



INDIRA

DOI: 10.17492/jpi.ISBS.082401

E-ISBN: 978-81-973215-1-1

Indira School of Business Studies PGDM, Pune



Beyond Borders: Exploring Global Perspectives in Management

Publisher



Journal Press India

Editors

Dr. Kumendra Raheja

Dr. Shikha Sindhu

Dr. Amruta Deshpande

Dr. Varsha Bihade

Dr. Chanakya Kumar



**Shree Chanakya Education Society's
Indira School of Business Studies PGDM, Pune**

International Conference

On

**Beyond Borders: Exploring Global
Perspective in Management**

23rd - 24th August 2024

Editors

Dr. Kumendra Raheja, Dr. Shikha Sindhu,
Dr. Amruta Deshpande, Dr. Varsha Bihade, Dr. Chanakya Kumar



Publication and Editorial services facilitated by

**Journal Press India
Delhi, India**

Title: Beyond Borders: Exploring Global Perspectives in Management

Editors: Dr. Kumendra Raheja, Dr. Shikha Sindhu, Dr. Amruta Deshpande,
Dr. Varsha Bihade, Dr. Chanakya Kumar

Online e-published by: JOURNAL PRESS INDIA

Publisher's address: A-4/17, 1st Floor,
Sector-15, Rohini,
Delhi - 110 089, India
Mobile: 8826623730; Tel: +91-11-42631517
Website: www.journalpressindia.com
E-mail: info@journalpressindia.com

First Edition, August 2024

e-ISBN: 978-81-973215-1-1

**Copyright © 2024 Indira School of Business Studies PGDM, Pune,
Maharashtra, India**

All rights reserved. No part of this publication may be reproduced or transmitted in any form by any means, electronic or mechanical, including photocopy, recording, or any information storage and retrieval system, without permission in writing from the publisher.

The publisher is not responsible for authors' and editors' expressed opinions, view and the contents of this published book. The originality, proof reading of the manuscript and errors are the sole responsibility of the authors and editors.

Contents

About the Conference	..... iv
About the Institution	..... v
About the Partners	..... vi
Message from Director	..... viii
About the Editors	..... ix
About the Conference Speakers	..... x
Patrons	..... xii
Steering Committee	..... xiii
Preface	..... xiv
Acknowledgments	..... xv
List of Abstracts	..... xvi

About the Conference

This conference revolves around the idea of reshaping the way businesses and managers operate to achieve sustainable growth in a global context. This conference is a dynamic platform that brings together experts, thought leaders and practitioners from diverse fields to explore the transformative potential of globalisation in reshaping business and managerial practices for sustainable growth. The conference aims to unravel how exploring beyond borders can be harnessed to drive economic prosperity and address global challenges. Through insightful presentations, engaging workshops and multi-dimensional discussions, attendees will uncover innovative strategies in exploring global perspectives in the management.

Objectives of the Conference

1. To understand issues and challenges in the field of business and management from around the world.
2. To disseminate knowledge and explore global perspective in dealing with advances in business and management.
3. To understand appropriate and effective strategies in dealing with opportunities, threats, and challenges in business management amidst fast changing environmental concerns.
4. Creating an avenue where scholars and practitioners could share their research findings and experience on the proposed theme.
5. To create an opportunity for researchers to publish their research papers in highly reputed scholarly indexed journals without much waiting time.

About the Institution



About Indira School of Business Studies PGDM (ISBS PGDM), Pune

Indira School of Business Studies PGDM was established as a professional school to meet the growing needs of the business sector with the explicit vision to provide sustainable impetus to the corporate and entrepreneurial abilities in the youth. In a short time, span, the programs of the Institute were approved by AICTE, National Board of Accreditation and Association of Indian Universities. ISBS PGDM established its presence in Pune as a premier business education institute. The institute believes that the emerging global environment requires professional graduates to be armed with the sufficient knowledge and confidence of facing tough and competitive scenario. The current global economy has created an environment where managers must face greater situational challenges; predict and handle the vagaries of the market and provide better quality products and services. Such an environment requires professional graduates to be not only armed with the necessary knowledge but also confidence of facing extremely competitive scenario. This can only be achieved with a hands-on experience to do things differently through applied research.

ISBS PGDM is awarded with CERTIFICATE OF EXCELLENCE - Ranked in DIAMOND BAND by OBE Ranking in the year 2024. ISBS PGDM is WINNER OF TOP B-SCHOOL IN WESTERN REGION by Business Today Magazine in the year 2023, also AWARD FOR OUTSTANDING ANALYTICS EMBEDDED E-PGDM PROGRAM in the year 2023 and award for BEST ACADEMIC INPUTS IN BUSINESS ANALYTICS in the year 2022 by Business School Affaire and Dewang Mehata National Education Leadership Recognitions. ISBS PGDM is honoured to receive Innovative Education Leadership award for BEST INSTITUTE, GLOBAL COLLABORATIVE LEARNING in the year 2022, AWARD FOR EXCELLENCE IN EDUCATION for top private B-school (western region) in the year 2020.

About the Partners

Academic Partner



Chitkara University, through its esteemed Chitkara University Research and Innovation Network (CURIN), has established itself as a leader in the realm of research and innovation. CURIN is an inclusive platform that welcomes students, faculty, and industry stakeholders alike, fostering a culture of inquiry and discovery from day one. At Chitkara University, research is not confined to academic boundaries; it spans disciplines, integrating diverse fields to push the frontiers of knowledge and address real-world challenges. CURIN stands as a hub for collaborative research, where groups of dedicated investigators engage in pioneering projects that explore new technologies and innovative solutions to advance infrastructure, safety, and societal wellbeing. The university's commitment to research excellence is evident in its prolific output of patents and scholarly publications, contributing significantly to the global scientific community. These patents not only showcase Chitkara's innovative spirit but also serve various industries worldwide by providing practical solutions to complex problems.

At Chitkara University, students are at the heart of the research ecosystem. The institution believes that students benefit immensely from being taught by experts who are actively involved in cutting-edge research. Through seminars and hands-on projects, students are exposed to the latest ideas and technological advancements, encouraging their involvement in research activities early in their academic journey. This approach ensures that every student receives a robust education grounded in real-world application and scientific inquiry.

The university's research endeavors are further bolstered by its strong ties with both local and global industries. Recognizing the challenges faced by small and medium-sized enterprises (SMEs) in establishing their research facilities, Chitkara University, with its SIRO (Science and Industrial Research Organization) recognition from the Department of Scientific and Industrial Research (DSIR), Government of India, offers essential support to these industries. The university provides comprehensive testing facilities and collaborates with industries, government bodies, and other organizations to foster innovation in processes and products. Chitkara University's dedication to research and innovation is not just about advancing academic knowledge; it is about making a tangible impact on society, enhancing the quality of life, and driving progress across various sectors. As academic partners, we are proud to have collaborated with such a forward-thinking institution, and we look forward to continued partnerships that elevate the standards of research and innovation.

About the Partners

Conference and Publication Partner



Journal Press India (JPI) is a publishing house devoted to the publication of high-quality research journals in the areas of commerce, management, finance, accounting, Indian economy, international business and taxation. All the journals are peer-reviewed and invite innovative research from experts, addressing topical issues in their respective areas.

JPI also offer online solutions for ‘Journal publications’ and ‘Conference management’.

JPI OJMS (Online Journal Management System) provides automated workflow for online manuscript submission, double blind peer-review process and publication. As JPI’s OJMS significantly reduces the administrative tasks of a journal’s editor/ editorial team through an automated workflow, it is very beneficial for an institution’s existing published journal/s or where the institution is planning to launch new online journal/s or to revive old journals. The journals and their articles hosted on JPI OJMS portal will bring high visibility from respective web search engines to increase citations manifold and would also help in getting indexed with popular databases. The Journal would have dedicated webpages with various web links like, Home Page, Editorial Board, Current issue, Archives, Ethics Policy, Submission Guidelines, Peer-review process/guidelines etc.

For details, please visit www.journalpressindia.com

JPI CMS (Conference Management System) is a comprehensive tool that enables organizers of a conference to manage all their key conference activities from a single platform. Apart from creating an exclusive ‘conference website’ which provides all information related to the conference, JPI CMS enables ‘online registration’ of participants, ‘online submission’ of abstracts and full papers as well as ‘publication services’ such as Conference Proceedings & Edited book (with ISBN), in both Online and Print versions. It also has an automated Peer-review system for the submitted papers.

For details, please visit www.journalpressindia.com/conference.php

Message from Director

I am pleased to welcome you to the *International Conference on Beyond Borders: Exploring Global Perspectives in Management (ICEGPM – 2024)*, hosted by the *Indira School of Business Studies PGDM*. Given the changing global dynamics, unprecedented uncertainties the world faces, complexities and unpredictability of the of today's environment, this conference assumes relevance as it requires us to navigate our way through BANI (*Brittle, Anxious, non-linear and incomprehensible*) world leading to the changing global perspectives.



The *International Conference On Beyond Borders: Exploring Global Perspectives in Management* is crucial in today's interconnected world, where understanding diverse management practices across cultures and industries in a global context is essential to facilitate global knowledge exchange, address complex challenges, and promote cross-cultural collaboration. It serves as a platform for presenting innovative research and best practices, shaping the future of management, and offering valuable networking opportunities. Additionally, it enhances academic and professional growth while contributing to the global discourse on management, helping to influence policies and strategies worldwide.

I encourage all participants to actively engage in the sessions, share your research, and collaborate with fellow attendees to find innovative solutions to the challenges in the business world. Let us leverage the collective intelligence and creativity within this forum to advance knowledge, shape the future of global perspectives of management, and contribute meaningfully to the Business ecosystem.

In conclusion, I extend my deepest gratitude to the organizing committee, speakers, participants, and everyone involved in bringing ICEGPM 2024 to fruition. Your dedication and support are the cornerstones of this conference's success, and I am confident that our collective efforts will lead to fruitful outcomes.

Wishing you all a stimulating and productive conference experience.

Dr. Renu Bhargava

Director

Indira School of Business Studies PGDM, Pune

About the Editors

Dr. Kumendra Raheja brings over 23 years of experience in academics, sales, and training. With expertise in Marketing and HR, he has served as an Associate Professor at a leading Saudi Arabian university and led diverse teams across corporate and academic settings. A seasoned corporate trainer, he has delivered 5000+ hours of training in leadership, sales, and entrepreneurship. His research focuses on Green Marketing & Sustainable Development with presentations at international conferences.



Dr. Shikha Sindhu is Deputy Director at Indira School of Business Studies PGDM, Pune, and a certified expert in MBTI, TIFF, Enneagram, and SII coaching. With a Ph.D. in Organizational Behaviour from Symbiosis International University, she is a renowned academician, corporate trainer, and consultant. She has led HR processes, succession planning, and leadership development for MNCs. Awarded “Best Faculty on HR” in 2019, she excels in Organizational Behaviour and HRM.



Dr. Amruta Deshpande, Director of Research and Development at Indira Group of Institutes, Pune, is a seasoned education professional with expertise in Education Management, Soft Skills, Emotional Intelligence, and Life Coaching. A Certified Trainer and Psychometric Test Professional, she mentors students for international research projects and leads global collaborations. A prolific author and researcher, she has published extensively in Scopus-indexed journals and conducted international leadership program.



Dr. Varsha Bihade, with over 18 years of experience, is a distinguished academic specializing in Consumer Behaviour, Services Marketing, and Retail Management. She holds a Ph.D. in Marketing and is committed to her students’ holistic growth. An accomplished author, she has published several books and over 25 research papers in esteemed journals. Dr. Bihade actively enhances her expertise through continuous professional development and Faculty Development Programmes.



Dr. Chanakya Kumar, Associate Professor at Indira School of Business Studies PGDM, Pune, has 18 years of experience in academia and the corporate sector. With a Ph.D. in Management and an MBA, his expertise spans consumer behavior, technology adoption, and general management. Dr. Kumar has led numerous research projects for corporate and government bodies and is proficient in Marketing Research, Data Science, Power BI, Tableau, R programming, SPSS, and AMOS.



About the Conference Speakers

Dr. Amit Mittal

Dr. Mittal has over two decades of domestic and international experience in academic leadership, teaching, research, consulting, training and mentorship. At Chitkara University his current mandate is to manage and coordinate the PhD programs, research publications and international/domestic research collaborations. Seventeen scholars have been awarded PhD degrees under his guidance and he has published over 120 Scopus / SSCI indexed papers with a number of these included in the ABDC/ABS journal list. He was the recipient of the Career 360 “Outstanding Faculty Researcher Award” 2023, “Megastar Award” Chitkara Excellence Awards 2023/4, the Chitkara University Excellence award 2023 (Publications in Business School Category), 2021 (February) for highest cited author and publications with highest H-index (Business School category).



He is an active resource person for FDPs, MDPs & Corporate Trainings. He is a member of the thesis review board of a number of universities. He presently reviews for reputable journals such as Technological Forecasting and Social Change (Elsevier), Public Health (Elsevier) Benchmarking (Emerald), Technology Analysis and Strategic Management (Taylor and Francis), International Journal of Consumer Studies (Wiley), Journal of Public Affairs (Wiley), Routledge Studies in Global Student Mobility, International Journal of Emerging Markets (Emerald), Sustainability (MDPI), Management Decision (Emerald), IIM KSMR (Sage) etc. He serves on the editorial boards of Frontiers in Psychology (SSCI/Scopus indexed), Open Psychology Journal (Scopus indexed), *Proceedings on Engineering Sciences (Scopus indexed)* and *Research on Enterprise in Modern Economy (Gdańsk Univeristy of Technology, Poland)*. He is currently guest editing a special issue in *International Journal of Information and Management Data Insights (Elsevier)*.

He also serves on the executive committee of Indian Business School Advisory Council (BSAC) of ETS Global, USA. He is presently on the jury of the QS Reimagine Education Awards, Abu Dhabi 2023. He is a research fellow at INTI International University, Malaysia, Visiting Professor at Pathumthani University, Thailand and Adjunct Faculty, IMSAR – MD University, India.

Dr. Weng Marc Lim

Professor Weng Marc Lim is the Dean of the AACSB-accredited Sunway Business School. He is an award-winning multipotentialite who is ranked in the Top 2% of Scientists in the World based on the Science-wide Author Database developed by Stanford University. He is also the Record Holder for “Youngest Professor” in the Malaysia Book of Records (MBR), and an Honoree of the Academy of Sciences Malaysia (ASM) Top Research Scientists Malaysia (TRSM) and Junior Chamber



About the Conference Speakers

International (JCI) Ten Outstanding Young Malaysians (TOYM). Professor Lim has also led high-level public policy discussions at the United Nations Educational, Scientific and Cultural Organization (UNESCO) and the World Economic Forum (WEF). He also serves as the Editor in Chief of Global Business and Organizational Excellence (Wiley) and an Associate Editor of Journal of Business Research (Elsevier) and Journal of Strategic Marketing (Routledge). Professor Lim holds a Bachelor with First Class Honors and a PhD with Full Scholarship from Monash University, and multiple certificates post-PhD, including a Graduate Certificate in Learning and Teaching (Higher Education) with High Distinction (CGPA 4.0) from Swinburne University of Technology and a Certificate in School Management and Leadership from Harvard University.

Dr. Murali Raman

Experienced Professor with a demonstrated history of working in the higher education industry. Skilled in Design Thinking, Digital Leadership, and Mindset change. Trainer and coach for Corporations in Malaysia. Certified in Design Thinking by Stanford dSchool; Certified NLP Practitioner. Solid research achievements with numerous research accolades e.g. World Innovation Award (Korea), National Outstanding Award for Education Leadership and Gold Medalist at PECIPTA 2013. Published more than 85 papers in International Journals and Conferences. Invited Speaker at Conferences and Seminars on Digital Business Transformation. Rhodes Scholar and Fulbright Fellow with academic qualification from LSE, Imperial College & Claremont Graduate University, USA. Academic Leadership for various positions including Dean of Faculty, and Director of Business School. Avid Design Thinker.



Dr. Salim Razi

Dr Salim Razi is an Associate Professor in the English Language Teaching Department of Çanakkale Onsekiz Mart University, Turkey. He is a founder Board member of the European Network for Academic Integrity. He has been teaching academic writing for more than a decade and developed the 'Transparent academic writing rubric' to enable more reliable assessment of academic writing. His most recent research focuses on detecting and preventing plagiarism in academic writing through an 'anonymous multi-mediated writing model', for which he was awarded the Turnitin Global Innovation Award in 2015; the model was also listed as a good practice by the Australian Government Tertiary Education Quality and Standards Agency in 2017. He is the convenor of the '4th Plagiarism across Europe and Beyond Conference' and one of the editors of the book entitled 'Towards consistency and transparency in academic integrity'. Most of his publications are freely available on his personal webpage at www.salimrazi.com.



Patrons



Dr. Tarita Shankar
Chairperson & Chief Mentor,
IGI, Pune, Maharashtra, India



Dr. Pandit Mali
Chief Executive Officer (CEO),
IGI, Pune, Maharashtra, India



Dr. Renu Bhargava
Director
ISBS PGDM,
Pune, Maharashtra, India

Steering Committee

Conference Convenors



Dr. Kumendra Raheja
Dean,
ISBS PGDM,
Pune, Maharashtra, India



Dr. Shikha Sindhu
Dy. Director,
ISBS PGDM,
Pune, Maharashtra, India

Conference Co-Convenor



Dr. Amruta Deshpande
Director Research and Development,
IGI, Pune, Maharashtra, India

Conference In-charges



Dr. Varsha Bihade
ISBS PGDM,
Pune, Maharashtra, India



Dr. Chanakya Kumar
ISBS PGDM,
Pune, Maharashtra, India

Preface

In an increasingly interconnected world, the boundaries that once defined the limits of business and management are dissolving, giving rise to a new era of global collaboration and innovation. The international conference “*Beyond Borders: Exploring Global Perspectives in Management*” is a testament to this transformative journey, bringing together scholars, practitioners, and thought leaders from around the globe to share insights, research, and experiences that transcend traditional frameworks.

This compilation of Abstracts represents the collective wisdom of diverse voices and perspectives, each contributing to a richer understanding of management in a global context. As we explore the complexities of managing across cultures, economies, and geographies, it becomes clear that the challenges and opportunities we face are more interconnected than ever before. From the nuances of cross-cultural communication to the dynamics of international trade and the implications of digital transformation, the topics covered in this volume reflect the broad spectrum of issues that define contemporary management practice.

The Abstracts featured in this book are not merely academic exercises but are practical guides and thoughtful reflections that have the potential to shape the future of management. They encourage us to think critically about the impact of our decisions and to embrace the possibilities that come with a global outlook.

As you delve into the pages that follow, we invite you to engage with the ideas presented, challenge your own assumptions, and consider the ways in which you can contribute to a more inclusive and forward-thinking approach to management. The world is evolving, and with it, the field of management must also evolve—beyond borders, beyond limitations, and towards a future of shared knowledge and growth.

We hope this book serves as a valuable resource for researchers, educators, and practitioners alike, inspiring continued dialogue and collaboration in the pursuit of global excellence in management.

Editors

Dr. Kumendra Raheja
Dr. Shikha Sindhu
Dr. Amruta Deshpande
Dr. Varsha Bihade
Dr. Chanakya Kumar

Acknowledgments

We extend our heartfelt gratitude to the Indira School of Business Studies PGDM Pune (ISBS PGDM) for hosting the *International Conference on Beyond Borders: Exploring Global Perspectives in Management (ICEGPM) 2024*. This event has been instrumental in advancing our research and providing a dynamic platform for scholarly exchange on global management perspectives.

We are deeply thankful to Dr. Tarita Shankar, Chairperson & Chief Mentor of IGI, for her visionary leadership that continues to inspire excellence. Our sincere thanks also go to Dr. Renu Bhargav, Director of ISBS PGDM, for her invaluable guidance throughout our research journey.

We appreciate the collaboration with Chitkara University, our academic partner, which has greatly enhanced the academic rigor of our work. Our thanks also go to Journal Press India for their support in disseminating our research findings.

Special recognition goes to Dr. Kumendra Raheja, Dean of ISBS PGDM, and Dr. Shikha Sindhu for their insightful feedback and encouragement. We extend our exceptional thanks to Dr. Amruta Deshpande, Director Research-IGI for her unwavering support and guidance throughout the conference journey.

We also acknowledge the efforts of the conference organizing team, including Dr. Varsha Bihade and Dr. Chanakya Kumar, whose dedication ensured the smooth running of the event. Our gratitude extends to all ISBS PGDM teaching and non-teaching staff for their contributions to the successful execution of the conference.

Finally, we express our deep appreciation to all participants and contributors. Your diverse perspectives and expertise have significantly enriched our research and understanding of global management.

