About the Contributors

**Saurabh Sen** was born to a traditional Indian middle class Bengali family in the oldest living city of the world, Varanasi (Kashi), on 25th October, 1978. He completed his Higher Secondary from a government school of the city. Dr. Sen, has always been inquisitive for rationales behind events in commercial world that led him to choose Commerce as his stream of education. After having acquired a Master’s in Commerce with a specialization in Accounts and Finance his appetite for knowledge and excellence drove him to research. By virtue of his sincere effort and hard work he was awarded a Doctor of Philosophy of Commerce (PhD) by Banaras Hindu University (BHU). Dr. Sen has authored many research papers and articles in many reputed journals of national and international stature. He has also been participating in and presenting research papers in many national and international seminars and conferences. He is a life member of the Indian Accounting Association and the foundering member of its Varanasi Chamber. Dr. Sen is in the editorial board of two national journals of Commerce and Management where he imparts his thoughts and vision in the fields of Accounts and Finance. Dr. Sen was also nominated for a Bharat Jayoti award by the India International Friendship Society of New Delhi, during April 2013. He has been teaching Accounts and Finance for last eight years at Sunbeam College for Women, Varanasi.

**Anshuman Bhattacharya** secured his education from institutions of the city itself. Being a child of academic family, it was quite natural that he would be inborn studious; he has proved it correct. He earned all his degrees in the first division. Anshuman has been a student of Banaras Hindu University; and acquired his Doctorate in Commerce from the same university. Dr. Bhattacharya has contributed many research articles to number of renowned journals and has presented his scholarly research to national and international conferences and seminars. Presently, his academic intellect is devoted to Sunbeam College for Women; a reputed degree college of Varanasi and the state.

**Ruchi Sen**, a synonym of academic excellence, has always secured first division in all examinations that she has taken; obtaining second rank in the university merit list in Graduation added one more feather to her hat. Her inborn academic interest drove her to research and brought Doctor of Philosophy of Commerce (PhD) from Banaras Hindu University (BHU) to her. She has been teaching for the last seven years in Sunbeam College for Women, an affiliated institution to Mahatma Gandhi Kashi Vidyapith, Varanasi. Dr. Ruchi has been a devotee of intense study. Her intellectual literary works are published in journals of national and international repute; Dr. (Mrs) Sen has also authored a book on Business Statistics. She has been pro-active to attend and present her research papers in national and international seminars and conferences.
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Shruti Agrawal is a research scholar from Banaras Hindu University. She is currently completing research for the faculty of commerce. Her topic for research is the ‘role of microfinance institutions in empowering weaker sections in India—a case study.’

Rafa E. Al-Qutaish is an Associate Professor at École de Technologie Supérieure (ÉTS), University of Québec, Canada. He received a B.Sc. in Computer Science and a M.Sc. in Software Engineering degrees in 1993 and 1998, respectively. Also, he received a Ph.D. degree in Software Engineering from the School of Higher Technology (ÉTS), University of Québec, Canada in 2007. His research interests are in software measurement, software product quality, software engineering standardization, reverse engineering, software comprehension and maintenance, and compiler construction. Dr. Al-Qutaish is a senior member of the IEEE & IEEE-CS, and also a senior member of the IACSIT.

Rafael Hernandez Barros is a professor of Corporate Finance at the Universidad Complutense. His recent research work has been published in The Journal of Business Economics and Management, The Geneva Papers on Risk and Insurance or The Operational Risk Journal, among others. Rafael received his PhD in Finance from Universidad Autónoma de Madrid and earned his MBA at the IESE Business School. He has extensive practical experience in front and back office senior management roles in the insurance industry.

Laila Cheikhi is a Professor in the Computer Science and Systems Analysis School of ENSIAS, Rabat, Morocco. She received a M.Sc. (2004) from the University of Montréal and a Ph.D. (2008) from ETS, University of Quebec at Montreal, both in software engineering. She has over eight years of experience in computer engineering for the Ministry of Finance of Morocco. Her research interests include software quality models, software metrics, software engineering ISO standards, software product and process quality, software engineering principles, and data analysis.

Dillip Kumar Das is currently working as an Asst. Professor in the Department of Tourism, The University of Burdwan. He has been awarded a PhD in the year 2008 in Tourism from Utkal University, Bhubaneswar, Orissa, on the topic “Economic, Socio Cultural and Environmental Impact of Tourism: A case Study on Puri, Konark and Bhubaneswar”. He has completed a Master’s in Tourism Management (MTM) from IGNOU, and also twice Qualified UGC- NET (National Eligibility test for Lectureship) in December 2003 and in 2004. He has completed a master’s degree in Economics, from Ravenshaw University, Cuttack, and also completed a diploma in Tourism Management, from the Indian Institute of Tourism and Travel Management, Bhubaneswar, Orissa. His areas of research interest are in ecotourism, tourism impact studies and travel agency management. He has altogether 15 years of academic experience in tourism education. Dillip is now currently associated with many different universities and institutes of repute in India, including: I.G.N.O.U, IITTM, Magadh University, Utkal University, etc.

