Dean, Assam University, Assam, India

Ratan Khasnabis

Director, School of Economics, Commerce and
Business Management, Sister Nivedita University,
W.B., India

Purnendu Sekhar Das

Retired Professor, Vinod Gupta School of
Management, IIT Kharagapur,
West Bengal, India

Rudra Prasanna Mahapatra

Retired Professor, Department of Commerce,
Berhampur University, Orissa, India

Hem Chandra Gautam

Retired Professor, Department of Commerce,
Gauhati University, Assam, India

Board of Editors

Trilok Narayan Mathur

Professor & Former Dean, Department of Economic Administration and Financial Management, University of Rajasthan, Rajasthan, India

Sudhir Chandra Das

Professor, Department of Commerce, Banaras Hindu University, Uttar Pradesh, India

Shailendra Singh Bhadouria

Professor, Department of Commerce, Indira Gandhi National Tribal University, Amarkantak, Madhya Pradesh, India

Jagannath Lenka

Professor, Department of Economics, North Orissa University, Odisha, India

Saswati Gangopadhyay

Professor, Department of Mass Communication, University of Burdwan, West Bengal, India

Satyajit Dhar

Professor, Department of Business Administration, University of Kalyani, West Bengal, India

Jadab Krishna Das

Professor, Department of Commerce, University of Calcutta, West Bengal, India

Debashis Mazumdar

Professor, Department of Economics, The Heritage College, Kolkata, West Bengal, India

Usha Kiran Vadithala

Professor, Department of Commerce, Osmania University, Hyderabad, Telangana, India

Sarkar Muhammad Mahbubur Rahman

Professor & Chairman, Department of Business Administration, Noakhali Science and Technology University, Bangladesh

Chandan Kumar Sahoo

Professor, Department of School of Management, National Institute of Technology Rourkela, Sundargarh, Odhisa, India

Hanuman Prasad

Professor & Director, Department of Management Studies, Mohanlal Sukhadia University, Udaipur, Rajasthan, India

Joyati Bhattacharya

Professor, Department of Political Science, Assam University, Assam, India

Uttam Kumar Dutta

Professor of Commerce, School of Professional Studies, Netaji Subhas Open University, W.B. India

Arindam Gupta

Professor, Department of Commerce with Farm Management, Vidyasagar University, Midnapore, West Bengal, India

CMA Debaprosanna Nandy

Senior Director, Studies, Training & Education Facilities and Placement & Career Counselling & Advanced Studies, The Institute of Cost Accountants of India, Kolkata, India

Opinions expressed in this journal are not necessarily those of the Editors nor of IMS.

Time's Journey

Notes for the Contributors

The "TIME'S JOURNEY": A peer-reviewed journal of **Institute of Management Study**, is to encourage scholars, with an original idea, which publishes articles on a range of areas in **Commerce, Management** and in related areas of Social Sciences including Psychology, Economics, International Relations, Media and Mass Communication, Sociology and Political Science. As such it aims to provide a forum for discussion on the salient features relating to the whole field of Management.

Submission Procedure	Manuscripts and all editorial correspondence should be sent to the Managing Editor, Time's Journey, Institute of Management Study, 93 Mukundapur Main Road, Kolkata 700 099, India. E-mail: tjourney@rediffmail.com
-----------------------------	---

Formatting Requirements	<ol style="list-style-type: none">Articles should be written in a formal, simple style, clear and concise English and should be submitted in soft copy. Articles should range between 4000 and 8000 words and to be submitted with the cover page bearing only the title of the article, author/s' names, designations, official addresses, phone/fax numbers, and email addresses. The author's name should not appear on the main body of the paper.Manuscripts should be typed double-spaced on A4 size text and font size 12 of Times New Roman and should be submitted with a declaration that the paper has not been published or submitted for publication elsewhere.Articles must be accompanied by an abstract in not more than 300 words and 4-6 keywords.Reference guidelines specified in the Publication Manual of the American Psychological Association must be followed in the following styles:<ul style="list-style-type: none">Bergquist, J. M. (1992). German Americans. In J. D. Buenker & L. A. Ratner (Eds.), <i>Multiculturalism in the United States: A comparative guide to acculturation and ethnicity</i> (pp. 53-76). New York, NY: Greenwood.Hamfi, A. G. (1981). The funny nature of dogs. <i>E-journal of Applied Psychology</i>, 2(2), 38-48. Retrieved from http://ojs.lib.swin.edu.au/index.php/fdo.Strunk, W., Jr., & White, E. B. (1979). <i>The guide to everything and then some more stuff</i>. New York, NY: Macmillan.Quotations must correspond to the original source in wording, spelling and punctuation and should be acknowledged in the proper manner by giving references. Please note that manuscripts that do not give text-based references may be resubmitted by the author after re-working.Notes could be used to provide additional comments and information for discussion.
--------------------------------	---

Disclaimer:	Views expressed by the authors do not necessarily represent those held by Institute of Management Study.
--------------------	--

Time's Journey

Contents

Tridib Sengupta	1
<hr/> Talent Attrition and Retention: A Diagnostic Study for the IT Sector in India	
Sanghita Bhattacharjee	17
<hr/> Women and Livelihood Strategies: Implications for a Safety Net	
Angana Deb	33
<hr/> Payments Banks' Role in Digital Financial Inclusion in India: Opportunities and Challenges	
Jayjit Chakraborty, Archana Sharma & Gairik Das	45
<hr/> Factors Influencing Online Shopping Behaviour of Customers in the Apparel Vertical: A Study in West Bengal	
Soma Roy Dey Choudhury & Risang Nriame	58
<hr/> Prospects and Problems of Tourism along with Identification of Tourist Spots in the Haflong Region, Assam	