Editors

Dr. Kumendra Raheja
Dr. Shikha Sindhu
Dr. Amruta Deshpande
Dr. Varsha Bihade
Dr. Chanakya Kumar

List of Abstracts

Track 1: Marketing Management

Engaging Rural Consumers through Neuromarketing <i>Abid Salati</i>	...2
Antecedents to Brand Equity for the Service Industry: A Thematic Analysis <i>Aparna Tembulkar, Purva Jaiswal, Ekta Salunkhe and Sonal Mahajan</i>	...3
Understanding the Adoption of Online Apparel Shopping in India <i>Ashish Shrivastava and Archana Shrivastava</i>	...4
The Impact of AI-Generated Deepfakes by Virtual Influencers: A Study on Ethical and Consumer Trust Issues <i>Bharti Shukla</i>	...5
Effect of Digital Marketing on Competitiveness of Automobile Companies in Addis Ababa <i>Biruk Tessema and Swati Prasad</i>	...6
The Impact of Store Atmospherics and Store Layout on Consumer Buying Patterns <i>Devashish Ranjan</i>	...7
A Study on Market Feasibility and Demand Prospects of Air Quality Monitoring Devices in India <i>Gaganpreet Ahluwalia</i>	...8
Social Media Usage and Luxury Hotels- A Systematic Literature Review <i>Gouri Kalra and Deepika Jhamb</i>	...9
Health Narrative Shaped Reader's Health Behaviors: Examination of Determinants with Literature Review Approach <i>Hillary Victor</i>	...10
Value Additions in Digital Strategy and Consumer Attitude Transformations for Indian FMCG Sector <i>Jayant Joshi</i>	...11
Factors Affecting while Online and Offline Buying Behaviour <i>Jayashri Lokhande</i>	...12

List of Abstracts

- Forest Essential the Blockbuster – The Successful Brand Comes with Quality and Premium Pricing
Kasturi Dutt and Rashmi Mahajan ...13
- Modelling the Relationship between Social Media Marketing & Green Purchase Intention: With the Mediating Effects of Altruistic Motivation, Green Perceived Value and Subjective Norms
Kiran Mishra ...14
- Panic Buying: Sense of Security vs. Sense of Guilt
Mrityunjay Kumar, Varsha Bihade and Chanakya Kumar ...15
- Socio-Economic Analysis of Spiritual Tourism in Dakshina Kannada District
Noor Firdoos Jahan, Adithya M.S. and Aaptha Shetty ...16
- Green and Clean: Exploring the Drivers of Gen Z's Intention to Purchase Organic Food Products
Omkar Kenjale ...17
- Patient Perceptions Mapping: How Patients Perceive mHealth Apps, Including Concerns, Barriers and Engagement
Purva Agarwal, Hetal Bhinde, Atish Chintamani, Rajesh Paturkar and Arvind Burande ...18
- Tails of Trust: The Nexus of Brand Reputation and Price Fairness in Pet Feed Preferences across India
Reshabh Yadu, Khalil Ahmad and Neha Kumari ...19
- Digital Content Marketing: A Scoping Review and Research Agendas
Shelleka Gupta, Ronnie Dutt, Antra Sharma and Bonia Sharma ...20
- Decoding Buyer Insights into Male Skincare Products through the Lens of Neuromarketing in India
Sachin Hadole and Rahul More ...21
- Innovative Approaches to Global Market Segmentation: Analysing Consumer Data across Borders
Sajid Shaikh and Kapil Dongargaonkar ...22

List of Abstracts

- Impact of Brand Awareness on Millennial Purchase Decisions in the Indian Passenger Vehicle Market
Sandeep Chaudhary and Meenakshi Waykole ...23
- Is Generative AI the Key to Proactive Cybersecurity and Fraud Prevention?
Saurabh Bhattacharya and Babita Singla ...24
- An Empirical Study on the Usage and Impact of Social Media among Patients in the Pune Region
Sirshananda Panda and Rajasmita Panda ...25
- Exploring Parenting Perspectives of Millennial Mothers: An Examination of Existing Research
Surbhi Naruka and Mahesh Singh Rajput ...26
- The Rise of Luxury Homes: Exploring Materialism, Social Status, and Psychological Factors in the Real Estate Market
Swati Yeole ...27
- The Impact of Generation Z on Pharmaceutical Marketing, Sales, and Compliance: Insights from Pharma in Future 2024 Panel Discussion
Thamburaj Anthuvan, Kajal Maheshwari and Jagmohan Rishi ...28
- Effect of Telebirr Payment Service on Profitability to Merchant Enterprises in Addis Ababa Ethiopia
Tsegaye Tolera ...29
- A Study on Determinants of Consumer Psychology for Consumer Satisfaction and Dissatisfaction in Context of Expectancy Disconfirmation Model for Indian Auto Industry
Varsha Bihade, Mrityunjay Kumar and Chanakya Kumar ...30
- E-Commerce Evolution: Unveiling Challenges and Opportunities for SMEs in the Digital Age
Vikas Kumar ...31
- Demystifying Cloud Kitchens as a Latest Technological Advancement in Food Service Industry
Vinod Gaikwad and Priyanka Singh ...32

List of Abstracts

Track 2: Finance and Accounting

A Comprehensive Review of CSR in the Healthcare: Evaluating Initiatives and Impact across Borders <i>Aarti Yadav and Purnima Bhatnagar</i>	...34
Risk Management Strategies using Derivatives <i>Aarzo</i>	...35
Disruption Effect of Fintech in Banking Operations <i>Anita Mathapati</i>	...36
Ethical Issues of Artificial Intelligence in Banking Industry with Special Reference to Nationalized Banks <i>Aparna Kulkarni</i>	...37
Food Safety, Knowledge, Attitudes and Practices of Household Food Handlers in Bengaluru <i>Ayushi and Vajresh Chilamacherla</i>	...38
Fraud Detection under Forensic Accounting Lens <i>Baljinder R. Kaur and Satinder Singh</i>	...39
Board Gender Diversity and Financial Performance: A Sectoral Comparison <i>Bhavishya and Deviprasad Y.</i>	...40
The Impact of Herd Behaviour on Market Volatility and Asset Prices in Emerging Markets: An Analysis Based on Investor Perceptions <i>Deepali Surana and Nidhi Tejpal</i>	...41
Financial Literacy among Post Graduate and Under Graduate Students and Its Impact on Financial Planning Decisions <i>Dhanush S. Anepla, Chandana K.R. and Padmalini Singh</i>	...42
Effect of Financial Decision-making Empowerment on the Financial Well-being of Women <i>Dhruva Adithya H.</i>	...43
An Analysis of Retail Investor Behavior in Mutual Funds: A Case Study of the Hadoti Region, Rajasthan <i>Divya Dhiria</i>	...44

List of Abstracts

Understanding Price Influences and Asset Growth in the Crypto Market: A Comparative Examination of Bitcoin and Ethereum <i>Geeta Kapur</i>	...45
Behavioural Finance: Impact of Behaviour Factors on Investment Decision <i>Himanshu Mathur</i>	...46
A Study to Understand the Awareness of E-filing of Tax Returns among Salaried Taxpayers in Bengaluru City <i>Ichhita S Kulkarni and Nayana N.</i>	...47
Impact of Global Currency Movements on NIFTY: An Empirical Analysis <i>Harshitha S.L. and Jagruthi Satheesh</i>	...48
Venture Capital: Venture Capital and the Financing of Artificial Intelligence and Machine Learning <i>Jeswani Bhoomika Kumari Ramchand</i>	...49
E-Payment Adoption in India: Trends, Challenges, and Future Prospects <i>Jyoti Bhati</i>	...50
Impact of Financial Inclusion on the Economic Growth of India <i>Kiran Prakash Hegde</i>	...51
The Role of Behaviourial Finance in Explaining the Rational and Irrational Decisions Taken by Investors in Response to Media News – A Retrospective Analysis <i>Kishor Khot</i>	...52
Exploring Research Trends in Personal Risk Management: A Bibliometric Approach <i>Kumari Raksha, Harsh Purohit and Arpan Parashar</i>	...53
Personality Traits and Overconfidence Bias: Their Impact on Employee Stock Option Exercise - A Comprehensive Review <i>Manpreet K. Arora and Kumar Shalender</i>	...54
Review on Short Selling: Systematic Literature Review <i>Nitika Sharma</i>	...55
Analysing the Economic Effects of Spiritual Tourism on the GDP of India <i>Noor Firdoos Jahaan, Abhishek Hegde and Abhiram K.N.</i>	...56

List of Abstracts

Influence of Usage of Digitalization and Financial Literacy on Retail Investments among the Retail Investors in Sangli District <i>Pooja Mali and Revati Deshpande</i>	...57
The Regulatory Environment in India and Its Impact on FDI and Portfolio Flows <i>Poonam Wani</i>	...58
Navigating Budget-Mindfulness among Generation Z in the UPI Era <i>Prajna Rani N.R., Priyanka Mallya U. and Rudresh H.R.</i>	...59
Comparative Analysis of Nifty 50 Index, Selected Exchange Traded Funds (ETF) and Key Equity Mutual Funds (MF) <i>Prashant Rege and Vikas Barbate</i>	...60
Financial Performance Indicators and their Impact on Profitability in the Capital Goods Sector of India <i>Ranjit Kumar Paswan</i>	...61
The Role of Green Finance in Enhancing Microfinance Initiatives for Sustainable Development in Emerging Economies <i>Ravi Kant Maurya and Amit Kumar Sinha</i>	...62
Exploring the Linkages between BSE Sensex, Crude Oil Prices, and Exchange Rates: The Financial Triad in India <i>Sagnik Maity and Deep Dutta</i>	...63
Systematic Literature Review of Overseas Direct Investment <i>Sakshi Parihar and Komal Singh</i>	...64
An Enquiry on Types of Online Frauds <i>Sameer Pattiwar, Praveen P. and Kiran Kale</i>	...65
Exploring Moratorium as a Revival Boon for a Corporate Debtor <i>Sampada Gaikwad and Tanaji Chavan</i>	...66
IND as & IGAAP for Defining Solvency Based Indicators: A Study of Select it Companies in India <i>Sovan Das</i>	...67

List of Abstracts

Indian Micro, Small and Medium Enterprises – Charting a Roadmap for Resilient Growth <i>Sushmitha Rao</i>	...68
Decoding Diversity: A Comparative Study of Large, Mid and Small-Cap Mutual Fund Schemes <i>Suyog Chachad, Diksha Dubey and Sarita Agarwal</i>	...69
Accelerating Market Dynamics: The Impact of GST on Stock Prices of Leading Automobile Companies <i>Swati Dayanand Kamat</i>	...70
Sustainable Investing in India: A Performance Study of ESG Mutual Funds <i>Trupti Joshi</i>	...71
A Literature Review Paper on Life Insurance and Non-life Insurance in India <i>Vidya Dhole</i>	...72
Studying the Impact of Financial Ratios on Credit Ratings of the Companies <i>Vinay Kumar</i>	...73

Track 3: Human Resource Management

Effect of Glass Ceiling for Women on HR Policies: A Study with Reference to IT Industry <i>Amruta Kabde</i>	...75
Breaking New Ground in Responsible AI: Identifying and Evaluating Key Barriers <i>Anudeep Dahiya and Deepa Kumari</i>	...76
Applicability/Usability of Graphology as Management Tool - A Review <i>Asmita Gargote</i>	...77
Telecommuting in India: A review <i>Astha Bajaj</i>	...78
Leveraging Employee Engagement and Managerial Trust to Drive Human Resource Transformation: A Structural Equation Modeling Approach <i>Chanakya Kumar, Shi Mann and Sakshi Mann</i>	...79

List of Abstracts

- Factors Influencing e-HRM Practices and Organisational Performance in IT and IT ES Industries
Mankurani Goel ...80
- The Role of Human Resource Management Practices in Employee Performance: A Review
Nadeem Kazi and Manmohan Vyas ...81
- Employee-Employer Perspective on Micro Management Leadership Style
Neetu Randhawa ...82
- Is Succession Planning in Place for Your Organization?
Pralay Kumar Ghosh ...83
- Measuring the Impact of Transformative Leadership on Employee Engagement: A Study of Higher Educational Institutes of India
Rajesh Kumar Sharma and Niti Chatterji ...84
- The Journey to Future Work Self: Exploring the Interplay of Self-concept, Attribution of Control, and Proactive Behavior in Career Adaptability for Corporate Neo Professionals
Rajeshwari Patil, Deepali Raheja and Kumendra Raheja ...85
- Measuring the Influence of Organizational Culture, Organizational Structure and Organizational Performance
Rama Iyer ...86
- Investigating the Role of Organizational Culture with Respect to Green Work Place Behaviour for Organizational Sustainability
Rivti Chand and Niti Chatterji ...87
- Employee Socialization as a Determinant of Retention: Evidence from the IT Industry in Pune
Sarika Khandekar and Vijayshri Mehtha ...88
- Transforming Leadership: Harnessing Functional Fluency to Elevate Academic Excellence - A Case Study
Shikha Mann, Tausif Mistry, Amruta Deshpande and Sakshi Mann ...89

List of Abstracts

- Dissecting the Multifaceted Dimensions of Authentic Leadership: An Intricate Bibliometric Journey: 2019-2024
Shikha Mann, Tausif Mistry, Sakshi Mann, Chanakya Kumar and Kumendra Raheja ...90
- Work from Home Policy and Innovative Methods of Employee Engagement of Manufacturing Companies Located in Pune City
Swati Inamdar ...91
- Patient Safety: A Key to Quality in Healthcare Sector
Tarun Thukral and Meenakshi Sood ...92
- The Influence of Human-Robot Collaboration on Employee Behavior: A Systematic Literature Review and a Future Agenda
Yamini Ghanghorkar and Ashutosh Misal ...93

Track 4: Entrepreneurship

- Defying the Odds: The Journey of Indian Fempreneurs
Dimple Buche and Kajal Jaisinghani ...95
- The Challenges of being the Economic Warriors of the Nation - Fostering Business Dynamism through Effective use of Industry-academic Partnership: A Case Study of an Indian Manufacturing MSME, Challenge
Gulshan Babber and Amit Mittal ...96
- Education and Skill Development of Santhal and Munda Women of Jharkhand: A Case Study of Ranchi and Khunti
Kanchan Sukhija ...97
- A Study on Role of Women Entrepreneurs in Small Scale and Micro Sector Industries in Ahmednagar District
Pratibha Kanawade and Shama Dhanwate ...98
- Factors that encourage Entrepreneurial Aspirations to Initiate New Business: A Study of Top B-Schools in India
Swati Gautam and Neha Yadav ...99

List of Abstracts

Track 5: Education and Technology

- An Extensive Bibliometric Analysis of Educational Programs Aimed at Enhancing the Skills of Rural Students Pursuing an MBA Degree
Deepali Raheja, Santosh Ternimath and Indrajit Doddanavar ...101
- A Study on Zerodha's Marketing Strategies and Its Impact on People's Investment Decision
Insha Mirza and Nishita Dutta ...102
- A Review Paper on Exploring a Machine Learning-based, Interpretable Recommendation System Tailored for Students
Monali Meghal and Nusrat Khan ...103
- The Effectiveness of Gamification in Education: Enhancing Learning Outcomes through Interactive Technologies
Pallavi Chavan ...104
- A Cross-disciplinary Analysis of Student Awareness and Learning Outcomes in Massively Open Online Courses (MOOCs) across Engineering, Sciences and Commerce & Management
Poorna Shankar, Jayasri Murali, Soumitra Das, Anjali Deshpande and Mayuri More ...105
- Digital Marketing: Tool, Techniques and Methods
Pradip Patil ...106
- Analyzing the Correlation between Student Engagement and Academic Achievement
Sandeep Sarkale and Vishakha Bhattacharya ...107
- Comprehensive Analysis of Citation Patterns in Ph.D. Theses on Pali and Buddhist Studies at Rashtrasant Tukdoji Maharaj Nagpur University: An In-Dept Study
Shilpa Pawar and Digambar Khobragade ...108
- Digital Bliss: Cultivating Sustainable Happiness through Synthetic Spiritualism - Insights from the Bhartiya Model of Digital Literacy
Somya Nagar, Priyanka Vijay and Divya Nagar ...109
- Beyond Borders: Cultivating Global Mindsets in Management
Supriya Baisane and Laxman Baisane ...110

List of Abstracts

Education and Technology
Supriya Baisane and Laxman Baisane ...111

Track 6: Innovation and Sustainability

A Study of Grievances in E-retailing: Role of CRM
Abhijit Patil and Rahul Jadhav ...113

A Bibliometric Analysis on the Research trends of Employee Green Behavior using Scopus Database
Amit Subramanyam, Devaraju D. and Vijaylaxmi Dombar ...114

Bridging the Skills Gap: Integrating Industry 4.0 Technologies into AEC Education and Career Development
Amruta Deshpande ...115

Public Behavioral Patterns of Environmental Stewardship: As a Pathway to Boost Quality of Life
Ansiya Jamaludheen V. and P.C. Santhosh Babu ...116

Demonetisation 2.0 Is Indian Youth Heading towards a Better Future
Ashima Negi ...117

Consumer Attitude towards Sustainability of Fast Fashion Products
Ashutosh Zunjur, Amit Medhekar, S. Rahul and Arvind Burande ...118

A Comprehensive Study on Comparison of LSTM, SVM and their Hybrid Model Performance using Erratic Cryptocurrency Data
Bhumika Prakash Hegde ...119

A Study on E-commerce and Sustainable Practices Adopted for Online Flower Marketplace in India
Hetal Bhide ...120

Building Sustainable Supply Chains, is Industry 5.0 Distinct from Industry 4.0: A Perspective
Jaiprakash Ramani and Dattatray Ramchandra Mane ...121

Innovative Concrete Cube Failure Mode Detection using Image Processing and Machine Learning for Sustainable Construction Practices
Meenakshi Patil ...122

List of Abstracts

- Determinants of Foreign Direct Investment Inflows in India: Does Infrastructure, Renewable Energy, and CO₂ Emission Matter?
Prasenjit Makur ...123
- A Thematic Analysis of Sustainability Reporting among Nifty 50 Firms: Insights into ESG Performance and Practices
Priyanka Dhoot, Anuradha Patil, Abhishek Raidas, Madhura Jagtap and Rishikesh Nalawade ...124
- Advanced Digital Twin Modeling and Implementation of ACOPOStrak using Automation Studio: Techniques and Results
Rupali Salunke ...125
- A Study of E-commerce Corporate Websites and their Online Portals on the Communication of Sustainability and Corporate Responsibility for a Better Future
Satish Patil and Nitin Zaware ...126
- Graph Database – A Key Technology towards Successful Retailing a Case Study of World Leader Graph Database Company
Shweta Vyas ...127
- Re-evaluating the Influence of Compulsory Corporate Social Responsibility on Sustainable Development Goals in India: Obstacles and Contributions from the Private Sector
Tripti Sahu ...128

Track 7: Supply Chain Management and Operations

- Sailing through Turbulent Waters: The Impact of Current Wars on Export-Import Costs and Efficiency between India & Europe
Ajay Bhatnagar and Yogesh Daudkhane ...130
- Charged Delivery: Assessing the Operational and Economic Efficiency of Electronic Vehicles (EV) over Fuel Vehicles (FV) for Last Mile Delivery
Chiranjeevi Ram P., Deepak S. Iyer and Padmalini Singh ...131
- Mapping Sustainable Supply Chain Management Trends and Future Directions in Small and Medium Enterprises: A Bibliometric Analysis
Khalil Ahmed, Dhanraj Tambuskar, Archana Shrivastava, Binod Sinha and Smrutiranjana Mohanty ...132

List of Abstracts

- Trend Analysis and Demand Forecasting for Electric Vehicles: A Comprehensive Study
Mahesh Mangaonkar ...133
- Incineration as an Alternative in the Recovery Hierarchy of Reverse Logistics
Mangesh Dande and Yogesh Mahajan ...134
- A Framework for Lean and Agile Approach to Supply Chain Management
Nived Balakrishnan, Palash Mungi and Ramesh Malothu ...135
- Perception of Consumers in Reverse Logistics- A Study on E-commerce Returns
Rakesh A., Nikitha Raj N. and Ramya S. ...136
- Quality Improvement of Myntra- Indian Fashion E-commerce Website using the Kano Model and IPA
Rishikesh Nalawade ...137

Track 8: Tourism and Hospitality

- E-word of Mouth: An Impetus for Linking Virtual Tourism Experiences with Visit Intentions
Ajay Kumar Krishna and Rishu Bharadwaj ...139
- Investigating Key Influences on Tourist Preferences for Local Punjabi Cuisine: An in-depth Analysis of Cultural, Sensory and Experiential Factors Shaping Culinary Choices among Visitors
Manpreet Singh and Hemant Sharma ...140
- Contribution of FDI in Medical Tourism and Its Effect on SMEs in Indian Context
Sulabh Narayan and Anshul Rajawat ...141
- The paper provides the first general Empowering Communities: Toward Sustainable Tourism Planning and Governance in Tamil Nadu through Participatory Decision-making
Vaishnavi A. and Kowsalyadevi S. ...142
- Social Withdrawal and Lack of Participation of Disengaged Employee: A Review of Customer Experience Enablement and Influencing Guest Experience through Technology
Vishal Verma ...143

Track 1: Marketing Management

Engaging Rural Consumers through Neuromarketing

*Abid Salati**

ABSTRACT

Neuromarketing is an interdisciplinary field that combines neuroscience and marketing to understand how the human brain influences purchasing behavior. By studying brain activity and responses, Neuromarketing provides valuable insights into consumer preferences, motivations, and decision-making processes. This knowledge can be leveraged to develop products and services that resonate more deeply with consumers, ultimately creating customer delight. The evolution of Neuromarketing promises to reveal even more intricacies of rural consumer behavior, enabling businesses to create highly targeted and effective marketing strategies. By staying at the forefront of these advancements and considering the ethical implications, marketers can foster deeper connections with rural customers, ultimately driving customer delight and loyalty. The future of Neuromarketing holds exciting possibilities for understanding and engaging rural markets in more meaningful ways. By delving into the complexities and diversity inherent in rural markets, this study aims to reveal how Neuromarketing can provide actionable insights into their purchase intentions. By combining insights from neuroscience and marketing, the paper aims to contribute to a deeper understanding of rural markets and offer practical strategies for businesses targeting these consumers.