Abdoullah Fath-Allah holds a bachelor degree in computer science (2005) and a master degree in computer networks with a minor in software engineering (2007) from Alakhawayn University in Ifrane, Morocco (AUI). Abdoullah has an 8 years’ experience in industry, and he is an e-HR portals’ consultant. He is currently a PhD student at ENSIAS (Morocco).
**About the Contributors**

**Shishir Kumar Gujrati** is presently working as an assistant manager for the Union Bank of India at the regional office in Varanasi since 2012. Prior to that he worked as a lecturer in School of Management Sciences, Varanasi for about a year. He completed his PhD in 2011 from BHU. His professional qualification includes CAIIB & the AMFI-Mutual Fund exam.

**Ali Idri** is a Professor at Computer Science and Systems Analysis School (ENSIAS, Rabat, Morocco). He received a DEA (Master’s 1994) and Doctorate of 3rd Cycle (1997) degrees in computer science, both from the University Mohamed V of Rabat. He has received his Ph.D. (2003) in cognitive computer sciences from ETS, University of Quebec at Montreal. His research interests include software cost estimation, software metrics, data mining, and ehealth.

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**jihène Malek** is a doctor in economics, graduated from the University of economic science and management, Tunis El Manar. She is writer for think-tanks, researcher, and expert with international networks.

**Rakesh Kumar Pandey** is an assistant professor at the United College of Engineering Research (UCER). He has immense knowledge in the field of research. He has participated in many national and international-level research papers and case studies. He has also attended many workshops on various management subjects. He has gained all his education from various renowned institutions, like schooling from St. Joseph’s School, a BBA in IB with a Bachelor’s Degree from Veer Bahadur Singh Purvanchal University (Jaunpur) and a MBA in Marketing and Human Resources with a Master’s Degree from Mahamaya Technical University (Noida) along with all these qualifications he has a rich experience in the field of Customer delight process by working with Yebhi.com online shopping site for one year in Delhi. He has expertise and vibrant knowledge in marketing subjects. He has a very crisp knowledge and command over his subject. Workshop on (Brand Positioning) at XLRI Jamshedpur. Presented National research paper (Role of Nutritionist in Health Management) at Sunder Deep Collage of Hotel Management Ghaziabad. Presented and second runner up National Case Study competition (Success Story of Just Dial and its leaded named VSS Mani) at XLRI Jamshedpur. Continuing by sharing he came up with a new research paper titled “Growth Opportunities in Rural Market by changing techniques in supply chain management system” in which he shared the various aspects in the field of Retail and various
techniques to enhance it. We all eagerly look forward for his many knowledge sharing research papers in future and wish him very best of luck for his bright future.

**Nilanjan Ray** is from Kolkata, India. He has obtained his PhD; M.Com (Mkt); MBA (Mkt), STC FMRM (IIT-Kgp). He has 9 years teaching experience in BBA, MBA, BCom and 6 years Research experience and guided around 56 Post Graduate students’ project. Dr. Ray has contributed over 40 research papers in reputed National and International Referred, Peer Reviewed Journals, Proceedings and 4 Edited Research Hand Books from IGI-Global USA and 1 Research Hand Book from Apple Academic Publisher CRC Press A Taylor & Francis Group, USA. He has also associated himself as a reviewer of Tourism Management Elsevier, Journal of Service Marketing Emerald Group Publishing Limited, Journal of Business and Economics, Research Journal of Business and Management Accounting and as an Editorial Board Member of several referred Journals. He has also chaired in a technical session at IAS Conference 2012, at Harvard University, Boston, USA. Dr. Ray is a life-member of the International Business Studies Academia.

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**Shefali Virkar** is currently part of the department of Politics and International Relations at the University of Oxford (UK). Shefali Virkar is a research student at the University of Oxford, UK, currently reading for a D.Phil. in Politics. Her doctoral research seeks to explore the growing use of Information and Communication Technologies (ICTs) to promote better governance in the developing world, with a special focus on the political and institutional impacts of ICTs on local public administration reform in India. Shefali holds an M.A. in Globalisation, Governance and Development from the University of Warwick, UK. Her Master’s thesis analysed the concept of the Digital Divide in a globalising world, its impact developing countries and the ensuing policy implications. At Oxford, Shefali is a member of Keble College.