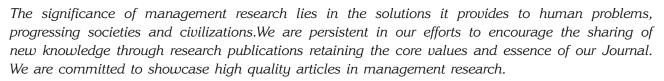
From the Editor's Desk ...

"Research is to see what everybody else has seen, and to think what nobody else has thought"

- Albert Szent Gyorgyi

It's a great pleasure to bring out Volume14, Issue 1, of AJMR in this year, 2022.



AJMR has evolved consistently over the years from strength to strength in the method of scientific inquiry, while maintaining scientific integrity, from humble beginnings in the year 2008.

The editorial teams of AJMR over the years are essential to the success of this journal. We also ought to mention our reviewers, readers and supporters for their continued backing in our journey. Most of all, we are indebted to our authors for their contribution and keeping alive the spirit of research.

This edition includes some very interesting articles on Consumer Centric Innovations, 'bad banks, a website review, a book review and a case study.

During the pandemic, technology developments generated a consumer-centric strategy in the FMCG sector. Customers' lifetime value increases and churn decreases for companies that place the customer at the centre of their operations which is the theme of the first research paper.

The second study discusses the emergence of the concept of bad banks as a boost to the Indian economy's strength. The saga of shady lending by banks and firms running amok with government funds appears to be coming to an end. Finance Minister Nirmala Sitharaman announced on September 16 the establishment of a 'bad bank,' which the Centre had proposed in its Union budget for 2021-22 and this move will actually give a fresh start to the Indian economy.

The third article in this edition is a Case study on Byju's Enhancement of learning with blend of content, media and technology. The study talks about Byju's use of different technology to build content, give customers a personalized learning experience etc. All these have created a competitive advantage which makes them the best and acquire major share in edtech market.

The final article in this edition is a book review "On Becoming a Leader" by Warren Bennis. Warren Bennis makes you think about yourself as a human being and a leader, which helps you connect with him. He presents numerous examples of exceptional leaders and explores the reasons behind their success in detail. Warren Bennis utilises excellent quotes from prominent people throughout his book. This book can be classified as a self-help book, but it can also be used as a guide for academic leadership classes.

Wishing you all gain good research insights reading this edition of our journal,

Dr. R. Venkataraman

R. Venilataraman

Chief Editor