Keywords: Neuromarketing, Neuroscience, Customer Delight, Rural Markets.

**Professor, Department of Management (MBA), Dr. D. Y. Patil Vidyapeeth's Global Business School and Research Centre, Pune, Maharashtra, India
(E-mail: abid.salati@dpu.edu.in)*

Antecedents to Brand Equity for the Service Industry: A Thematic Analysis

Aparna Tembulkar*, Purva Jaiswal**, Ekta Salunkhe*** and Sonal Mahajan****

ABSTRACT

Given the increasing contribution of the service industry to the economy, and the dearth of suitable models for measuring the brand equity of services, this research paper aims to bring out the antecedents to brand equity with reference to the service industry. The paper is based on content analysis of research articles from scientific databases, using a qualitative data analysis software. For a comprehensive understanding of the analysed data, the authors have presented a word cloud and a concept map in the research paper. The analysis brings out newer antecedents to brand equity like People, Physical evidence, Process and Customer Satisfaction, for the service industry, in addition to those already enunciated in the literature in existing Brand Equity Models. The Authors have put forth recommendations for inclusion of the new and useful antecedents and various ways in which they can be used to enhance the Brand Equity of the offered services.

Keywords: Brand Equity, Service Industry, Branding Strategy, Branding.

*Corresponding author, Associate Professor, Department of Management, IndSearch Institute of Management Studies and Research, Pune, Maharashtra, India

(E-mail: aparnatembulkar@indsearch.org)

**Assistant Professor, Department of Management, IndSearch Institute of Management Studies and Research, Pune, Maharashtra, India (E-mail: purvajaiswal@indsearch.org)

***Assistant Professor, Department of Management, IndSearch Institute of Management Studies and Research, Pune, Maharashtra, India (E-mail: ektasalunkhe@indsearch.org)

****Assistant Professor, Department of Management, IndSearch Institute of Management Studies and Research, Pune, Maharashtra, India

(E-mail: sonalmahajan@indsearch.org)

Understanding the Adoption of Online Apparel Shopping in India

Ashish Shrivastava and Archana Shrivastava***

ABSTRACT

E-commerce has brought a revolution in the shopping pattern of India. More than 12 million Indian consumers doing online shopping for products other than electronics, this sector is growing rapidly. There is a tremendous opportunity for exclusive online brands specially in apparels, accessories, furnishing, etc. Advancement in Technology take care of serious issues in online apparel shopping. Real time graphics, high resolution pictures of garments showing the fabric in almost real sense, attractive models wearing clothes, 360 degree viewing have literally made online shopping a pleasurable experience. The research proposes to study the technology acceptance in online Purchase of Apparel amongst consumers. The study adapted the UTAUT Technology Acceptance Model proposed by Venkatesh et al. (2003) for exploring the online apparel purchase intention and behavior of online consumers in India. The variables used were: Performance Expectancy, Effort Expectancy, Social Influence and Attitude as predictors of Purchase Intentions. The study used Facilitating Conditions and Purchase Intention as a predictor of Purchase Behavior with Risk as the moderating variable. The research used SPSS and MS Excel software for carrying out statistical techniques like Multiple Linear Regression, ANOVA for analyzing the primary data.

Keywords: Attitude, Effort Expectancy, Facilitating Conditions, Risk, Social Influence and UTAUT.

**Corresponding author, Professor of Practice, MDPC, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: ashish.shrivastava@indiraisbs.ac.in)*

***Director-BIMM, Department of HR, Balaji Institute of Modern Management, Sri Balaji University, Pune, Maharashtra, India (E-mail: director@bimm-pune.edu.in)*

The Impact of AI-Generated Deepfakes by Virtual Influencers: A Study on Ethical and Consumer Trust Issues

*Bharti Shukla**

ABSTRACT

This study explores how AI-generated deepfakes, which create highly realistic yet artificial content, affect influencer marketing, particularly concerning ethical concerns and consumer trust. By using Partial Least Squares Structural Equation Modeling (PLS-SEM) for data analysis, this research identifies key factors influencing consumer trust. The study considers Consumer Trust as the dependent variable and examines the impact of Perceived Authenticity, Ethical Concerns, and Perceived Risk as independent variables. The research gathered data through a structured survey targeting consumers familiar with influencer marketing content, assessing their perceptions and attitudes toward deepfake technology in this context. The analysis using PLS-SEM revealed that the authenticity perceived in influencer content is significantly diminished by deepfakes, leading to a decrease in consumer trust. Ethical concerns were found to further lower trust levels, while perceived risk amplified the negative impact of authenticity issues on trust. This study highlights the critical need for ethical standards and transparency in the use of deepfakes in marketing.

Keywords: AI, Deepfakes, Influencer Marketing, Consumer Trust, Perceived Authenticity.

**Assistant Professor, Department of Marketing, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: bharti.shukla@indiraisbs.ac.in)*

Effect of Digital Marketing on Competitiveness of Automobile Companies in Addis Ababa

Biruk Tessema and Swati Prasad***

ABSTRACT

This research examined the Effect of Digital Marketing on the Competitiveness of Automobile Companies in Addis Ababa. To achieve the objectives of this study explanatory research design was used. Data was collected through questionnaires from 108 staff working in the sales and marketing departments at the head offices of 12 major established motor vehicle dealers in Addis Ababa. The data collected from the questionnaire were analyzed using STATA (Version 14) for descriptive statistics frequency and percentage using inferential statistics for correlation, multiple regression analysis, and Preliminary tests like Multicollinearity, Homoscedasticity, and Omitted Variable Test. The results of this study indicate that factors affecting digital marketing practice dimensions have a positive and significant relationship with digital marketing. The results also indicate that, unlike social media advertising, the two factors of digital marketing dimensions (search engine marketing and email marketing) have positive and significant effects on digital marketing. The aforementioned factors of digital marketing dimensions significantly contribute 46.5% of the variance to digital marketing. The researchers believe organizations should start analyzing social media advertising based on the study's findings. Finally, Automobile Companies in Addis Ababa must reassess their digital marketing as much as possible to be competitive in their business.

Keywords: Digital Marketing, Search Engine Marketing, Email Advertising, Social Media Advertising and Competitiveness.

**Corresponding author, Ph.D. Research Scholar, Department of Management, Parul University, Addis Ababa, Ethiopia (E-mail: biruktessema04@gmail.com)*

***Ph.D. Research Scholar, Department of Management, Parul University, Vadodara, Gujarat, India (E-mail: swati.prasad23971@paruluniversity.ac.in)*

The Impact of Store Atmospherics and Store Layout on Consumer Buying Patterns

Devashish Ranjan*

ABSTRACT

This study delves into the impact of store atmospherics and layout on consumer buying patterns, highlighting how these elements shape customer behavior and purchasing decisions. Store atmospherics, which include factors like lighting, music, scent, and color, play a crucial role in creating an environment that can evoke specific emotions and perceptions in customers. Meanwhile, store layout, encompassing the arrangement of merchandise, aisles, and displays, significantly affects the ease and flow of customer movement within the store. This research explores the psychological and behavioral responses elicited by various atmospheric and layout strategies, investigating how these factors can lead to increased sales, extended in-store time, and heightened customer satisfaction. By focusing on Reliance Retail's Smart Bazaar settings and analyzing consumer responses, the study aims to provide valuable insights into optimizing retail environments to enhance the shopping experience and encourage consumer purchases. The findings underscore the importance of thoughtfully designed store atmospherics and layouts in shaping consumer behavior and offer practical recommendations for improving retail strategies, ultimately benefiting both retailers and customers.

Keywords: Store Atmospherics, Consumer, Buying Behaviour, Retail Environment, Customer Satisfaction.

**Student, Department of Marketing, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: devashishranjan1303@gmail.com)*

A Study on Market Feasibility and Demand Prospects of Air Quality Monitoring Devices in India

*Gaganpreet Ahluwalia**

ABSTRACT

Purpose: At a time when the country's economic growth is one of the highest in the world, it is not without any cost. The economic growth has certain negative externalities in the form of increasing carbon emissions. Hence considering the challenge of increased carbon emissions, the author has tried to study the market prospects of Air Quality Monitoring Devices in India.

Design/Methodology/Approach: The Research design selected for the study is exploratory as well as descriptive. The researcher aims to investigate the demand prospects and wishes to understand the different dimensions of air quality monitoring devices.

Limitations/Implications: The demand prospects of air quality monitoring devices are in a state of continuous exploration. Thus, the researcher's viewpoint and observations during the period of study and findings thereafter may vary.

Originality/Value: There are only a few research papers based on this study. The existing literature and research papers have largely considered the technical dimensions of the subject than studying the demand prospects.

Keywords: Air Quality, Monitoring Devices, Market Potential, Demand.

**Associate Professor and HOD, Department of Marketing, Indira School of Business Studies PGDM, Pune, Maharashtra, India
(E-mail: gaganpreet.ahluwalia@indiraisbs.ac.in)*

Social Media Usage and Luxury Hotels- A systematic Literature Review

Gouri Kalra* and Deepika Jhamb**

ABSTRACT

Social media marketing is also one of the latest marketing techniques. This concept is also pledged in the realm of marketing academia and practitioners of luxury hospitality. The systematic literature review shows that social media usage has been given importance, especially in developing countries. Emotional engagement with Luxury hotels' customers has always been of utmost importance, and social media usage has added an intrinsic value to customer centricity. In the service industry domain, Informational usage of social media was given focus keeping in mind that travellers would use social media to seek continuous information of the place they like to visit frequently. The introduction of social media in the hospitality field significantly effects customers' behavioural intentions positively. Our approach is to systematically review the industry-led data, reports, articles, and research papers between 2012 to 2022 on the impact of Social Media Usage by Luxury Hotels on Behavioural Intentions of customers. India is a developing country, and expansions of hotels, especially luxury hotels, have contributed to economic growth. As this sector is rapidly expanding, it is vital for the marketer & scholars to concentrate on the latest marketing tool i.e. Social Media.

Keywords: Social Media, Luxury Hotels, Social Media Usage, Hospitality.

*Corresponding author, Research Scholar, Doctoral Research Centre, Chitkara Business School, Chitkara University, Chandigarh, Punjab, India (E-mail: ggkalra@gmail.com)

**Associate Professor, Doctoral Research Centre, Chitkara Business School, Chitkara University, Chandigarh, Punjab, India (E-mail: deepikajhamb14@gmail.com)

Health Narrative Shaped Reader's Health Behaviors: Examination of Determinants with Literature Review Approach

*Hillary Victor**

ABSTRACT

The health consciousness worldwide is on the rise and new sources of health knowledge dissemination are emerging. The media controlled framing of consumer's interests, setting the narrative, sharing a piece of information and withholding a non monetizable piece of information; all matters in shaping reader's health responses, behaviors and stimulus to consume or de-consume. The narratives and framing of peculiar health information with aid of storytelling identifies as one of the most adopted method of projecting and portraying a message (health information in this case) across a select audience. Narrative setting and narrative transportation is vital part of media embedded coded communications. The narrative establishment could be with regard to an aspect or selective information or piece of knowledge that could be critical to influencing the formation of specific habit, can promote usage of a special product or service or make the reader abstain from indulging in a set of action or practices. Narrative establishment and transportation in health communications especially the health advertisements are instrumental in promoting select demand for a product or service vis a vis the health condition being discussed.

Keywords: Health Narrative, Fear Appeal, Subjective Health Knowledge, Customer Reactance, Fake News.

**Research Scholar, Chitkara Business School, Chitkara University, Mohali, Punjab, India (E-mail: hillaryvictor@gmail.com)*

Value Additions in Digital Strategy and Consumer Attitude Transformations for Indian FMCG Sector

Jayant Joshi*

ABSTRACT

Digital technology has effectively integrated global industries as it has provided a holistic approach. The Indian FMCG industry has increased in value by 6% with an increase of 6.4% in volume by Q4 2023. The gap between rural and urban FMCG product consumption has been narrowing down all across India. Food and essential products would continue to foster growth in 2024 also. However, it is also found that there is a very slight decline in rural FMCG consumption in Q4 2023 when compared to last year. The Indian FMCG market looks poised as it would continue to be resilient in growth as we could see 4.5 to 6.5% growth in 2024. This research is an investigation in to the modern digital technology and its value additions towards consumer attitude transformation and effective engagement in Indian FMCG sector. This research would be empirical and quantitative in nature and will be based on primary data. Data analysis would be done using SPSS as suitable recommendations, suggestions and conclusions would be provided. This study intends to provide SEM model to evaluate the relationship between value additions using digital technology and its transformative effects on consumer engagement and delight in Indian FMCG market.

Keywords: Value, Additions, Digital, Strategy.

**Research Scholar, Department of Management, BJS, Pune, Maharashtra, India (E-mail: jayantjoshi87@gmail.com)*

Factors Affecting while Online and Offline Buying Behaviour

*Jayashri Lokhande**

ABSTRACT

Technology has had a significant impact on purchasing, with the majority of people choosing internet shopping over traditional brick-and-mortar retail. The purpose of the study is to identify the variables that affect the purchasing decisions of both online and offline consumers in terms of gender, income, and frequency of visits, etc. These variables influencing physical and online shopping habits were taken into consideration when creating a questionnaire. Primary conclusion of the study was that respondents' ranking behaviours varied according on their monthly income and frequency of purchases. This demonstrated how the ranking behaviour varies based on a few demographic parameters. The price is the main consideration for consumers when they shop online, and it varies depending on their economic level as well. The respondents' ranking behaviour varies based on how frequently they make purchases. Offline shopping are given advantage when it comes to payment security. Although more and more people are buying online, and most people still prefer to purchase offline because they can touch, feel, and trust the merchandise.

Keywords: Online Shopping, Purchase Decision, Offline/in-person Shopping, Buying Behavior.

**Research Scholar, Department of Commerce and Management, Shivaji University, Kolhapur, Kolhapur, Maharashtra, India (E-mail: jayashrilokhande.jl@gmail.com)*

Forest Essential the Blockbuster – The Successful Brand Comes with Quality and Premium Pricing

Kasturi Dutt and Rashmi Mahajan***

ABSTRACT

Forest Essential is one of the pioneers in Luxury Ayurvedic, has laid its foundation as one of the most elegant and aesthetic brands in the world of beauty. An element of style along with the modern charm is adding an extra edge to the products, that makes the brand more self-contained and exclusive in the market. The brand was started in 2000 but now after the collaboration with Estee Lauder in 2008, it could successfully enter the UK stores as well. The brand “Forest Essential” an amalgamation of both ancient wisdom and modern aesthetics, is scrupulously and diligently bespoke a branding strategy by identifying its mark as one of the most premium segments of skincare and wellness. The brand revolves around the richness of Ayurveda and capitalizes on natural and pure ingredients. It has time and again honoured the Ayurvedic recipes ensuring authenticity, quality and holistic wellbeing. Forest Essential has very wholly position itself as one of the Luxury Ayurvedic brands in both domestic and international space.

Keywords: Brand, Quality, Premium Price, Luxury Ayurvedic, Holistic Wellbeing.

**Corresponding author, Assistant Professor, Department of Marketing, Indira School of Business Studies PGDM, Pune, Maharashtra, India*

(E-mail: kasturidutta1695@gmail.com)

***Professor, Department of Marketing, Balaji Institute of International Business, Pune, Maharashtra, India (E-mail: rashmi.mahajan@biibpune.edu.in)*

Modelling the Relationship between Social Media Marketing & Green Purchase Intention: With the Mediating Effects of Altruistic Motivation, Green Perceived Value and Subjective Norms

*Kiran Mishra**

ABSTRACT

The 21st century has seen a global movement toward green consumerism, which has prompted companies to establish a strong green product line to satisfy the needs of prospective clients and to become more ecologically conscientious. Social media has contributed to this trend by influencing consumers' intentions to purchase green products. The present study examines how social media marketing (SMM) affects altruistic motivation (AM), green perceived value (GPV) and subjective norms (SN) and how all these factors influence consumers' green purchase intention (GPI). The study also investigates the role of AM, GPV and SN as mediating variables between SMM and GPI. 275 responses from consumers who purchased green products through social media platforms and completed the structured questionnaire were gathered. The conceptual framework was tested using the Structural Equation Modelling (SEM) with the help of SmartPLS 3 software. The results highlighted that SMM, AM, and SN have significant impact but GPV has no significant impact on GPI and the relationship between SMM and GPI is partially mediated by AM and SN but GPV has no mediation effect. The results hold significance for marketers who aim to enhance their social media communication strategies to elevate consumers' motivational traits towards green purchase intention.

Keywords: Altruistic Motivation, Green Perceived Value, Green Purchase Intention, Social Media Marketing and Subjective Norms.

**Research Scholar, Department of Commerce, University of Calcutta, Kolkata, West Bengal, India (E-mail: infokiran1994@gmail.com)*

Panic Buying: Sense of Security vs. Sense of Guilt

*Mrityunjay Kumar**, *Varsha Bihade*** and *Chanakya Kumar****

ABSTRACT

Panic buying is a common emotional reaction during emergencies like pandemics and natural disasters, which seriously disrupts social and economic structures. This phenomenon, which is fuelled by social pressures, fear, and anxiety, causes people to buy excessive amounts of items, which frequently results in stockouts and higher costs. The COVID-19 epidemic brought panic buying to light and exposed holes in theories of consumer behaviour that do not take into consideration the social and emotional dynamics involved. By investigating panic buying behaviour both before and after a purchase, this study seeks to close these gaps in knowledge. It focusses especially on the psychological states that occur from this behaviour in the customers. The study examines the dual roles of a sense of security that prompts people to acquire panic items as a coping technique and a sense of guilt that develops after the fact when people realise the moral and societal ramifications of their choices. This paper provides a thorough explanation of panic buying behaviour by combining and synthesising the body of research on the subject, along with recommendations for policy and intervention measures.

Keywords: Panic Buying, Pre-Purchase, Post Purchase, Sense of Security and Sense of Guilt.

**Corresponding author, HOD, Department of Marketing, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: mrityunjay.kumar@indiraisbs.ac.in)*

***Associate Professor, Department of Marketing, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: varsha.bihade@indiraisbs.ac.in)*

****Associate Professor, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: chanakya.kumar@indiraisbs.ac.in)*

Socio-Economic Analysis of Spiritual Tourism in Dakshina Kannada District

Noor Firdoos Jahan, Adithya M.S.** and Aaptha Shetty****

ABSTRACT

Many countries rely heavily on tourism to boost their GDP and jobs. This study, titled “Socio-Economic Analysis of Spiritual Tourism in Dakshina Kannada District,” examines the symbiotic relationship between spiritual tourism and regional economic development, utilizing the famed Kukke Subrahmanya and Dharmasthala temples as examples. The study evaluates the temples’ potential as spiritual tourist hubs by examining visitor demographics, revenue estimates, historical, cultural, and religious value. The study delves deeper into the economic impact on local economies, focusing on employment creation in industries such as transportation and hotels, as well as the knock-on consequences of infrastructure improvements. The research intends to provide actionable insights by investigating the efficacy of present marketing methods, as well as the impact of perceived spirituality, infrastructure and information accessibility. These findings are designed to help stakeholders and governments promote sustainable development while appropriately maintaining these key spiritual tourism locations. The complete analysis uses primary data acquired from surveys of 445 tourists, supplemented by secondary sources, to give full picture of the socioeconomic benefits and issues connected with spiritual tourism in Dakshin Kannada. This abstract summarizes the study’s main goal: to make informed recommendations for improving the region’s long-term growth and economic contribution to spiritual tourism.

Keywords: Spiritual Tourism, Significance, Sustainable Development, Visitors.

**Corresponding author, Professor, Department of Marketing, R V Institute of Management, Bengaluru, Karnataka, India (E-mail: noorfirdoos.rvim@rvei.edu.in)*

***Student, Department of Finance and Marketing, R V Institute of Management, Bengaluru, Karnataka, India (E-mail: adithhya4@gmail.com)*

****Student, Department of Marketing and HR, R V Institute of Management, Bengaluru, Karnataka, India (E-mail: aapthas98@gmail.com)*

Green and Clean: Exploring the Drivers of Gen Z's Intention to Purchase Organic Food Products

Omkar Kenjale*

ABSTRACT

Purpose: There is a rising awareness among Gen Z's consumers about the harmful effects of chemicals in food, leading to a growing preference for organic products. Understanding what drives this shift is crucial. Therefore, this study aims to analyse Gen Z's purchase intentions regarding organic foods, exploring how factors like environmental concerns, health consciousness, lifestyle preferences, and subjective norms influence their attitudes. **Design/methodology/approach:** A quantitative approach was employed using surveys. A convenience sample of 280 individuals who buy packaged organic food products. Descriptive statistics and partial least square-based structural equation modelling (PLS-SEM) were used to analyse the data. **Findings:** Quantitative analysis shows significant improvements in these psychological aspects among Gen Z individuals who prioritize environmental sustainability, health consciousness, adherence to subjective norms, and religious values when choosing organic food. Findings reveal that product quality, environmental concerns, health consciousness, and lifestyle preferences are primary drivers behind Gen Z's inclination towards organic food purchases. **Practical Implications:** These findings highlight how choosing packaged organic food products can enhance personal well-being. Gen Z values health-conscious choices, and this insight can guide health professionals in developing programs that promotes physical wellness through organic food options.

