

BANIJYA

(A Peer Reviewed & Refereed Journal)

UGC Approved Journal No. 63678

Vol. 12

No. 1

March 2019

Abdullah Halder and
Jaynal Uddin Ahmed

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on Innovation Capabilities: Evidence from
Tourism Industry in Saudi Arabia**

Abhijit Chakraborty and
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**The Sustainability of Natural Rubber
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**Cashless Economy: Issues, Challenges,
Prospects And Realities**

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Subit Dutta

**Perception of Policyholders of LIC and SBI
Life Insurance Company in Jorhat District
of Assam: A Comparative Analysis**



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Printers : Silchar Sungraphics, Premtola, Silchar, Assam

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FROM THE DESK OF EDITOR -

Welcome to the 12th issue of our departmental annual journal BANJIYA in 2019. The first issue of this journal was published in 2008 and thereafter it has been published regularly on annual basis. To acquire best benefits out of the diversified fields of contemporary issues in business studies, we support more empirical research and practice-based articles, and vital review articles. This will help us in scoring high in performance measures and moving up in journal ranking lists.

Though our journal has an elongated history and it continues to improve with time, we cannot really ignore the importance certified to the ranking exercises. It is time for us to look at the journal as truly competitive and continue to work hard to help the journal in climbing up the ranking ladder. We should find better papers that discuss new ideas and research directions, original articles that can produce deep interest in the readership of the journal and content that the researchers do not desire to overlook. It requires a lot of endeavor and dedication of the Editor to do this appraisal.

This volume is designed and will stand to the hopes of academicians, practitioners and scholars of business studies. More particularly, the issue of journal consists of Entrepreneurial orientation of tourism industry in Saudi Arabia, Economic growth of insurance sector in NER, Sustainability of natural rubber production, Gender-wise job stress, Issues of Cashless economy, and perception of policyholders to insurance.

My heartiest gratitude goes to Prof. Dilip Chandra Nath, Hon'ble Vice-Chancellor, Assam University, Silchar, for his constant support and encouragement. I thank my managing editor Dr. Kingshuk Adhikari and the entire editorial board and reviewers for all their support. My heartiest greeting goes to the new members of the Editorial Board of the journal. Together we would work towards making the journal a truly influential publication. Comments, suggestions and special issue proposals are all the time welcome.

Last but not the least, I sincerely convey my thanks to Mr. Punyapriya Choudhury of Silchar Sungraphics (Printer) for his co-operation and support during the publication task of the journal.

Silchar, 15th March, 2019

Dr. Parag Shil
Chief Editor
BANJIYA



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