Keywords: Organic Food, Consumer Attitude, Purchase Intention, Buying Behavior, Food Choice.

**Student, Department of MBA Marketing, Balaji Institute of Modern Management, Pune, Maharashtra, India (E-mail: omkar.mm2325574@sbup.edu.in)*

Patient Perceptions Mapping: How Patients Perceive mHealth Apps, Including Concerns, Barriers and Engagement

*Purva Agarwal**, *Hetal Bhide***, *Atish Chintamani****,
*Rajesh Pahurkar***** and *Arvind Burande******

ABSTRACT

The study was conducted on patients' perception of mHealth applications in relation to the identification of their key concerns and barriers to engagement, exploring how specific app features have an impact on patient engagement and health outcomes. We drew on a rich dataset of 700 responses, where we employed thematic analysis to identify concerns and barriers and multiple regression analyses to assess the impact of app features on engagement. The results indicate high identification of specific concerns and barriers to mHealth apps by patients. Usability, personalization, and features on privacy/security are very important in increasing patient engagement and hence better health management. Regression analysis shows that among the three factors, privacy and security were most significantly influential in engagement with $\beta = 0.444$, followed by personalization at $\beta = 0.300$ and usability at $\beta = 0.154$. These results increase the emphasis on the development of apps with more robust privacy protections and customizable features. Valuable lessons to be drawn by developers, policymakers, and health care providers to improve mHealth apps and make them better satisfy the needs and expectations of patients.

Keywords: mHealth Apps, Patient Perceptions, Usability, Privacy and Security, Engagement.

**Corresponding author, Assistant Professor, Department of MBA, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: purva.agarwal@indiraisbs.ac.in)*

***Assistant Professor, Department of MBA, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: hetalb19@gmail.com)*

****Assistant Professor, Department of Management Sciences, Pune, Maharashtra, India (E-mail: atishchintamani@gmail.com)*

*****Associate Professor, Department of Management Sciences, Pune, Maharashtra, India (E-mail: pahurkarrajesh@gmail.com)*

******Associate Professor, Department of MBA, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: aburande@gmail.com)*

Tails of Trust: The Nexus of Brand Reputation and Price Fairness in Pet Feed Preferences across India

Reshabh Yadu*, Khalil Ahmad** and Neha Kumari***

ABSTRACT

Purpose: This research aims to elucidate the complex dynamics shaping the purchase intentions of pet feed among consumers in the burgeoning Indian market. Grounded in a theory of planned behavior (TPB) model, this study examines the pivotal attributes influencing pet feed selection, reflecting the evolving landscape of pet ownership and care in India. **Design/methodology/approach:** Employing a survey-based empirical approach, this study investigates the impact of various attributes on consumer attitudes and purchase intentions. Data from 319 respondents, comprising pet owners, were meticulously analyzed to assess the reliability and validity of the measured variables. Structural Equation Modelling (SEM) was utilized to test the proposed hypotheses. **Findings:** The study conclusively establishes that positive perceptions of price fairness, brand reputation, product quality, and social influence significantly influence consumer attitudes and purchase intentions toward pet feed. These findings underscore the substantial impact of price fairness, brand reputation, social influence, and product quality on the formation of attitudes and subsequent purchase intentions.

Keywords: Pet Feed, Quality, Price Fairness, Brand Reputation, Purchase Intention.

*Corresponding author, Student, Department of Management, Balaji Institute of Modern Management, Pune, Maharashtra, India (E-mail: reshabhyaduon@gmail.com)

**Professor, Department of Marketing, Balaji Institute of Modern Management, Pune, Maharashtra, India (E-mail: khalil.ahmad@bimmpune.edu.in)

***Professor, Department of Management, Balaji Institute of Modern Management, Pune, Maharashtra, India (E-mail: nk0007788@gmail.com)

Digital Content Marketing: A Scoping Review and Research Agendas

*Shelleka Gupta**, *Ronnie Dutt***, *Antra Sharma**** and *Bonia Sharma*****

ABSTRACT

The present study involves the exploration of the digital content marketing (DCM) domain, a rapidly growing phenomenon within the digital marketing field. By delivering insights into customers' journeys and offering tailored content, DCM continues to strengthen its position as a pioneering marketing strategy, positively influencing customer engagement, awareness, trust, loyalty, and sales performance. Despite the increasing dominance in the business world, the academic research and literature pertaining to DCM remains under-flourished and dispelled. Addressing these gaps in existing literature, the present study uses the Theory-Context-Characteristics-Methods (TCCM) framework to conduct a scoping review, drawing data from Scopus and Web of Science databases following Preferred Reporting Items for Systematic Review and Meta-analysis (PRISMA) guidelines. The findings provide a glimpse into the evolution of DCM literature, outlining crucial elements such as theoretical underpinnings, contextual backgrounds, and characteristics, along with methodological approaches. This study additionally suggests research areas, which will help guide future investigations in this dynamic field.

Keywords: Digital Content Marketing, Scoping Review, TCCM Framework, PRISMA Guidelines, Future Research Directions.

**Senior Assistant Professor, The Business School, University of Jammu, Jammu, Jammu & Kashmir, India (E-mail: sshelleka@gmail.com)*

***Corresponding author, Ph.D. Research Scholar, The Business School, University of Jammu, Jammu, Jammu & Kashmir, India (E-mail: ronnie.dutt@jammuuniversity.ac.in)*

****Ph.D. Research Scholar, The Business School, University of Jammu, Jammu, Jammu & Kashmir, India (E-mail: antrasharma1922@gmail.com)*

*****Ph.D. Research Scholar, The Business School, University of Jammu, Jammu, Jammu & Kashmir, India (E-mail: boniasharma03@gmail.com)*

Decoding Buyer Insights into Male Skincare Products through the Lens of Neuromarketing in India

Sachin Hadole and Rahul More***

ABSTRACT

Purpose: This study aims to explore the evolving concept of male personality in modern society, specifically focusing on the increasing importance of ‘clear skin’ as perceived keys to a happier life. It explores how visual features of skincare products influence preferences and purchasing decisions among Indian male consumers, aiming to identify the key drivers of consumer interest and purchasing intent. **Design/Methodology/Approach:** A well-structured questionnaire is used; data is collected from 53 consumers on the usage and preferences for various skincare brands. The study examines and explores responses concerning brand reputation. **Findings:** The study reveals significant insights into how neuromarketing strategies and product attributes affect purchasing behavior. The findings validate that neuromarketing can effectively uncover the subconscious motives behind brand choice and product preference. **Research Limitations/Implications:** The research is limited by its focus on a single urban city, which may restrict the universality of the findings. Additionally, the study’s sample size was limited. **Originality/Value:** This study uncovers subconscious influences on male skincare preferences in India, providing valuable insights for targeted marketing strategies. It offers a deeper understanding of male consumer behavior, highlighting the importance of visual elements in purchasing decisions.

Keywords: Neuromarketing, Consumer Preferences, Skin Care, Men’s Skin Care Product, Brand Identity.

**Corresponding author, Assistant Professor, Business Administration, MIMA Institute of Management, Pune, Maharashtra, India (E-mail: sachinhadole@mima.edu.in)*

***Associate Professor, Department of MBA, Sinhgad Institute of Management & Computer Application, Pune, Maharashtra, India (E-mail: morerp1@gmail.com)*

Innovative Approaches to Global Market Segmentation: Analysing Consumer Data across Borders

Sajid Shaikh and Kapil Dongargaonkar***

ABSTRACT

The global marketplace presents unique challenges and opportunities for effective market segmentation. This paper explores innovative approaches to global market segmentation, emphasizing the analysis of consumer data across diverse cultural and economic landscapes. It will give leveraging advanced data analytics and artificial intelligence, companies can identify nuanced consumer segments, enabling tailored marketing strategies that resonate with diverse populations. A real-world example of this approach is Coca-Cola's "Share a Coke" campaign, which utilized big data to personalize labels with popular names in different countries. This strategy not only increased consumer engagement but also boosted sales by appealing to local preferences and cultural nuances. By examining such case studies, this research highlights the importance of data-driven segmentation in achieving competitive advantage in the global market. The findings suggest that a deep understanding of consumer behavior, facilitated by cutting-edge technology, is crucial for brands aiming to expand their reach and impact across borders.

Keywords: Innovative, Global, Market, Segmentation.

**Corresponding author, Assistant Professor, Department of Marketing, Indira School of Business Studies PGDM, Pune, Maharashtra, India
(E-mail: sajid.shaikh@indiraisbs.ac.in)*

***Senior Faculty Management, School of Management, Ajeenkya D Y Patil University, Pune, Maharashtra, India (E-mail: kapil.dongargaonkar@inurture.co.in)*

Impact of Brand Awareness on Millennial Purchase Decisions in the Indian Passenger Vehicle Market

Sandeep Chaudhary* and Meenakshi Waykole**

ABSTRACT

This research paper investigates the impact of brand awareness on millennial purchase decisions in the Indian passenger vehicle market. Millennials, a crucial demographic cohort with substantial purchasing power, exhibit distinct consumer behaviors influenced by digital connectivity and brand engagement. The study utilizes a descriptive and exploratory research design, incorporating both quantitative and qualitative data collection methods. Primary data is gathered through surveys and interviews with 100 millennial consumers, while secondary data is sourced from market research reports, academic journals, and industry publications. Key findings reveal that brand awareness significantly influences millennial purchasing decisions, with high brand familiarity driving brand consideration and loyalty. Social media, online advertisements, and peer recommendations are identified as primary contributors to brand awareness. Critical factors impacting purchase decisions include price, fuel efficiency, safety features, and brand image. The study highlights the importance of a strong digital presence and positive online reviews for automotive brands to enhance their appeal to millennial consumers. The research underscores the need for automotive companies to adopt comprehensive digital marketing strategies and engage with millennials through authentic and value-driven interactions. Future research should expand the sample size in the evolving automotive market.

Keywords: Brand Awareness, Millennial Consumers, Purchase Decisions, Digital Marketing, Social Media.

**Corresponding author, Assistant Professor, Department of MBA, International School of Management and Research, Pune, Maharashtra, India
(E-mail: csandeepd@gmail.com)*

***Principal, Department of Economics, Arts Science & P. O. Nahata Commerce College, Bhusawal, Maharashtra, India (E-mail: mvwaykole@gmail.com)*

Is Generative AI the Key to Proactive Cybersecurity and Fraud Prevention?

Saurabh Bhattacharya and Babita Singla***

ABSTRACT

The use of generative artificial intelligence (Gen AI) to predict and stop fraud in cybersecurity is examined in this paper. This review is driven by three main study goals: identifying cybersecurity risks and fraud scenarios that Gen AI addresses; examining the methods and algorithms used; and assessing the influence of Gen AI on preventive measures for cybersecurity. By replicating complex attack scenarios and producing synthetic data to train robust models, Gen AI—particularly through techniques like Generative Adversarial Networks (GANs)—significantly improves threat identification and fraud prevention, as demonstrated by these vital discoveries. Strategies such as recurrent neural networks (RNNs) and autoencoders show great effectiveness in identifying intricate fraud patterns and adjusting to changing threats. The evaluation indicates that, while Gen AI provides disruptive possibilities in cybersecurity, more research is necessary to ensure its ethical application and deployment. Using Gen AI, this article recommends an integrated, multi-layered cybersecurity framework that includes automatic response systems, adaptive authentication, and real-time threat detection. The objective of this strategy is to establish safe and dependable Internet banking services while improving resistance to sophisticated cyberattacks. Subsequent investigations should concentrate on enhancing Gen AI algorithms, tackling ethical considerations, and investigating their utilization in diverse cybersecurity fields

Keywords: Generative AI, Cybersecurity, Fraud Detection, Generative Adversarial Networks (GANs), Threat Prevention.

**Corresponding author, Research Scholar, Chitkara Business School, Chitkara University, Rajpura, Punjab, India (E-mail: saurabhattacharya18@gmail.com)*

***Professor, Chitkara Business School, Chitkara University, Rajpura, Punjab, India (E-mail: babita.singla@chitkara.edu.in)*

An Empirical Study on the Usage and Impact of Social Media among Patients in the Pune Region

Sirshananda Panda and Rajasmita Panda***

ABSTRACT

This empirical study explore usage pattern and impact of social media among patients in the Pune region. By collecting and analysing data from patient population, the research aims to understand how social media influences patient behaviour, information-seeking practices, and overall health outcomes. The study examines various aspects, including the frequency and purpose of social media use, the types of platforms preferred, and the perceived benefits and drawbacks. Findings indicate significant trends in patient engagement and highlight the effects on health management and patient-provider communication. This research provides valuable insights for healthcare professionals and policymakers to better leverage social media for improved patient care and support. The average agreement rating for the impact of Social Media Marketing(SMM) on enhancing the quality of service through improved participation and engagement was 79% (patients) and was found to be statistically significant. The average agreement rating for the impact of SMM on enhancing the quality of service through improved participation and engagement was 81% (patients). Overall, it can be said that social media has a great impact on patients. The patients are responsive to the efforts made through social media marketing. Hospitals and healthcare professionals should therefore leverage social media marketing to achieve better results.

Keywords: Patients, Social Media Marketing, Health Management, Quality of Service.

**Corresponding author, Visiting Professor, Department of Management Studies, Alard Institute of Management Sciences, Pune, Maharashtra, India
(E-mail: sirshananda@hotmail.com)*

***Assistant Professor, Department of Computer Studies, Sri Balaji University, Pune, Maharashtra, India (E-mail: psmita1024@gmail.com)*

Exploring Parenting Perspectives of Millennial Mothers: An Examination of Existing Research

Surbhi Naruka and Mahesh Singh Rajput***

ABSTRACT

The parenting approaches of Millennial mothers have become a subject of increasing interest in recent years, reflecting broader societal shifts in family dynamics and child-rearing philosophies. The rapidly changing technological landscape has significantly influenced the worldviews and parenting styles of this generation. Although Millennial mothers tend to prioritize work-life balance, embrace digital tools for parenting support, and adopt more egalitarian approaches to household responsibilities; they also face unique challenges, including increased pressure from social media and economic uncertainties. This research explores the parenting styles of Millennial mothers by analysing existing studies to uncover significant patterns and issues being faced. It explores the distinctive elements of their child-rearing methods, examines the obstacles they encounter, and uncovers areas where current research is lacking. The aim is to offer a thorough insight into how cultural shifts have shaped the parenting practices of this generation, laying the groundwork for upcoming investigations and tailored assistance for these modern mothers. The investigation incorporates a thorough examination of approximately 176 research articles focusing on maternal practices of Generation Y. By identifying thematic clusters, this study pinpoints gaps in the current body of knowledge. The results establish a solid basis for future research endeavours in this domain.

Keywords: Millennials, Millennial Mothers, Parenting, Societal Shift, Generation Y.

**Corresponding author, Assistant Professor, Department of Management, Agrawal PG College, Jaipur, Rajasthan, India (E-mail: surbhi.naruka22@gmail.com)*

***Associate Professor, Department of Management, JJT University, Jhunjhunu, Jaipur, Rajasthan, India (E-mail: surbhi.naruka22apgc@gmail.com)*

The Rise of Luxury Homes: Exploring Materialism, Social Status, and Psychological Factors in the Real Estate Market

Swati Yeole*

ABSTRACT

India's real estate sector ranks second in employment generation after agriculture with significant economic potential. In last five years sales of luxury homes is sky rocketed by 130% showing the growing prosperity for the sector. In 2023, the industry witnessed a spike in sales and luxury and ultra-luxury homes pushing sales in top markets over 2.3 lakh units. In 2024 this figure is forecasted to increase to 3 lakh units. Growing FDI inflows, government initiatives like Housing for all, India's ranking in the Global Real Estate Transparency Index, led to record breaking sales. By 2040, the real estate market will grow to Rs. 65, 000 crore (US\$ 9.30 billion) from Rs. 12, 000 crore (US\$ 1.72 billion) in 2019. This growing need for housing catch the attention for research in this field. This study aims to understand the significant growth in the sales of luxury housing considerably. The study focus on social status, psychological character and materialism and its effect on zen z and millennial purchase intention. A mixed method approach is followed and the study discuss about the above said factors influence on the rising demand of luxury homes.

Keywords: Luxury Homes, Purchase Intention, Social, Psychological, Materialism and Real Estate.

**Associate Professor, Department of Pharmaceutical Management, MIMA Institute of Management, Pune, Maharashtra, India (E-mail: swatik_songirkar@rediffmail.com)*

The Impact of Generation Z on Pharmaceutical Marketing, Sales, and Compliance: Insights from Pharma in Future 2024 Panel Discussion

Thamburaj Anthuvan, Kajal Maheshwari** and Jagmohan Rishi****

ABSTRACT

This research article explores the implications of Generation Z (Gen Z) on pharmaceutical marketing, sales, and compliance through a qualitative analysis of insights from the “Pharma in Future 2024” panel discussion. The study highlights Gen Z doctors’ preferences for digital interactions and value-driven content emphasizing sustainability, transparency, and authenticity. The findings indicate that pharmaceutical companies must transition to digital-first marketing strategies, creating personalized and interactive content. Sales teams should leverage data analytics for tailored interactions to enhance engagement and foster stronger relationships with Gen Z doctors. Additionally, companies must adhere to stringent ethical guidelines and evolving regulatory standards to maintain credibility and trust. Understanding the unique characteristics and preferences of Gen Z doctors can help pharmaceutical companies develop more effective and ethical engagement strategies, ensuring success in an increasingly digital and value-conscious healthcare environment. Future research should focus on evaluating the effectiveness of digital tools, conducting longitudinal studies on the impact of digital marketing strategies, and exploring cross-cultural variations in Gen Z doctors’ preferences and behaviors.

Keywords: Generation Z, Pharmaceutical Marketing, Digital Engagement, Ethical Guidelines, Qualitative Analysis.

**Corresponding author, Research Scholar, Department of Marketing, PCET, SB Patil Institute of Management, Pune, Maharashtra, India (E-mail: thambuantony@gmail.com)*

***Assistant Professor, Department of Marketing, Research Scholar, Pune, Maharashtra, India (E-mail: kajaljuly28@gmail.com)*

****Vice President, Department of L&D, Wokhardt, Mumbai, Maharashtra, India (E-mail: jagmohan.rishi@gmail.com)*

Effect of Telebirr Payment Service on Profitability to Merchant Enterprises in Addis Ababa Ethiopia

Tsegaye Tolera*

ABSTRACT

This study investigates the effect of Telebirr payment services on the profitability of merchant enterprises in the southwestern Addis Ababa Zone, Ethiopia, and explores how accessibility, convenience, security, and affordability of Telebirr payment services influence business profitability. The research adopts descriptive and explanatory research design, combining both qualitative and quantitative data collection methods, including surveys and interviews. Data were analyzed using inferential statistics, with a survey sampling technique employed due to the manageable population size of 220. Samples were taken using a convenience sampling technique and the data were analyzed and tested using SPSS V-24. The statistical analysis indicated a significant influence of Telebirr payment services on the profitability of merchant businesses and indicate that accessibility and security of Telebirr services have a significant positive impact on profitability, whereas affordability shows a significant negative relationship. The findings were consistent with prior research, identifying areas for improvement and possible solutions to address the main challenges. These include continuous reviewing and upgrading of the current systems, emphasizing proper promotion, collaborating with other banks for government support, familiarizing customers with the procedures and benefits, hiring skilled experts to manage e-payment services, and providing continuous training for employees.

Keywords: Telebirr, Payment Service, Profitability, Merchant Enterprises, Financial Technology (FinTech).

*Ph.D. Research Scholar, Department of Management, Parul University, Vadodara, Gujarat, India (E-mail: 2123004180006@paruluniversity.ac.in)

A Study on Determinants of Consumer Psychology for Consumer Satisfaction and Dissatisfaction in Context of Expectancy Disconfirmation Model for Indian Auto Industry

*Varsha Bihade**, *Mrityunjay Kumar*** and *Chanakya Kumar****

ABSTRACT

The Expectancy Disconfirmation Model has been progressively utilized in the car business to comprehend customer conduct and fulfilment levels with the item. In the auto business, profound fulfilment can be impacted by different elements, like the plan, style, and picture of a vehicle. The auto sector vigorously depends on consumer loyalty and steadfastness to keep up with its portion of the overall industry and productivity. In this article, we have shown how the EDM can be applied in the auto business and present a picture that give bits of knowledge into the adequacy of this model in estimating consumer loyalty and faithfulness. Research shows that the model has been compelling in anticipating and examining consumer loyalty in the business. The study has shown that the utilization of the Hope Disconfirmation Model has prompted a huge improvement in consumer loyalty levels in the car business. It has likewise exhibited a positive connection between consumer loyalty and repurchase expectation. Fulfilled clients are bound to prescribe an item to other people, prompting positive informal exchange showcasing. The Exploration has shown that there is a positive connection between service quality and consumer loyalty, which at last prompts more elevated levels of unwaveringness.

Keywords: Expectancy Disconfirmation, Features, Fuel Economy, Performance, After Sale Service.

**Corresponding author, Associate Professor, Department of Marketing, Indira School of Business Studies PGDM, Pune, Maharashtra, India*

(E-mail: varsha.bihade@indiraisbs.ac.in)

***HOD & Associate Professor, Department of MBA, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: mrityunjay.kumar@indiraisbs.ac.in)*

****Associate Professor, PGDM, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: chanakya.kumar@indiraisbs.ac.in)*

E-Commerce Evolution: Unveiling Challenges and Opportunities for SMEs in the Digital Age

*Vikas Kumar**

ABSTRACT

E-commerce is crucial to business operations, especially for SMEs, due to the digital revolution of the global economy. The study covers e-commerce's evolution and SMEs' challenges and opportunities. SMEs struggle with technology limitations, budgetary limits, regulatory difficulties, and a lack of digital competence despite their potential for market growth, cost efficiency, and consumer involvement. This study analyses secondary data to better understand these patterns. We synthesise literature and empirical data to uncover significant trends and patterns in SMEs' e-commerce adoption, including barriers and potential. Although e-commerce improves operational efficiency and market reach, SMEs sometimes struggle with resource constraints and regulatory compliance. Furthermore, digital marketing methods have been demonstrated to improve financial performance, but their impact on sustainability is unclear. This study shows that governments and industry stakeholders must prioritise SMEs' digital integration. Increasing digital skills training, financial support, and regulatory simplification are strategic recommendations. To understand how e-commerce adoption affects small and medium-sized businesses (SMEs), longitudinal studies are needed. This study lays the groundwork for a detailed look at how SMEs can navigate the digital marketplace to gain a competitive edge and sustain growth.

Keywords: E-commerce, SMEs, Digital Transformation, Challenges, Opportunities.

**Ph.D. Research Scholar, Department of Commerce, Himachal Pradesh University, Shimla, Himachal Pradesh, India (E-mail: kumarvikas.hp94@gmail.com)*

Demystifying Cloud Kitchens as a Latest Technological Advancement in Food Service Industry

Vinod Gaikwad and Priyanka Singh***

ABSTRACT

Purpose: Changing lifestyles post Covid-19 is fast altering and impacting the food service sector in India. It has changed the way the business of food service is being operated and executed. The purpose of this article is to understand the basic operation, modus operandi, types, challenges of a cloud kitchen model based on secondary sources. This paper evaluates and explores the various facets of cloud kitchen model and market explaining descriptive views while being supported by various secondary data sources. **Approach:** This is self-driven study with roots in secondary data published by scholarly researchers, various websites, associations etc. Both qualitative and quantitative evaluations are understood and assimilated from credible and reliable market research papers of multiple agencies in the Indian context as well as various related literature appearing in various secondary sources. **Findings:** Cloud kitchen will be the core and the reason for existence of online food delivery model and will occupy a highest share in food service industry of India. They have been revolutionary for the food service industry especially the online food delivery services. This format will be a most important and have a dominant position in the Indian Food service sector for many decades to come.

Keywords: Cloud Kitchen, Ghost Kitchen, Online Food Delivery Service, Food Tech, Digital Disruption.

**Corresponding author, HOD, Department of Marketing, Bunge India PVT LTD, Mumbai, Maharashtra, India (E-mail: vinod.gaikwad@nevillewadia.com)*

***Director, Department of MBA & MCA, Dr. D. Y. Patil Institute of Management and Entrepreneur Development, Pune, Maharashtra, India (E-mail: priyankasingh1206@gmail.com)*

Track 2: Finance and Accounting

A Comprehensive Review of CSR in the Healthcare: Evaluating Initiatives and Impact across Borders

Aarti Yadav and Purnima Bhatnagar***

ABSTRACT

The present study aims to examine the dynamic geography of CSR in healthcare endeavors, accentuating their impact, obstacles, and prospective avenues for investigation. The literature review, showcases the variety of CSR projects that companies have implemented, such as, social welfare, environmental sustainability [Water sanitation, tree plantation, etc.] and ethical business practices related to healthcare corporate social responsibility. Research indicates a positive correlation between corporate social responsibility, stakeholder interactions, and as well as in financial performance. However, there are some issues that need to be addressed like measurement problems and green washing. The COVID-19 pandemic has highlighted the necessity of crisis-driven CSR and assistance to marginalized communities. This study also reveals that the long-term effects of crisis-driven CSR, and determine how CSR contributes to the attainment of sustainable development objectives (SDG-3). By being aware of these factors, Companies may improve their tactics for practical implications and support towards sustainable development (SDG-3).

Keywords: Literature Review, CSR, Healthcare, Sustainable Development.

**Corresponding author, Student, Department of Management, Dayalbagh Educational Institute (Deemed to be University), Agra, Uttar Pradesh, India
(E-mail: aartiyadav220994@gmail.com)*

***Assistant Professor, Department of Management, Dayalbagh Educational Institute (Deemed to be University), Agra, Uttar Pradesh, India
(E-mail: purnimabhatnagar@dei.ac.in)*

Risk Management Strategies using Derivatives

Aarzo*

ABSTRACT

The paper focuses on the Derivatives which are wide-used instrument to address various types of risks accompanying the functioning of financial markets. Taking this into account, this paper aims at analyzing the application of derivatives in the risk management process within organizations. This paper also offers the information on the categories of derivatives products such as futures, options, and swaps, and their uses in managing the price risk, interest rate risks as well as currency risk. Modern portfolio theory and arbitrage pricing theory which is the theoretical underpinnings of this view are examined to establish the credibility of the alternative hypothesis that derivatives can be used for risk management. The paper concludes by providing recommendations to practitioners on developing effective risk management strategies using derivative. This paper also help to identifies future research directions in this field. The role of Derivatives become very crucial in risk management because they allow organizations to hedge against potential losses in underlying assets.

Keywords: Risk Management, Derivatives, Financial Market, Strategies.

**Student, Department of Law, Kurukshetra University, Thanesar, Narkatari, Haryana, India (E-mail: aarzoosood68@gmail.com)*

Disruption Effect of Fintech in Banking Operations

*Anita Mathapati**

ABSTRACT

Technology is very important aspect of our everyday life. Business, education, banks everyone has undergone many changes due to integration of technology. This paper talks about technology adoption by banks in India. Technology has totally disrupted the way banks used to work some years ago. Investments in Fintech are increasing in India, showing further developments about to come. Technology usage in bank covers -Core banking, electronic fund transfer, NEFT, RTGS, smart cards, internet banking, mobile banking, Machine learning, big data, block chain technology and AI. These technologies have made banking services more accessible, efficient and easy to use for businesses as well as for common man. Further improvement in Internet speed, accessibility, increasing awareness of technology usage, Government initiatives have helped these changes to be acceptable to all. However, it also poses some challenges inherent to technology. This paper reviews the statutory reports, research papers and opinions of experts in Finance to present a current scenario of disruption of Fintech in various banking operations.

Keywords: Disrupting, Fintech, AI, Machine Learning, Core Banking.

**Assistant Professor, Department of MBA, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: anita.mathapati@indiraisbs.edu.in)*

Ethical Issues of Artificial Intelligence in Banking Industry with Special Reference to Nationalized Banks

Aparna Kulkarni*

ABSTRACT

We all are aware that in today's technological era a lot of technologies are coming up. This affects not only a common man but business world also. No doubt, it tries to makes things easy, convenient and a lot of time gets saved. The researcher has selected banking field because for any country's development banking is important field. Artificial Intelligence may bring required customer satisfaction, increase in customer base, more automation, easy and fast data analysis But it has ill effects also, which should not be ignored. This paper is about on ethical issues of A. I. in banking industry especially in nationalized banks. Ethical issues like security, transparency, risks, privacy of data, increase in unemployment in banking industry etc. will be considered. Out of 19 nationalized banks, 5 banks have been considered for the study purpose. The study aims to find out the ethical issues in relation to banking industry and to suggest the remedial measures

Keywords: Artificial Intelligence, Ethical Issues, Nationalized Banks,

*Mumbai, Maharashtra, India (E-mail: aparnadeshpande1970@gmail.com)

Food Safety, Knowledge, Attitudes and Practices of Household Food Handlers in Bengaluru

Ayushi and Vajresh Chilamacherla***

ABSTRACT

This study examines 384 participants' knowledge, attitudes, and behaviors (KAP) on food safety and cleanliness when handling food in their Bengaluru homes. While 80.7% of respondents acknowledge the benefits of wearing protective gear and also other 88% of respondents comprehend the need of storing food in closed containers, there are notable gaps in respondents' understanding on proper food storage and temperature control. There is a notable disparity between favorable sentiments and actual practices, as evidenced by the 66.7% of people who reported working when ill. Targeted food safety education is necessary, as evidenced by regression analysis, which shows that increased knowledge has a significant impact on attitudes and behaviors. These results highlight how important education is to boosting food safety procedures and public health outcomes in Bengaluru. They also imply that specialized training could close the knowledge gap between awareness and execution, benefiting community health and safety in the process.

Keywords: Food Handlers, Knowledge, Attitudes, Practices, Food Safety.

**Corresponding author, Student, Department of Finance, RV Institution of Management, Bengaluru, Karnataka, India (E-mail: ayushikhatri3@gmail.com)*

***Student, Department of Business Analytics, RV Institution of Management, Bengaluru, Karnataka, India (E-mail: vajreshc2002@gmail.com)*

Fraud Detection under Forensic Accounting Lens

Baljinder R. Kaur and Satinder Singh***

ABSTRACT

In a complicated and dynamic global economy, risk is unavoidable for business. A corporation must manage varied risks such as fraud risk, market volatility risk, asset liquidity risk, compliance risk, and credit risk. The prevalence of fraudulent activities has escalated to such an extent that no entity, be it at the federal, state, or municipal government level or within the commercial or public sector, can confidently assert the absence of fraud. Due to an abrupt rise in financial frauds all over the globe, the requirement of Forensic Accounting was considered an emerging accounting requirement. This study highlights the development of different approaches in the digital age and offers a concise summary of the extensive review on fraud detection and forensic accounting. As financial crimes become increasingly complex, the role of modern techniques of forensic accounting plays a crucial role in identifying and stopping fraudulent activities. The review discusses the numerous aspects of the subject, covering both conventional and innovative forensic accounting techniques. It emphasizes how important it is for forensic accountants to keep up with technology developments in order to effectively deal with the complex world of financial crime in the contemporary period.

Keywords: Fraud, Forensic Accounting, Fraud Detection, Techniques, Digital Age.

**Corresponding author, Research Scholar, Chitkara Business School, Chitkara University, Rajpura, Punjab, India (E-mail: baljinder.kaur@chitkara.edu.in)*

***Assistant Professor, Chitkara Business School, Chitkara University, Rajpura, Punjab, India (E-mail: satinder.singh@chitkara.edu.in)*

Board Gender Diversity and Financial Performance: A Sectoral Comparison

Bhavishya and Deviprasad Y.***

ABSTRACT

Purpose: This study tried to show the board gender diversity and its impact on the financial performance of the company by making the sectoral comparison in the context of India. Research seeks to clarify the complicated links between gender diversity, boardroom composition, and financial success while taking industrial responsibility into perspective. **Design/methodology:** This study considered 25 Indian companies under 5 different sectors for the calculation. Blau index and Shannon index have been calculated to find the diversity within the sectors. Regression and correlation have been calculated in order to find out the relationship between the board gender diversity and its financial performance. **Findings:** The study found that there is a positive relationship between ROA and GD1(blau index) and GD2(shannon index). In both the cases the P value is less than 0.05. So, the research says that there is a positive impact of board gender diversity on the financial performance of the company.

Keywords: Gender Diversity, Financial Performance, Gender, Board of Directors, Inclusivity.

**Corresponding author, Student, Department of MBA, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: bhavishyabangera@gmail.com)*

***Department of MBA, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: deviprasady004@gmail.com)*

The Impact of Herd Behaviour on Market Volatility and Asset Prices in Emerging Markets: An Analysis Based on Investor Perceptions

Deepali Surana* and Nidhi Tejpal**

ABSTRACT

This study examines how herd behavior affects market volatility and asset prices in emerging markets, with a focus on investors' psychological biases. A survey of 377 investors from India and Thailand assessed perceptions of how herd behavior influences investment decisions, market volatility, asset prices, and the effectiveness of regulatory frameworks. The chi-square test was used for hypothesis testing. Results show a significant link between gender and perceptions of psychological factors influencing investment choices. However, there was no significant difference between male and female respondents in their views on whether herd behavior contributes to market volatility. Moreover, perceptions of regulatory frameworks' effectiveness in mitigating herd behavior did not vary notably across different levels of investor experience. These findings indicate that while psychological factors and gender influence investment decisions, perceptions of herd behavior's impact on market volatility are consistent across genders. Similarly, the perceived effectiveness of regulatory frameworks shows little variation with investor experience, highlighting potential areas for policy improvement. The study underscores the importance of understanding investor psychology and implementing robust regulatory measures to counteract the negative effects of herd behavior on financial markets.

Keywords: Herd Behaviour, Market Volatility, Regulatory Frameworks, Emerging Markets.

*Corresponding author, Assistant Professor, Department of MBA, JSPM's, Rajarshi Shahu College of Engineering, Pune, Maharashtra, India
(E-mail: dsurana702@gmail.com)

**Associate Professor, Department of MBA, International Institute of Management Studies, Pune, Maharashtra, India (E-mail: nidhitejpal@gmail.com)

Financial Literacy among Post Graduate and Under Graduate Students and Its Impact on Financial Planning Decisions

*Dhanush S. Anepla**, *Chandana K.R.*** and *Padmalini Singh****

ABSTRACT

Financial literacy is crucial for achieving economic stability and making sound financial decisions. However, studies focusing specifically on students in urban India, especially comparing undergraduates and graduates, are limited. This study addresses this gap by examining the financial literacy and well-being of undergraduate and graduate students in Bengaluru, a major educational and economic hub in India. The study conducts a comparative analysis of financial literacy between these two student groups, evaluating their financial health in terms of financial satisfaction, savings habits, and financial stress. It also explores the impact of various factors such as socioeconomic background, access to financial education, and individual financial management practices on their financial literacy and well-being. Additionally, the study assesses the effectiveness of current financial education initiatives for these students and suggests improvements tailored to their specific needs. The findings aim to provide valuable insights for financial institutions, educators, and policymakers to develop targeted financial literacy programs. These programs are intended to equip students with the necessary skills and knowledge for a secure financial future. Through this comprehensive examination, the study seeks to enhance understanding of financial literacy and well-being in the context of higher education in urban India.

Keywords: Financial Literacy, Financial Education, Undergraduate Students, Postgraduate Students.

**Corresponding author, Student, Department of Finance, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: dhanushanepla@gmail.com)*

***Student, Department of Finance, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: chanduramkrishna202@gmail.com)*

****Student, Department of Finance, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: rvim22mba160.rvim@rvei.edu.in)*

Effect of Financial Decision-making Empowerment on the Financial Well-being of Women

Dhruva Adithya H.*

ABSTRACT

This study examines the effect of financial decision-making empowerment on the financial well-being of women. Before, women have faced barriers to financial empowerment due to cultural norms, limited access to resources, and restrictive societal expectations. This research investigates how empowering women to make financial decisions impacts their financial well-being, specifically in terms of savings, investment behavior, and overall financial satisfaction. The study aims to achieve the following objectives: (1) Assess the level of financial decision-making empowerment among women, (2) identify the factors influencing this empowerment, including cultural norms, education level, employment status, and access to financial resources, and (3) Analyze the impact of this empowerment on women's financial well-being. A comprehensive literature review reveals that greater control over financial decisions often leads to improved financial outcomes for women and their families. Studies suggest that women's financial decision-making power is positively associated with better investments in family health, education, and long-term financial security. However, the impact of financial empowerment is mediated by various contextual factors such as cultural norms and access to financial services. This research utilizes a descriptive methodology, collecting data from both primary and secondary sources. The analysis will be performed using SPSS to test the hypothesis that financial decision-making empowerment significantly affects women's financial well-being.

Keywords: Women, Financial Decisions, Empowerment, Well-being.

**Department of Finance, RV Institute of Management, Bengaluru, Karnataka, India
(E-mail: dhruvaadithya52@gmail.com)*

An Analysis of Retail Investor Behavior in Mutual Funds: A Case Study of the Hadoti Region, Rajasthan

*Divya Dhiria**

ABSTRACT

This thesis, “An Analysis of Retail Investor Behavior in Mutual Funds: A Case Study of the Hadoti Region, Rajasthan,” investigates investment trends and behaviors among retail investors in a unique Indian region. The Hadoti region, known for its blend of urban and rural characteristics, presents an intriguing backdrop for studying how regional economic, demographic, and cultural factors influence mutual fund investments. Employing a mixed-methods approach, including surveys, interviews, and secondary data analysis, this research explores factors such as risk tolerance, financial literacy, and income levels. It aims to understand how these elements affect investor preferences for equity, debt, and hybrid mutual funds. By applying behavioral finance theories and modern portfolio concepts, the study reveals how psychological biases, socio-economic conditions, and local cultural norms shape investment decisions. The findings are expected to provide valuable insights into local investment behaviors, identifying key drivers and obstacles. The research will offer actionable recommendations for financial institutions and policymakers to enhance mutual fund strategies, improve financial literacy, and foster a more inclusive investment environment in the Hadoti region.

Keywords: Retail Investor Behavior, Mutual Funds, Hadoti Region, Financial Literacy, Behavioral Finance.

**Research Scholar, Department of Finance and Accounting, Career Point University, Kota, Rajasthan, India (E-mail: divyadhiria@gmail.com)*

Understanding Price Influences and Asset Growth in the Crypto Market: A Comparative Examination of Bitcoin and Ethereum

Geeta Kapur*

ABSTRACT

The cryptocurrency market exhibits high volatility and significant price variations compared to the stock market, suggesting that price movements may be influenced by additional factors. Identifying and categorizing these factors helps in making precise forecasts about the increase in investors' asset. The qualitative approach included a literature review, sentimental analysis and in-depth interviews with investors. Non-probability sampling techniques were adopted in identifying the prospective respondents for in-depth interviews. Additionally, the bibliometric analysis helped in the collection of appropriate literature for a systematic literature review. A taxonomy was built, combining all codes received with the help of experts. Distinct determinants were identified and categorized as internal and external factors, which were then further subdivided. Internal variables include fear of missing out, money accumulation, flexibility, and understanding of patterns. External factors such as technological progress, community involvement, airdrops/roadmap, news/speculations, and government laws also have a role. Understanding the determinants helps investors and traders gain appropriate knowledge on investments and profit-making, thereby yielding wealth that could provide financial freedom and a better lifestyle. This study is novel because exploring, understanding, and predicting the cryptocurrency market is one of the latest and most widely spoken topics among researchers in the finance domain.

Keywords: Cryptocurrency, Barriers, Facilitators, Traders, Investors.

**Research Scholar, DRC-CBS, Chitkara Business School, Rajpura, Punjab, India
(E-mail: cageetakapur5@gmail.com)*

Behavioural Finance: Impact of Behaviour Factors on Investment Decision

*Himanshu Mathur**

ABSTRACT

Investment is not a simple process; it involves several stages to reach an optimum decision. An investor decides after a proper analysis of risk and return associated with assets. Investors have several methods available for decision-making like fundamental or technical analysis, ratio analysis, fund flow cash flow analysis etc. which depend upon the requirement. The behaviour of investors also plays a significant role in investment decisions. Sometimes, it happens that investors make decisions based on their behaviour or emotions, and the study of this field is called Behaviour Finance. Objective – To know the concept of Investment. To know the impact of behaviour factors on the investment decision of the in Analytical research was used for the study. Primary data will be collected with the help of a Questionnaire. Behavioural factors like Overconfidence, Herd mentality, and knowing factor, etc. taken into consideration for achieving the research objective. The study showed that many investors are affected by irrational factors which may lead to huge losses. Every investor should maintain a balance between rational and irrational factors to take some financial decisions. Limitation – The result of the study is strictly depended on the responses given by samples.

Keywords: Behaviour, Decision, Emotionas, Finance, Investment.

**Assistant Professor, Department of Law, National Forensic Science University, Delhi, Delhi, India (E-mail: himanshumathur18@gmail.com)*

A Study to Understand the Awareness of E-filing of Tax Returns among Salaried Taxpayers in Bengaluru City

Ichhita S Kulkarni* and Nayana N.**

ABSTRACT

This study starts by understanding the concept of taxation with objectives, to study the demographic profile of the respondents to analyse the extent of awareness among salaried taxpayers regarding the e-filing of their income tax returns and to determine the suggestions for improvements in the e-filing system. This study is to ascertain Bengaluru's salaried taxpayers' level of awareness regarding electronically submitting their tax returns. Our three primary objectives are to examine the demographic characteristics of these taxpayers, ascertain their level of familiarity with the e-filing procedure, and obtain their recommendations for improving the system. We accomplished this by administering a standardised questionnaire to a wide range of paid people. We looked at the relationship between their knowledge and usage of e-filing and variables including age, gender, income, and education. Preliminary findings highlight particular areas for development and indicate differing awareness levels based on these categories. The study uses primary data to achieve the objectives of the study. The study uses a statistical tool - Karl Pearson's correlation coefficient (r-value), to analyse the awareness level of the respondents regarding the e-filing of their income tax returns.

Keywords: Taxation, Income Tax Returns, E-filing, E-filing of Income Tax Returns.

*Corresponding author, Student, Bachelor of Commerce, PES University, Bengaluru, Karnataka, India (E-mail: ichhitakulkarni@gmail.com)

**Professor, Faculty of Managment and Commerce, PES University, Bengaluru, Karnataka, India (E-mail: nayanan@pes.edu)

Impact of Global Currency Movements on NIFTY: An Empirical Analysis

Harshitha S.L. and Jagruthi Satheesh***

ABSTRACT

The Indian economy has experienced significant changes in the value of its currency when compared to other major currencies in recent times. These fluctuations have significant consequences for various sectors of the economy, especially the stock market. This research investigates the impact of currency fluctuations on the Indian stock exchange from 2017 to 2023, covering 2361 trading days. It examines theoretical frameworks such as the Efficient Market Hypothesis, Purchasing Power Parity, International Fisher Effect, and Interest Rate Parity. Using regression analysis, the study identifies significant correlations between fluctuations in USD, GBP, EUR exchange rates and variations in the NIFTY index. These findings highlight the Indian stock market's sensitivity to changes in currency values, illustrating how fluctuations in exchange rates can influence stock market performance across different sectors of the economy. This analysis contributes to understanding the complex interplay between currency dynamics and stock market behavior in the Indian context, offering insights into potential implications for investors, policymakers, and stakeholders navigating volatile global financial markets.

Keywords: NIFTY Index, Exchange Rates, Efficient Market Hypothesis, Purchasing Power Parity, International Fisher Theory.

**Student, Department of MBA, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: harshithagopanal@gmail.com)*

***Corresponding author, Student, Department of MBA, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: jagruthisatheesh.03@gmail.com)*

Venture Capital: Venture Capital and the Financing of Artificial Intelligence and Machine Learning

Jeswani Bhoomika Kumari Ramchand*

ABSTRACT

The paper focuses to examine the involvement of venture capital firms in funding of artificial intelligence (AI) and machine learning (ML) that are some of the most disruptive technologies in the current society. To have a complete perspective it is important to know how AI and ML being implemented and integrated into different sectors and how venture capital helps these technologies in emerging as a key factor of innovation and growth needs to be seen. The paper analyses the trends and peculiarities of venture capital funding of AI and ML, the difficulties of startups in attracting funds, and the consequences for the overall market. AI and ML techniques are not confined to one particular domain but are being implemented in every facet of modern society including; healthcare, finance, transportation and production. Since, AI and ML are slowly but slowly entering the various fields of industries, it is imperative to understand where it is being implemented, and what role can be played by venture capital to pave ways for it.

Keywords: Economic Growth, Venture Capital, Machine Learning, Artificial Intelligence, Disruptive Technologies.

**Student, Department of Finance, Symbiosis Skills and Professional University, Pune, Maharashtra, India (E-mail: bkjeswani069@gmail.com)*

E-Payment Adoption in India: Trends, Challenges, and Future Prospects

*Jyoti Bhati**

ABSTRACT

Over the past decade, India has seen a considerable increase in the usage of e-payment systems due to changes in consumer behaviour, government efforts, and technical improvements. More practical and safe digital payment options are progressively taking the place of conventional payment methods like cash and cheques. Everything is now digital, including payments, purchases, and manufacturing. The availability of online banking and other mobile applications have made it easier for customers to perform transactions anytime, anywhere because of the growth of the Internet. Digital payment systems' various benefits over traditional currency exchanges can be directly related to their quick rise in popularity. This study examines the current state of e-payment adoption in India, analyzing the key factors driving its growth, identifying the obstacles it encounters, and projecting future trends. This study presents a thorough overview of the e-payment system in India through a review of appropriate literature and analysis of data from many sources.

Keywords: E-payment, Adoption, India, Trends, Challenges.

**Research Scholar, Department of Management, Sharda University, Greater Noida, Uttar Pradesh, India (E-mail: jyotibhati333@gmail.com)*

Impact of Financial Inclusion on the Economic Growth of India

Kiran Prakash Hegde*

ABSTRACT

The term “financial inclusion” describes the affordable and universal availability of a wide range of financial services. The purpose of this study is to look into how financial inclusion affects economic growth from 2006 and 2024. GDP growth is the dependent variable in this research, which takes into account a range of financial institutions and services as independent variables, such as commercial banks, credit unions, insurance companies, ATMs, deposit accounts, and loan accounts, Credit cards, Debit Cards. Secondary data is used and the data has been analysed by using multiple regression analysis. Before analysis, the adequacy of the data has been checked. Granger causality test used to check the direction causality between two variables, Unit root test used to check the stationarity of the variable, Covariance test used to check the variability between two variables. Normality test used to check the distribution of variables, Correlation analysis used to check the relationship between the two variables. The findings show that other financial inclusion variables have an impact on economic growth but loan accounts with commercial banks, outstanding deposits, and loans from commercial banks do not significantly affect GDP growth.

Keywords: Financial Inclusion, Economic Growth, GDP Growth, Financial Service.

**Student, Department of Management Studies-MBA, Dayananda Sagar College of Engineering, Bengaluru, Karnataka, India (E-mail: kiranpk9448@gmail.com)*

The Role of Behaviourial Finance in Explaining the Rational and Irrational Decisions Taken by Investors in Response to Media News – A Retrospective Analysis

*Kishor Khot**

ABSTRACT

Nobel Prize winning Behaviourial Economics Daniel Kahneman succinctly asserted that peoples' judgements are subject to cognitive biases that emerge from our evolutionary biology. Behavioural Finance is all about psychological influences and biases relating to financial behaviour of investors and financial practitioners. Behavioral Finance is not just about Dollars and figures. Indeed, Behavioral Finance is more about sense than cents. This probably explains why senseless folks indulge in the Options & Day Trading game despite knowing that 9 out of 10 folks lose money in these dangerous and speculative activities. This paper attempts to unravel how investors in general act and react when bad news breaks out in the markets. We will take a deep dive into 2 listed companies that were once doing exceedingly well only to be battered and bruised due to certain reasons. We will explore the impact on investors wealth destruction due to certain unfortunate events and how investors should be ever ready to take rational decisions when hit by financial tsunamis amidst risk and uncertainty.

Keywords: Behaviourial Finance, Risk, Uncertainty, Cognitive Biases.

**EX -Faculty ICFAI, Department of Finance, ICFAI, Hyderabad, Andhra Pradesh, India
(E-mail: kishor_khot@rediffmail.com)*

Exploring Research Trends in Personal Risk Management: A Bibliometric Approach

*Kumari Raksha**, *Harsh Purohit*** and *Arpan Parashar****

ABSTRACT

This bibliometric analysis examines 105 documents on personal risk management research published from 1998 to 2023, sourced from the Scopus database and analyzed using VOSviewer software. The United States leads in both document production (24) and citations (403), indicating significant research output and impact. Collaboration is a key trend, with 303 researchers contributing collectively. Research articles constitute the majority (75%) of publications, followed by conference papers (13%) and other document types. The primary subject area is business, management, and accounting, with collaborative authorship prevalent (94.7%). The most cited document, “Emerging carbon constraints for corporate risk management” by Busch & Hoffmann (2007), has accumulated 124 citations. Despite its critical role in human health and prosperity, risk management appears to lack broad awareness. This study underscores the global scope of research in this field and highlights key contributors and influential works, providing insights into current trends and future directions for personal risk management research.

Keywords: Risk Management, Personal Risk, Bibliometric Analysis, Co-authorship.

**Corresponding author, Research Scholar, Department of Commerce and Management, Banasthali Vidyapith, Tonk, Rajasthan, India (E-mail: kkumariraksha@gmail.com)*

***Professor, FMS-WISDOM, Banasthali Vidyapith, Tonk, Rajasthan, India (E-mail: deanwisdom@banasthali.in)*

****Assistant Professor, Department of Commerce and Management, Banasthali Vidyapith, Tonk, Rajasthan, India (E-mail: arpanparashar@banasthali.in)*

Personality Traits and Overconfidence Bias: Their Impact on Employee Stock Option Exercise - A Comprehensive Review

Manpreet K Arora and Kumar Shalender***

ABSTRACT

Employee Stock Options [ESOs] have been widely used as a component of employees' compensation. The key to optimising their incentive effect is comprehending the employees' decision-making process while exercising these options. This decision is influenced by a blend of rational and psychological factors. Despite the recognition of behavioral biases in shaping employees' exercise decisions, there remains a paucity of research focused on identifying specific biases and their predictors within this context. Comprehending these determinants is pivotal in formulating effective strategies that augment employee involvement and maximise the advantages accrued from ESOs. The literature review explores the relationship between personality traits, overconfidence bias and the employees' exercise decision. Extraversion, neuroticism, conscientiousness, and openness to experience have all been linked to the level of overconfidence bias in financial decisions. Overconfidence bias is a psychological phenomenon in which people overestimate their knowledge, skills, or abilities, and it plays an important role in financial decisions. Understanding these dynamics is crucial for financial advisors, psychologists, and policymakers aiming to optimize employee engagement and satisfaction through ESOPs. By tailoring communication strategies and decision-making frameworks to account for varying levels of overconfidence and personality traits, organizations can support employees in making informed exercise decisions concerning their ESOPs.

Keywords: Personality Traits, Overconfidence Bias, Employee Stock Options, Behavior.

**Corresponding author, Assistant Professor, Chitkara Business School, Chitkara University, Rajpura, Chandigarh, India (E-mail: manpreetk.arora@chitkara.edu.in)*

***Associate Professor, Chitkara Business School, Chitkara University, Rajpura, Punjab, India (E-mail: kumar.shalender@chitkara.edu.in)*

Review on Short Selling: Systematic Literature Review

Nitika Sharma*

ABSTRACT

Purpose: The purpose of this study is to offer clarity in the formulation of short-selling scenarios, enabling academicians and practitioners to comprehend its multifaced impacts, hence facilitating informed decision-making and strong market strategies. This study intends to analyze the present status of publications on short selling to provide researchers with future directions and scope to work on alternative approaches in the context of short selling. **Design/Methodology:** The research will commence with extensive literature review to identify research patterns and themes in the area for future research directions that can contribute to the development of a more efficient, transparent, and reliable financial system. Further, the research aims to identify similarities in existing research patterns with the help of lexicometric analysis. **Implications:** This study will provide researchers with existing gaps and scope to work on alternative approaches in the context of short-selling. **Originality:** Previous research has done limited exploration on potential areas, including the integration of short-selling with emerging concept of cryptocurrency, role of information asymmetry in short-selling activities, market fluctuations and the phenomena of market indifferences. The paper attempts to provides new directions to enrich a deeper understanding of short selling.

Keywords: Short Selling; Informed Investing; Lexicometric, Price Discovery, Market Efficiency

**Research Scholar, Doctoral Research Centre, Chitkara Business School, Chitkara University, Rajpura, Punjab, India (E-mail: nitika56.ps@gmail.com)*

Analysing the Economic Effects of Spiritual Tourism on the GDP of India

Noor Firdoos Jahaan, Abhishek Hegde** and Abhiram K.N.****

ABSTRACT

This research paper delves into the economic impact of spiritual tourism on India's GDP, carving out a distinct niche within the broader tourism industry. Spiritual tourism, encompassing religious pilgrimages, wellness retreats, and visits to sacred sites, has emerged as a significant contributor to India's economic development. The study adopts a mixed-methods approach, combining quantitative and qualitative analyses to provide a comprehensive understanding of the sector's contributions. Quantitative data is collected from secondary sources, including government reports and existing research, focusing on tourist arrivals, revenue generation, employment figures, and investment trends across major spiritual destinations such as Varanasi, Tirupati, and Haridwar over the past eight years. This data is meticulously analyzed to determine both direct economic contributions—such as revenue from accommodation, transportation, and food services—and indirect contributions through multiplier effects on local economies. This qualitative insight helps elucidate the broader socio-economic implications of spiritual tourism, including the role of government policies and schemes like the Swadesh Darshan Scheme, PRASHAD Scheme, and the Incredible India Campaign in promoting this niche.

Keywords: GDP, Spiritual Tourism, Employment, Government Revenue, Investments.

**Corresponding author, Professor, Department of Marketing, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: noorfirdoos.rvim@rvei.edu.in)*

***Student, Department of Finance, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: abhihedge927@gmail.com)*

****Student, Department of Finance, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: kaniyar2000@gmail.com)*

Influence of Usage of Digitalization and Financial Literacy on Retail Investments among the Retail Investors in Sangli District

Pooja Mali and Revati Deshpande***

ABSTRACT

Digitization has significantly impacted the retail investment, leading to a transformation in retail investor practices in investing and retail investor behavior. This transformation is driven by factors such as digitalization, smartphone usage, and internet connectivity. The study identifies the major key drivers shaping digital trends in the Retail investing, highlighting the need for a structural framework to enhance the process of digitization in the retail investment. This study aims to analyze the relationship of awareness, usage of digitalization and Financial literacy with Financial strength of retail investors. A sample of 112 respondents invested in retail markets in Sangli district was selected for the study. Convenience sampling technique was applied to select the samples and questionnaire is used as study instrument. Karl Pearson's correlation coefficient and one-way ANOVA are the statistical tools applied to prove the hypotheses based on objectives. SPSS v23 has been used to analyse the data. The Chronbach's alpha 0.816 (81.6%) indicates the reliability of the study. Relationship of awareness and usage of digitalization and Financial literacy with Financial strength are identified as significant and positive. Results confirm significant influence of age, education, annual income, and employment on Financial strength of retail investors.

Keywords: Digitalization, Financial Literacy, Retail Investment, Investors.

**Corresponding author, Ph.D. Research Scholar, Department of Commerce and Management, Sanjay Ghodawat University, Kolhapur, Maharashtra, India
(E-mail: poojamali02@gmail.com)*

***Associate Professor, Department of Commerce and Management, Sanjay Ghodawat University, Kolhapur, Maharashtra, India
(E-mail: revati.deshpande@sanjayghodawatuniversity.ac.in)*

The Regulatory Environment in India and Its Impact on FDI and Portfolio Flows

*Poonam Wani**

ABSTRACT

India's rapid economic growth has greatly transformed its regulatory framework, impacting investor perception and the inflow of capital. This research paper offers a thorough examination of the General Anti-Avoidance Rule (GAAR), the Transfer Pricing Regulations, and the Goods and Services Tax (GST) as significant tax regulatory statutes. The legislation governing capital controls encompass several aspects such as external commercial borrowings (ECBs), sectoral limits, the Foreign Exchange Management Act (FEMA), and foreign portfolio investment (FPI) laws. The examination also considers the ramifications of these laws for portfolio investors and foreign direct investors. These policies have a substantial impact on the investment environment for foreign investors. This paper analyses the changes in the regulatory environment and their impact on the volume and structure of capital inflows. It achieves this through the use of case studies and recent reforms. The findings suggest that there are still concerns, specifically regarding the transparency and consistency of policies, notwithstanding the improved investment climate in India's regulatory framework. The research suggests implementing measures that would increase India's attractiveness to foreign investors as a favorable destination for establishing businesses.

Keywords: Regulatory Framework, Capital Controls, Sectoral Limits, Foreign Direct Investment.

**Assistant Professor, Department of MBA, Indira Global School of Business, Pune, Maharashtra, India (E-mail: poonam.wani@indiraigsb.edu.in)*

Navigating Budget-Mindfulness among Generation Z in the UPI Era

Prajna Rani N.R.*, Priyanka Mallya U.** and Rudresh H.R.***

ABSTRACT

India has experienced a notable shift towards high acceptance of cashless transactions all driven by technological breakthroughs in digital payment systems - the Unified Payments Interface (UPI). This study explores how the availability of UPI payments influenced the financial behaviour of Gen Z's (young people's) in India. This study understands relation between Gen Z's financial decisions towards UPI transactions specifically focusing on Gen Z's budgeting behaviour. Using ANOVA test through R programme this study explores how the relation between UPI payments and its impact on Gen Z's spending patterns. The study's main findings show that the difficulties in successfully handling personal finances in the age of digital payments is a reality among Gen -Z. Study also highlights that financial guidance received from financial coaches have a significant impact on their budgeting process and while using UPI . As a result the study concludes that providing avenues to facilitate Generation Z's by giving ample information to adopt to sustainable financial practices in the digital age will make them more mindful of budget.

Keywords: Unbudgeted Expenses, UPI, Financial Advice, Financial Resilience, Budget Decisions.

*Corresponding author, Student, Department of Finance, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: rvm22mba137.rvim@rvei.edu.in)

**Student, Department of Finance, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: rvm22mba015.rvim@rvei.edu.in)

***Student, Department of Finance, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: rvm22mba010.rvim@rvei.edu.in)

Comparative Analysis of Nifty 50 Index, Selected Exchange Traded Funds (ETF) and Key Equity Mutual Funds (MF)

Prashant Rege and Vikas Barbate***

ABSTRACT

This paper presents a comparative analysis of the performance of the Nifty 50 index, selected Exchange Traded Funds (ETFs) that track the Nifty 50 Index, and key equity mutual funds (MFs) in the Indian market. The study aims to provide a comprehensive understanding of the risk-return profiles, expense ratios, and the impact of market volatility on these investment options. Using historical data from the past decade, the analysis reveals that ETFs generally offer lower costs and risks, closely tracking the Nifty index with minimal tracking errors. In contrast, equity mutual funds exhibit higher variability in returns due to active management strategies, with some outperforming the Nifty index while others underperform. The paper highlights the resilience of ETFs during market downturns and their cost-effectiveness, making them suitable for investors seeking stable returns with lower expenses. As against this, equity mutual funds generally cater to investors who are willing to accept higher risks with the expectation of higher returns. The findings underscore the importance of understanding the distinct characteristics of these investment vehicles to make informed investment decisions.

Keywords: Exchange Traded Funds, Mutual Funds, Nifty, ETF, MF.

**Corresponding author, Assistant Professor, Department of Finance, Indira School of Business Studies PGDM, Pune, Maharashtra, India
(E-mail: prashant.rege@indiraisbs.ac.in)*

***Associate Professor, Department of Finance, ASM's Institute of Professional Studies (IPS), Pune, Maharashtra, India (E-mail: vikas.barbate205@gmail.com)*

Financial Performance Indicators and their Impact on Profitability in the Capital Goods Sector of India

Ranjit Kumar Paswan*

ABSTRACT

The present study represents a sincere effort to investigate the relationship between liquidity, solvency, efficiency and performance of selected companies operating in the capital goods sector, which are listed on the Bombay Stock Exchange (BSE). This study undertakes a comprehensive evaluation of the financial performance of eleven selected companies within the capital goods sector, spanning a decade from 2011-12 to 2020-21. Data sourced meticulously from the Capitaline database forms the basis of analysis. The study primarily focuses on two key financial metrics: Return on Capital Employed (ROCE) and Net Profit Ratio (NPR). To know the impact of liquidity, solvency and efficiency on profitability, the study employs several financial measures including Current Ratio (CR), Inventory Turnover Ratio (ITR), Debt Equity Ratio (DER), Fixed Assets Ratio (FATR) and Total Assets Turnover Ratio (TATR). In addition, the firm size is taken as the control variable in the analysis. The study considers a range of statistical tools like descriptive analysis, correlation analysis and regression analysis using Panel data to reach the overall objective of the study.

Keywords: Liquidity, Solvency, Efficiency, Performance, Panel Data.

*Assistant Professor, Department of Commerce, Kazi Nazrul University, Asansol, West Bengal, India (E-mail: ranjit.paswan81@gmail.com)

The Role of Green Finance in Enhancing Microfinance Initiatives for Sustainable Development in Emerging Economies

Ravi Kant Maurya and Amit Kumar Sinha***

ABSTRACT

The purpose of this study is to investigate how the integration of green financial products and services can strengthen the effectiveness and sustainability of microfinance institutions (MFIs) in addressing both environmental and socio-economic challenges. A comprehensive literature review and case studies have been taken from reputed journals and industry reports of MFIs implementing green finance practices to get the deep insights about the topic. The findings reveal that green finance significantly enhances the sustainability of microfinance initiatives by providing additional resources for environmentally friendly projects and fostering greater community involvement in sustainable practices. Furthermore, green finance improves the resilience of MFIs by diversifying their financial products and reducing their risk exposure to environmental hazards. The paper suggests that MFIs should adopt green finance practices by developing green loan products, engaging in capacity-building activities for borrowers, and forming partnerships with environmental organizations. Additionally, policymakers should create supportive regulatory frameworks and incentives to encourage the integration of green finance into microfinance. Further research is recommended to explore the long-term impacts of green finance on the socio-economic and environmental well-being of communities served by MFIs.

Keywords: Green Finance, Microfinance, Sustainable Development, Emerging Economies.

**Corresponding author, Research Scholar, Amity Business School, Amity University, Lucknow, Uttar Pradesh, India (E-mail: ravi.maurya@s.amity.edu)*

***Professor, Amity Business School, Amity University, Lucknow, Uttar Pradesh, India (E-mail: aksinha1@lko.amity.edu)*

Exploring the Linkages between BSE Sensex, Crude Oil Prices, and Exchange Rates: The Financial Triad in India

Sagnik Maity* and Deep Dutta**

ABSTRACT

Purpose: This study aims to investigate the relationship between the BSE Sensex, crude oil prices, and exchange rates in the Indian context. **Design/methodology/approach:** The study uses annual data from 2000-01 to 2021-22 sourced from secondary data. The methodology includes Johansen cointegration, followed by the vector error correction model (VECM), Granger causality test, impulse response function (IRF), and variance decomposition to analyze the financial interactions among these variables in India. **Findings:** The cointegration test reveals a long-run relationship among the variables. The VECM results show that crude oil prices and exchange rates significantly impact the BSE Sensex, while the crude oil prices and exchange rates are mainly influenced by their own past values. The Granger causality tests confirm these findings. Variance decomposition suggests that none of the variables are exogenous in the long term. The IRF results indicate that all variables initially respond positively to shocks from other variables, but these effects diminish over time. **Originality:** This study sheds light on the linkage between crude oil prices, exchange rate volatilities, and the performance of the emerging stock market in India. It provides insights for investors to understand the dynamic relationships among these variables, aiding in better investment decisions.

Keywords: Sensex, Crude Oil, Exchange Rate, Causality, Cointegration.

*Corresponding author, Junior Research Fellow, Department of Commerce, University of Calcutta, Kolkata, West Bengal, India (E-mail: sagnik2281995@gmail.com)

**Junior Research Fellow, Department of Commerce, University of Calcutta, Kolkata, West Bengal, India (E-mail: deepduttacoc@gmail.com)

Systematic Literature Review of Overseas Direct Investment

Sakshi Parihar and Komal Singh***

ABSTRACT

A huge body of research has been done on overseas direct investments (ODI) by companies in other countries. However, a systematic literature review (SLR) has not been carried out. Globalization and the growth of multinationals have fuelled ODI over the years, reaching \$1.55 trillion in 2023. This SLR evaluates and categorizes 121 research papers published from 1975- 2023. The results highlight the key economic drivers of ODI, firm-level characteristics, modes of entry, and impact on the home country and recipient countries. The role of Government, local institutions, and individual champions in promoting ODI and steering the same in specific sectors is also evaluated. The geographical inclination of previous authors has been unequivocally China, thus espousing the scope for research in other regions. The paper also shares the data sources and different research methodologies that have been used for ease of future scholars. This paper aims to generate interest in the important topic of ODI and encourage research in the years to come.

Keywords: Overseas Direct Investment, Outward FDI, Literature Review, India, China.

**Corresponding author, Ph.D. Research Scholar, Department of Finance, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: sakshiashishllu@gmail.com)*

***Director & Professor, Department of Finance, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: komal.singh@indiraisbs.ac.in)*

An Enquiry on Types of Online Frauds

Sameer Pattiwar*, Praveen P.** and Kiran Kale***

ABSTRACT

In recent years, there has been a noticeable increase in the use of digital payment methods. This has greatly aided in the accomplishment of the national goal of financial inclusion in addition to improving customer ease. The frequency of fraud in retail financial transactions has increased along with the convenience of conducting financial transactions. The hard-earned money of regular people and the credulous has been targeted by fraudsters with inventive techniques, especially by recent arrivals that are unfamiliar with the techno-financial eco-system. This piece of writing is an attempt to educate readers on the fraudsters' methods of operation and offer advice on safety measures to take when conducting financial transactions. The paper highlights the importance of protecting one's personal information, being cautious of unsolicited calls or emails, exercising caution when executing financial transactions, and periodically changing secure credentials and passwords. Therefore, BE(A)WARE stands for Be Aware and Beware of financial frauds

Keywords: Digital Payment, Techno Financial Eco-system, Financial Fraud, Financial Transaction.

*Corresponding author, Student, Department of MBA, Dr D Y Patil institute of Technology, Pune, Maharashtra, India (E-mail: pattiwarsameer@gmail.com)

**Assistant Professor, Department of MBA, Dr D Y Patil institute of Technology, Pune, Maharashtra, India (E-mail: praveen.p.suryavanshi@gmail.com)

***Associate Professor, Department of MBA, Dr D Y Patil institute of Technology, Pune, Maharashtra, India (E-mail: kiranskale@gmail.com)

Exploring Moratorium as a Revival Boon for a Corporate Debtor

Sampada Gaikwad and Tanaji Chavan***

ABSTRACT

The global goal of insolvency laws is to shield the struggling debtor from becoming bankrupt allowing him enough time to turn his business around by shielding it from creditors' and other stakeholders' demands. When a moratorium is imposed, any legal actions taken against the corporate debtor to reclaim any property or debt are put on hold during the term of moratorium. This gives the corporate debtor the required protection against all claims, past, present, and future, for the term of moratorium and frees him up to concentrate entirely on the resuscitation of his primary business. Distractions from lawsuits and claims are removed for a limited time only to assist the business in getting back on feet, which benefits all parties involved—creditors, promoters, employees, and the health of the economy as a whole. The moratorium covers execution and arbitration procedures as well as any lawsuits and court cases brought against the corporate debtor. Nevertheless, the moratorium does not apply to actions taken against company's directors or guarantors; rather, it only covers assets of corporate debtor that the bankruptcy procedures are brought against. The topic of moratorium is discussed in the proposed article with reference to the banking industry in India.

Keywords: Moratorium, RBI, Corporate Debtors, Insolvency, Economic Revival Tool.

**Corresponding author, Research Scholar, Department of Finance Management, Neville Wadia Institute of Management and Research, Pune, Maharashtra, India
(E-mail: sampadavg@gmail.com)*

***Associate Professor, Department of Management, Anekant Institute of Management Studies, Baramati, Maharashtra, India (E-mail: vtanaji@gmail.com)*

IND as & IGAAP for Defining Solvency Based Indicators: A Study of Select it Companies in India

Sovan Das*

ABSTRACT

As a global reporting language, India is keen to adopt International Financial Reporting Standards (IFRS) and make it mandatory for its own domestic companies. As per the announcement by MCA and NACAS it becomes mandatory in India for the Indian Companies .When a new accounting standard is adopted by a country for reporting financial statement of its own domestic companies, it may have an impact on the quantitative features of financial statement especially for the solvency portion of the financial report. To find out the impact of IFRS on the fixed solvency indicators of Indian IT Companies. To attain the objectives considered top 10 IT Companies (based on Net Worth) in India at the adoption year i.e. 2016-2017. The conclusion of the study has been drawn by calculating the appropriate ratios on the specific indicators and independent t-test at 5% level. The result shows that there was no statistical evidence at a 5% level of significance to prove /that fixed solvency indicators changed under the mandatory adoption of IFRS by Indian IT Companies. The conclusion of the research states that IFRS convergence in India will bring some “Intangible effect” rather than “material effect” for solvency

Keywords: IFRS, IGAAP, Independent t test, Indian IT Companies.

**Ph.D. Research Scholar, Department of Management Science, IMS, Kolkata, West Bengal, India (E-mail: dassovan78@gmail.com)*

Indian Micro, Small and Medium Enterprises – Charting a Roadmap for Resilient Growth

*Sushmitha Rao**

ABSTRACT

An essential supporter of the Indian economy is the Micro, Small and Medium Enterprises (MSME) sector. MSMEs have shown to be crucial in this era of economic progress that we are experiencing all around us; they are the growth engine of the new India. MSMEs have gradually contributed to the resurgence of the artisan class in the remote areas of the nation by giving them jobs, which in turn gave them access to loans and other services. MSMEs in India account for almost 8% of the nation's GDP, around 45% of manufacturing output, and over 40% of exports. It won't be incorrect to call them the "Backbone of the nation." They continuously promote technological advancement, domestic infrastructure growth, and have sparked the modernization of the nation. My research's main goals are to understand how MSMEs contribute to the nation's economic growth and to examine how MSMEs in India create jobs.

Keywords: MSMEs, Growth, Contribution, Employment Creation, GDP.

**Assistant Professor, Department of Finance, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: sushmitha.rao@indiraisbs.ac.in)*

Decoding Diversity: A Comparative Study of Large, Mid and Small-Cap Mutual Fund Schemes

Suyog Chachad*, Diksha Dubey** and Sarita Agarwal***

ABSTRACT

The goal of this study, “Decoding Diversity: A Comparative Study of Large, Mid, and Small-Cap Mutual Fund Schemes, “ is to assess the performance of various mutual fund schemes over an extended period, particularly considering the tumultuous period brought on by the COVID-19 pandemic. The study examines data from April 2014 through March 2024, offering a comprehensive analysis of fund performance across different market environments. This research compares risk and return of different mutual fund categories (large, mid, small cap) to industry benchmarks. It analyzes factors like risk management, alpha generation, and efficiency using metrics like Sharpe ratio and beta. Statistical methods help assess risk-adjusted returns and downside risk. This study further explores how large, mid, and small-cap funds navigate market risks and rewards. Large-cap funds offer stability, while smaller caps boast growth potential (and risk). The research examines how these categories react to events like COVID-19, informing investors and fund managers on optimizing portfolios for risk and return in a shifting market.

Keywords: Mutual Funds, CAPM, Sharpe Ratio, Treynor Ratio.

**Corresponding author, Assistant Professor, Department of Finance, International School of Business & Media, Pune, Maharashtra, India
(E-mail: suyog.chachad@gmail.com)*

***Assistant Professor, Department of Finance, International School of Business & Media, Pune, Maharashtra, India (E-mail: dubey.diksha@gmail.com)*

****Assistant Professor, Department of Finance, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: saritaagarwal143@gmail.com)*

Accelerating Market Dynamics: The Impact of GST on Stock Prices of Leading Automobile Companies

*Swati Dayanand Kamat**

ABSTRACT

This research explores the dynamic impacts of the Goods and Services Tax (GST) on Net Profits and Stock prices of India's top automobile companies. Maruti Suzuki, Tata Motors, Mahindra & Mahindra, Honda, Ashok Leyland, Bajaj Auto, TVS Motors, Toyota, Hero MotoCorp, and Ford Motor are the subject of the study. I have used the Paired T-test in SPSS to analyze the effect of GST on the Net Profits and Stock Prices of these companies. To identify whether there is a significant difference between the means of 2 related groups i.e., Net Profits and Stock Prices before and after the GST implementation, I have gathered data for a comparable period of 7 years before and 7 years after the GST implementation from the official websites and financial reports of the companies. The findings of this study highlight whether GST has had a positive, negative, or neutral effect on companies' performance. The result shows that GST has had a mixed effect. For example, Maruti Suzuki and Hero MotorCorp showed a significant rise in Stock Prices and Net Profit while Ford Motors and Tata Motors experienced initial setbacks which may be because of increased input costs and changes in pricing policies.

Keywords: GST, Automobile Companies, Net Profit, Stock Prices, Paired T test.

**Student, Department of Management Studies- MBA, Dayananda Sagar College of Engineering, Bengaluru, Karnataka, India (E-mail: sdkamat7@gmail.com)*

Sustainable Investing in India: A Performance Study of ESG Mutual Funds

Trupti Joshi*

ABSTRACT

Sustainable investing is a new concept that emerged a decade ago and is gaining recognition throughout the world. The study is about sustainable investment options available as an alternative investment opportunity for investors who are conscious enough about environmental, social, and governance issues. The portfolio of the ESG fund is built by considering only those companies that have set the standard and are following compliance in favor of all three phenomena. The study was conducted to evaluate the performance of eight ESG funds available as of March 31, 2024, as well as since their inception, and the annualized return of the Nifty 50 index was considered the benchmark index. The performance evaluation was done using Risk-adjusted return techniques namely Sharpe ratio, Treynor's ratio, Jensen's alpha and Sortino ratio. The study is conducted to benefit the investor and will help the investor to select the right ESG fund. On a performance study of ESG mutual funds, it was found that Quant equity ESG fund has outperformed its peer fund wherein Axis ESG integration an ICICI Prudential ESG Exclusionary strategy fund is in second and third position among a total of eight ESG funds.

Keywords: ESG Fund, Sustainable Investing, Nifty 50 Index, Risk Adjusted Return Measures, Thematic Fund.

**Assistant Professor, Department of MBA, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: trupti2880@gmail.com)*

A Literature Review Paper on Life Insurance and Non-life Insurance in India

*Vidya Dhole**

ABSTRACT

The present paper attempted to explain the life insurance and non-life insurance. Insurance is a part of financial system that takes care of financial consequences of certain specific contingencies both in the case of individuals and corporate bodies. Non-Life Insurance helps us to protect ourselves and the things we value, such as our homes, our cars and our valuables, against the risk of fire, earthquake, accident and theft. We can choose the types of risks we wish to cover by choosing the right kind of policy with the features we need. An attempt has been made to briefly review previous studies in the area of privatization IRDA customer satisfaction, insurance coverage, insurance marketing and insurance growth etc. This paper is an attempt to study current scenario of Life Insurance Sector in India and awareness about life insurance among retail investors and their preference for these life insurers. In study, it has been found that LIC is most preferred Life Insurance Company. Investors focus more on certain aspects related to insurance companies are timely payment of maturity amount, hassle-free settlement, transparency in terms and conditions.

Keywords: Insurance, Life Insurance, Non-Life Insurance, Benefits.

**Research Scholar, Department of Financial Management, PCET's S B Patil Institute of Management, Pune, Maharashtra, India (E-mail: vidyadhole06@gmail.com)*

Studying the Impact of Financial Ratios on Credit Ratings of the Companies

Vinay Kumar*

ABSTRACT

Purpose: The purpose of this research is to examine the relationship between a company's financial ratios and its credit rating. Examining the connection between a company's credit rating and financial ratios is the aim of this study. The study intends to determine how well credit ratings represent a company's financial health and forecast its capacity to pay debts by examining this association. **Design/methodology:** For the purpose of calculation 7806 US companies have been considered. Omnibus Anova, factor analysis, correlation and decision tree have been made in order to find a relationship between the company's financial ratio and the credit rating. These methodologies also help in finding the ratios which have huge impact on credit ratings. **Findings:** This study finds that operating margin EBIT margin, EBITDA margin, pre-tax profit margin and net profit margin are the huge factors that are affecting the credit rating. The research also finds that there is significant relationship between current ratio, long term debt to capitalization ratio, Gross margin, operating margin, EBIT margin, EBITDA margin, pre-tax profit margin, net profit margin, return on asset, return on investment and credit ratings of the company.

Keywords: Credit Rating Agencies, Financial Health, Credit Risk, Corporate Finance.

**Student, Department of Finance, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: vinaykumar.devappa@gmail.com)*

Track 3: Human Resource Management

Effect of Glass Ceiling for Women on HR Policies: A Study with Reference to IT Industry

Amruta Kabde*

ABSTRACT

The term “Glass Ceiling” refers to the hidden but impenetrable barrier that prohibits women from climbing to the top of the corporate ladder. The phrase “glass ceiling” describes the system of vertical sex segregation in organizations. Glass ceilings are artificial career barriers that prohibit qualified women from reaching higher positions in an organization and from achieving their full potential. They are typically recognized as a phenomenon that is specific to one gender. Glass ceilings have always been broken by Arundhati Bhattacharya, the CEO of Sales Forces India and the former head of State Bank of India, a public sector institution. Similar to her graduate programmed or even her undergrad education, these were shaped by the standards of propriety for women. Arundhati Bhattacharya of the sales force discusses leadership, her experience in the business sector, and other topics (Majumdar, Romita.2022) Breaking the Glass Ceiling is complicated and requires action on several fronts.

Keywords: Glass Ceiling, Education, Work, Leadership, Skilled Women.

**Research Scholar, Department of HR, DYPIMS, Akurdi, Maharashtra, India
(E-mail: amrutarakhonde27@gmail.com)*

Breaking New Ground in Responsible AI: Identifying and Evaluating Key Barriers

Anudeep Dahiya and Deepa Kumari***

ABSTRACT

In recent years, the spotlight on Responsible Artificial Intelligence (AI) has intensified, capturing the interest of scholars and practitioners alike. Despite the increasing focus, a comprehensive study identifying the primary barriers to responsible AI has been notably absent—until now. Our groundbreaking research fills this void by pinpointing and categorizing different critical barriers to responsible AI within the Technology-Organization-Environment framework. Leveraging insights from fifteen industry expert, we utilized the analytical hierarchy process to meticulously evaluate the significance of these barriers. Our analysis revealed a striking insight: the technology category reigns supreme, with data quality standing out as the most crucial obstacle among identified. This study offers a treasure trove of insights for both academic inquiry and practical application, charting a course toward more responsible and effective AI implementation. By addressing these barriers head-on, our research not only enhances our understanding of responsible AI but also lays the groundwork for actionable strategies that can transform the landscape of AI development and deployment.

Keywords: Responsible Artificial Intelligence (AI), Barriers, Data Quality, Technology-Organization-Environment Framework, Analytical Hierarchy Process.

**Corresponding author, Research Scholar, Department of Human Resource Management, Sharda University, Greater Noida, Uttar Pradesh, India (E-mail: dahiya.timon26@gmail.com)*

***Associate Professor, Department of Human Resource Management, Sharda University, Greater Noida, Uttar Pradesh, India (E-mail: deepa.kumari@sharda.ac.in)*

Applicability/Usability of Graphology as Management Tool - A Review

Asmita Gargote*

ABSTRACT

Graphology is a powerful tool for understanding a person's overall personality, abilities, growth potential, integrity, and stress levels. This scientific method is based on analyzing strokes and their combinations, which have significant interpretations. Research has demonstrated the validity of graphology through comparative studies with other psychometric tests, showing its effectiveness in assessing an employee's competencies. This study aims to explore the contribution of graphology as a human resource tool. While there are numerous methods to gauge a person's skills, there is a lack of a scientifically foolproof method to assess their personality. An individual with suitable skills but unsuitable personality traits or high stress levels may not be the right fit for a given task or role. Handwriting, being a unique physical process, reflects the writer's state of mind as the brain signals control the fingers during writing. This study can be used to analyze specific characteristic features of an individual, and this paper discusses various applications of graphology as a management tool.

Keywords: Graphology, Handwriting, Personality Analysis, Graphotherapy.

**HRD Manager, Department of Management, Sanjay Ghodawat University, Kolhapur, Maharashtra, India (E-mail: gargote.asmita@gmail.com)*

Telecommuting in India: A review

*Astha Bajaj**

ABSTRACT

Telecommuting is that involves the individuals to work from locations that are situated miles away from their physical workplace. This is gaining a grip in India's working landscape. If we look at the benefits, they include alleviating traffic congestion and commuter challenges, boosting the productivity, and fostering a healthier work-life balance, flexibility while working and autonomy. On the flip side, the obstacles emerge in the form of stress, isolation, mental wellbeing. This review suggests number of potential solutions to make possible telecommuting. The evolving landscape of telecommuting in India is reflecting a dynamic shift in work paradigms. As this trend continues to shape the way individuals engage in their professional lives, it brings with it a host of advantages and challenges. This review has shown how telecommuting is being recognized and is being accepted whether in portion or fully. As technology emerges, telecommuting has a long way to go but the obstacles need to be taken care and handled to ensure the telecommuting way of working to be a success.

Keywords: Telecommuting, Productivity, Autonomy, Mental Wellbeing.

**Research Scholar, Department of Management, Chitkara University, Rajpura, Punjab, India (E-mail: bajajastha11@gmail.com)*

Leveraging Employee Engagement and Managerial Trust to Drive Human Resource Transformation: A Structural Equation Modeling Approach

Chanakya Kumar*, Shi Mann** and Sakshi Mann***

ABSTRACT

This research aims at analyzing the effects of Work Engagement (WE) and Trust in Management (TM) on Human Resource Transformation (HRT) readiness and uses SEM to confirm the relations between them. Hence, two hypotheses were formulated; H1: Work Engagement has a positive relationship with Human Resource Transformation readiness and H2: Trust in Management has a positive relationship with Human Resource Transformation readiness. To collect data for the research, the Utrecht Work Engagement Scale, the Abridged Trust in Management scale and the HR Transformation Readiness Assessment were used with some modifications and briefness. The results of the research show that both WE and TM have positive and statistically significant effects on HRT readiness, although WE has a slightly higher influence. These findings provide further support for the need to promote employee involvement and establish trust in management to improve the organization's preparedness for HR change. Thus, the study offers a contribution to the literature by identifying the psychological and relational factors that are most important for HR transformation success and offers practical recommendations for HR professionals and organizational leaders.

Keywords: Work Engagement, Trust in Management, Human Resource Transformation, Structural Equation Modeling; Organizational Change.

*Corresponding author, Associate Professor, Department of Management, Indira School of Business Studies PGDM, Pune, Maharashtra, India

(E-mail: chanakya.kumar@indiraisbs.ac.in)

**Dy. Director and Associate Professor, Department of Management, Indira School of Business Studies PGDM, Pune, Maharashtra, India

(E-mail: shikha.sindhu@indiraisbs.ac.in)

***Assistant Professor, Department of Management, Indira Institute of Management, Pune, Maharashtra, India (E-mail: sakshi.mann@indiraiimp.edu.in)

Factors Influencing e-HRM Practices and Organisational Performance in IT and IT ES Industries

*Mankurani Goel**

ABSTRACT

The purpose of this study was to assess the effectiveness of electronic HRM practices (E-HRM) in IT and IT ES companies from a multifaceted perspective. Global workers are increasingly looking for things like excellent working conditions, sufficient opportunity for training and growth, and effective PERFMGMT systems. The long-term objectives of the company and employee expectations are balanced by human resource management... This study's importance lies in the IT/IT ES sector's necessity to implement E-HRM practices, specifically focusing on aspects such as payroll processing, employee self-service, recruitment, PERFMGMT, rewards, and L&D, as these significantly influence organizational performance. E-HRM practices have become preferable to manual HR processes due to their time efficiency, reduced storage and manpower demands, and improved process consistency. The IT sector has reaped numerous benefits from various applications, including HR practices, driving the adoption of E-HRM practices. These practices are simpler, cost-effective, and require fewer resources and time, offering advantages like accuracy, consistency, and centralized information storage. Both employers and employees have found E-HRM practices beneficial, and the quick accessibility of data and documents from remote locations further facilitates swift decision-making in business operations.

Keywords: E-HRM, Employees, Organisational Performance, Exploratory 'FACTORANALYSIS', Confirmatory 'FACTORANALYSIS'.

**Assistant Professor, Department of Commerce and Management, Suryadatta College of Management Information Research and Technology, Pune, Maharashtra, India
(E-mail: mankurani.goel@suryadatta.edu.in)*

The Role of Human Resource Management Practices in Employee Performance: A Review

Nadeem Kazi* and Manmohan Vyas**

ABSTRACT

This research paper investigates the profound influence of Human Resource Management (HRM) practices on employee performance across diverse sectors. HRM practices such as recruitment, training, performance appraisal, and employee engagement play pivotal roles in enhancing employee productivity and overall organizational success. Through an extensive review of existing literature, this study identifies and analyzes key HRM practices that significantly impact employee performance outcomes. The findings reveal a consistent positive correlation between the effective implementation of HRM strategies and improved employee productivity, highlighting the strategic importance of HRM in cultivating a motivated and high-performing workforce. The study contributes to a deeper understanding of how specific HRM practices contribute to organizational effectiveness through enhancing employee performance metrics. It underscores the importance of aligning HRM strategies with organizational goals to foster a supportive work environment conducive to employee growth and satisfaction. This research provides practical insights for organizations aiming to optimize their HRM approaches to achieve sustainable improvements in employee performance and overall organizational outcomes.

Keywords: Human Resource Management (HRM), Employee Performance, Productivity Improvement, Organizational Performance.

*Corresponding author, Research Scholar, PGRC, ISBS, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: braintreasure@gmail.com)

**Director - Consultancy & Development, IGI, ISBS-PGRC, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: manmohan.vyas@indiraisbs.ac.in)

Employee-Employer Perspective on Micro Management Leadership Style

*Neetu Randhawa**

ABSTRACT

From the perspective of an employee, leadership style greatly influences organisational culture and whether a company is a good place to work at or not. Nobody loves the concept of a micromanager who is constantly hovering over them, but a weak and ineffective leader may also be quite frustrating. A macro manager, who has a broad perspective on the company and gives staff members the freedom to perform their jobs to the best of their abilities, is the opposite of a micro manager. Supervisors who are flexible and have leadership acumen know when to be in charge and when to delegate. Any organization's ability to function effectively and efficiently depends on its leadership. Organizations use a variety of leadership philosophies, and one of them is micromanagement leadership, in which managers tightly supervise and control their employees. Although micromanagement is sometimes viewed as a poor leadership style, it occasionally has positive effects on both the workforce and the business. There has been numerous research done on the effects of micromanagement leadership style on employees, but none have looked at employers' perspectives on the practise. This study also examines how micro managers view the benefits and justifications for micromanagement.

Keywords: Employee Perspective, Leadership Style, Micromanager, Micro Management.

**Senior Assistant Professor, Department of HR, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: neetu.randhawa@indiraisbs.ac.in)*

Is Succession Planning in Place for Your Organization?

*Pralay Kumar Ghosh**

ABSTRACT

Succession planning ensures that businesses continue to run smoothly and without interruption due to vacancies under different circumstances, like tragedy, transfer of roles, business evolution, and need for bandwidth expansion. In this backdrop, a smart alternative perhaps is to develop someone or a select few competent employees from within the organization to step up and take on a more significant role in the future. The hasty need to replace a lost leader can disrupt a company as well as affect its productivity levels. Recent examples indicate a variety of reasons from Governance to Board differences as potential bottlenecks. Succession planning is vital to minimize gaps in leadership positions. Considering market and industry patterns, whether an organization needs multiple successors. Various examples around the globe have seen even founders leave and come back. Some big Indian business houses have also gone wrong with succession when they have looked at external candidates and found internal one is a good option. Thus one can also go wrong in planning succession. This paper attempts to create an awareness citing examples from few corporate on how to deal with this issue for better succession after considering new technologies, culture and an ecosystem that supports.

Keywords: Business, Human Resources, Succession Planning, Employee Retention, Leadership.

**Director, Department of Management, Suryadatta Institutes of Management, Pune, Maharashtra, India (E-mail: pralaykghosh@hotmail.com)*

Measuring the Impact of Transformative Leadership on Employee Engagement: A Study of Higher Educational Institutes of India

Rajesh Kumar Sharma and Niti Chatterji***

ABSTRACT

Engagement is a person's contentment with, and zeal for their work. The motivational impacts of leaders have been studied in the past and indicated that followers of transformative leaders displayed higher self-concept engagement in their job. Studies have shown that transformative leadership has a positive impact on employee engagement in organizations. Despite several studies on the connection between employee engagement and leadership styles, there is no empirical evidence to substantiate the effects of the leaders and followers' association in the not-for-profit sector. The present study addresses the gap. Using structural equation modelling, the present study tries to explore the impact of transformational leadership on employee engagement in the higher education sector. Results showed a significant positive influence of transformational leadership on employee engagement. Thus non-profit sector organizations like universities, and colleges can enhance employee work engagement by having people with a transformational style of leadership at the helm of affairs.

Keywords: Transformational Leadership, Employee Engagement, Higher Education, Education 4.0.

**Corresponding author, Research Scholar, Doctoral Research Centre, Chitkara University, Rajpura, Punjab, India (E-mail: rajsharma30@hotmail.com)*

***Associate Professor, Doctoral Research Centre, Chitkara University, Rajpura, Punjab, India (E-mail: niti.chatterji@chitkara.edu.in)*

The Journey to Future Work Self: Exploring the Interplay of Self-concept, Attribution of Control, and Proactive Behavior in Career Adaptability for Corporate Neo Professionals

Rajeshwari Patil*, Deepali Raheja** and Kumendra Raheja***

ABSTRACT

Understanding how individuals shape their professional futures has become increasingly crucial in today's rapidly evolving corporate landscape. This study, "The Journey to Future Work Self," investigates the intricate and dynamic interplay between "self-concept", "attribution of control", and "proactive behavior" in fostering career adaptability among corporate neo-professionals, offering valuable insights into the psychological mechanisms driving career development in the modern workplace. The research examines how these determinants contribute to an individual's ability to envision and work toward the future they desire. Using a sample of 116 Neo professionals with less than two years of work experience, the research employs multiple regression analyses to examine the predictive power of self-concept and attribution of control on career adaptability. The findings suggest that self-concept and attribution of control are significant predictors of career adaptability. Also, individuals with high attribution of control believe that attaining their future work self is dependent on proactive behavior. This research provides insights into the career development process for newcomers and highlights the importance of self-awareness and proactive strategies in shaping one's professional future. Insights drawn from this research will contribute to developing an employee value proposition aiming at talent acquisition and retention strategies.

Keywords: Future Work Self, Career Adaptability, Attribution of Control, Proactive Behavior, Self-Concept.

*Corresponding author, Associate Professor, BITM, Sri Balaji University, Pune, Maharashtra, India (E-mail: rajeshwari.patil@bitmpune.edu.in)

**Professor, BIMHRD, Sri Balaji University, Pune, Maharashtra, India (E-mail: deepali.raheja@bimhrdpune.edu.in)

***Professor, Academics, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: kumendrar@indiraisbs.ac.in)

Measuring the Influence of Organizational Culture, Organizational Structure and Organizational Performance

*Rama Iyer**

ABSTRACT

This investigation aims to examine the linkages among Organizational culture (OC) and Organizational performance (OP). Further to get a comprehensive viewpoint key variables like Organizational structure (OS) and Organizational quotient (OQ) have been considered. The study has focused on measuring the direct influence of OC on OI and OI on OP. Further indirect influence of OI on OC and OP shall be observed or in other words mediating effect of OI shall be examined on OC and OP. The study's targeted population would be employees of SMEs. To observe the connection among all the constructs, the current study will employ Partial Least Square (PLS) Structural Equation Modeling (SEM) technique. Firstly the study intends to unravel the relation between how the culture of organization (Szczepańska-Woszczyna, Katarzyna) is built over a period of time and how it starts to manifest and impact the fabric of innovation in the organization. The study also touches upon the importance and need of an executive sponsor, his role, influence and stature in the organization

Keywords: Organizational Culture, Organizational Performance, Organizational Structure, SMEs.

**Research Scholar, Chitkara Business School, Chitkara University, Rajpura, Punjab, India (E-mail: rama14.iyer@gmail.com)*

Investigating the Role of Organizational Culture with Respect to Green Work Place Behaviour for Organizational Sustainability

Rivti Chand* and Niti Chatterji**

ABSTRACT

The continues climate change has affected every aspect of our lives, which gives organizations an opportunity to incorporate green in every aspect of their work including organizational culture. Reflecting on the organizational culture and the green workplace behaviour in every organization calls for a study. Organization culture incorporates employee behaviours, attitude and values. When employees go beyond profit-seeking goals to minimize the negative and maximize the positive effects of organizational operations on the environment, that can be referred to be green organisational culture (Schein, 1992). The HR department is crucial in fostering a green organisational culture because it influences employees' attitudes, beliefs, and actions through its HR process of hiring, training, appraisal, and incentive programs (Alfred & Adam, 2009; Abadneh, 2021). A push for ecologically friendly outcomes will produce ecologically aware behaviours, so conserving the environment becomes of prime importance, which will ultimately reflect on an organization's having a green value system in place (Rayner & Morgan, 2018).

Keywords: Green Human Resource Management, Organizational Culture, Green Workplace Behaviour, Climate Action.

*Corresponding author, Research Scholar, Doctoral Research Centre, Chitkara University, Rajpura, Punjab, India (E-mail: rivtincomparable@gmail.com)

**Associate Professor, Doctoral Research Centre, Chitkara University, Rajpura, Punjab, India (E-mail: niti.chatterji@chitkara.edu.in)

Employee Socialization as a Determinant of Retention: Evidence from the IT Industry in Pune

Sarika Khandekar and Vijayshri Mehtha***

ABSTRACT

This research paper investigates the role of employee socialization in influencing employee retention within the IT industry in Pune City. Employee socialization encompasses various organizational practices aimed at integrating new hires and enhancing their job satisfaction and commitment. The study addresses two primary hypotheses: firstly, that employees in Pune's IT sector perceive socialization programs positively; and secondly, that these programs positively impact employee retention. Using a quantitative approach, data was collected through structured questionnaires from a sample of 200 employees across multiple IT organizations in Pune. The analysis revealed that employees generally view socialization programs favourably, with orientation programs, training sessions, and peer support being particularly well-received. Statistically significant relationships were found between positive socialization practices and increased employee retention. Specifically, effective socialization was shown to significantly contribute to employees' decisions to remain with their organizations, enhance their long-term commitment, and reduce their intention to seek alternative employment. These findings underscore the importance of well-implemented socialization strategies in fostering a supportive work environment that promotes employee retention. Future research is recommended to explore the specific elements of socialization that impact retention, as well as to investigate these dynamics across different industries and geographic regions to generalize the findings further

Keywords: Employee Socialization, Employee Retention, Organizational Practices, Job Satisfaction, Commitment.

**Corresponding author, Assistant Professor, Department of Management, Dr. D. Y. Patil Vidyapeeth, Global Business School & Research Centre, Pune, Maharashtra, India (E-mail: sarika90khandekar@gmail.com)*

***Associate Professor, Department of Management, JSPM Rajarshi Shahu College of Engineering, Pune, Maharashtra, India (E-mail: vrmphd2020@gmail.com)*

Transforming Leadership: Harnessing Functional Fluency to Elevate Academic Excellence - A Case Study

Shikha Mann*, Tausif Mistry**, Amruta Deshpande*** and Sakshi Mann****

ABSTRACT

This case study aims at analyzing the usability of the Temple Index of Functional Fluency (TIFF), the model based on the principles of Transactional Analysis (TA), for improving the leadership practices within a higher education institution. The research was carried out at a management college in Chennai which has three programs that it offers in the postgraduate diploma in management with an intake of 360 students every year. Each program is headed by its Head of Department (HOD), and the study revealed that their leadership was unsatisfactory hence creating discontent among the faculty. The faculty members complained that their HODs solved all their problems by micromanaging them and lacked the much-needed empathy, they also gave the faculty little or no direction which caused a lot of stress at the workplace. This case analysis illustrates that it is crucial to be aware of one's strengths and weaknesses and to work on the latter when occupying leadership positions. This case also reveals that interventions such as TIFF alongside reflective coaching can greatly transform leadership and in effect, the efficiency of academic institutions. The implications of the study are discussed regarding the general use of TIFF in other organizations concerning leadership development.

Keywords: Temple Index of Functional Fluency; Transactional Analysis; Leadership Development; Human Behavior; Academic Management.

*Corresponding author, Dy. Director and Associate Professor, Department of Management, Indira School of Business Studies PGDM, Pune, Maharashtra, India
(E-mail: shikha.sindhu@indiraisbs.ac.in)

**Director- Virtual Learning IGI & Associate Professor, Department of Management, Indira School of Business Studies PGDM, Pune, Maharashtra, India
(E-mail: tausif.mistry@indiraisbs.ac.in)

***Director- R&D IGI & Associate Professor, Department of Management, Indira School of Business Studies PGDM, Pune, Maharashtra, India
(E-mail: amruta.deshpande@indiraisbs.ac.in)

****Assistant Professor, Department of Management, Indira Institute of Management, Pune, Maharashtra, India (E-mail: sakshi.mann@indiraiimp.edu.in)

Dissecting the Multifaceted Dimensions of Authentic Leadership: An Intricate Bibliometric Journey: 2019-2024

*Shikha Mann**, *Tausif Mistry***, *Sakshi Mann****,
*Chanakya Kumar***** and *Kumendra Raheja******

ABSTRACT

This paper provides a systematic literature review of authentic leadership studies with the purpose of capturing the core and development of the field, as well as the collaboration networks around the world. To this end, data was collected from Scopus and analyzed with the Bibliometrix R-package to establish authors, articles and trends in the field. The analysis shows that the seminal papers, especially Walumbwa et al. (2008), still define the field, however, new themes such as innovation and mediation roles are emerging. The study also shows the dominance of the Western countries in the production of research on authentic leadership with increasing contribution from the Asian countries pointing to the development of a more global concept of the construct. Notwithstanding, the study reveals research implication in the sense that it fails to explain the weaknesses of authentic leadership in cultural divers and dynamic settings. Also, more research has been recommended in non-western countries, to check the applicability of authentic leadership theories in the whole world. Hence, this research has theoretical and practical contributions to both the academic and managerial literature, by identifying the direction of future research and offering guidelines for the realization authentic leadership in different forms of organizations.

Keywords: Authentic Leadership, Bibliometric Analysis, Leadership Theories, Organizational Behavior.

**Corresponding author, Dy. Director and Associate Professor, Department of Management, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: shikha.sindhu@indiraisbs.ac.in)*

***Director- Virtual Learning IGI & Associate Professor, Department of Management, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: tausif.mistry@indiraisbs.ac.in)*

****Assistant Professor, Department of Management, Indira Institute of Management, Pune, Maharashtra, India (E-mail: sakshi.mann@indiraiimp.edu.in)*

*****Associate Professor, Department of Management, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: chanakya.kumar@indiraisbs.ac.in)*

******Dean & Professor, Department of Management, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: kumendrar@indiraisbs.ac.in)*

Work from Home Policy and Innovative Methods of Employee Engagement of Manufacturing Companies Located in Pune City

Swati Inamdar*

ABSTRACT

The COVID-19 Pandemic resulted in transformation of many Human Resource Functions. One of them is Employee Engagement. The challenging task of Employee Engagement becomes more complex as HR Manager has to manage remote teams of employees. Organization Development plays important role. Effective Team Building Ideas have been introduced for remote working employees. The level of employee commitment towards organization goals can be called employee engagement. The concept Employee Engagement was first time introduced to the world by Kahn in 1990. Work from Home Policy affected employee productivity and engagement level also. Company can easily retain engaged employees. Also, highly engaged are more productive and innovative. The absenteeism level of engaged employees is also low. Such employees can be retained in the organizations for longer period of time. Their moral and satisfaction level for the job is quiet high. They are the source of inspiration for other employees. Job Satisfaction and Employee Engagement are related with each other. The innovative employee engagement strategies are applied for hybrid working employees. However, better communication and feedback system helps to get employees review of productivity level. Some Companies also provide remote work allowance and laptops to employees.

Keywords: Employee Engagement, Work from Home Policy, Innovative, Morale, Productivity Level.

**Research Scholar (SPPU) & Assistant Professor, Department of BBA, SNBP College of ACS & MS, Pune, Maharashtra, India (E-mail: inamdarswati11@gmail.com)*

Patient Safety: A Key to Quality in Healthcare Sector

Tarun Thukral and Meenakshi Sood***

ABSTRACT

Access to quality healthcare is not just a necessity but a pillar for improving health outcomes and easing the burden of illness. Beyond its direct benefits to population, a robust healthcare system also plays a crucial role in bolstering national economic priorities as like promoting employment, supporting anti-poverty initiatives, and enhancing societal well-being. In particular, addressing patient safety has become paramount amidst growing concerns over medical errors and violence against healthcare professionals. WHO defines patient safety as a framework of activities aimed at creating such environments that consistently reduce risks and prevents harm. Many initiatives prioritize patient-centered care and inspired by industries like aviation, which prioritize safety through continuous improvement and learning from past mistakes, healthcare systems are increasingly adopting similar strategies. Various interventions have been implemented to enhance patient safety, including the introduction of checklists, specialized training programs for healthcare teams, and the establishment of rigorous safety protocols and standard operating procedures. Assessing the effectiveness of these interventions involves using tools and questionnaires that evaluate factors such as teamwork, communication, integrity, and decision-making. While no standard tool exists for measuring safety, leveraging insights from research, expert feedback, and practical experience helps in monitoring progress and identifying areas for improvement.

Keywords: Patient Safety, Safety Culture, Safety Attitude Questionnaire, High-Reliability Organizations.

**Corresponding author, Research Scholar, Chitkara Business School, Chitkara University, Punjab, Punjab, India (E-mail: tarun_thukral@yahoo.co.in)*

***Professor, Chitkara College of Pharmacy, Chitkara College of Pharmacy, Punjab, Punjab, India (E-mail: meenakshi.sood@chitkara.edu.in)*

The Influence of Human-Robot Collaboration on Employee Behavior: A Systematic Literature Review and a Future Agenda

Yamini Ghanghorkar* and Ashutosh Misal**

ABSTRACT

The revolutionized workplace made it mandatory for human employees to adopt and collaborate with robots to accentuate organizational performance. The emergence of intelligent robots and their immigration into the workplace has introduced new avenues for organizations to achieve higher performance. These robots are diligently equipped with the Internet of Things, machine learning, deep learning, natural language processing, and augmented reality. Human-robot collaboration is reaping better business gains which largely depends on human employees' acceptance of robots in a team. Human employees must naturally adapt to working with robots and be effective collaborators and averse the shortcomings. The proposed research aims to give meaningful direction on the various antecedents affecting human employees for adopting robots in the workplace. Conclusively, we conceptualized a framework that showcases the various drivers and barriers at individual, team, and organizational levels. The identified factors at the individual level such as perceived usefulness, perceived compatibility, user experience, trust, etc. At the team level such as team fluency, perceived cooperation, human safety and security, collaboration fluency, etc., and the organization level like organization support, support from vendors, external pressure, etc. along with barriers like automation anxiety, perceived risk, negative attitude towards robots and hazard ratio.

Keywords: HRC, Robots, Drivers, Barriers, Employee Behavior.

**Corresponding author, Assistant Professor, Department of HR, Indira School of Business Studies PGDM, Pune, Maharashtra, India*

(E-mail: yamini.ghanghorkar@indiraisbs.ac.in)

***Director, Department of HR, Indira Institute of Management, Pune, Maharashtra, India (E-mail: dr.ashutoshmisal@gmail.com)*

Track 4: Entrepreneurship

Defying the Odds: The Journey of Indian Fempreneurs

Dimple Buche and Kajal Jaisinghani***

ABSTRACT

Known as “Fempreneurs” Indian women entrepreneurs play a crucial role in the country’s economic development. Their significant contributions to employment generation have made female entrepreneurship a crucial area of research. Fempreneurs overcome familial and societal challenges. They showcase that women can achieve remarkable success in the modern economy. Despite facing numerous obstacles they have built thriving businesses. Interestingly terms like “dadpreneurs” or “manpreneurs” are seldom heard. This suggests that entrepreneurship is often viewed as male-oriented. The use of feminized phrases underscores the need to challenge these perceptions and recognize everyone’s right to define entrepreneurial identity. The rise of Fempreneurs not only highlights the resilience and capability of women but also underscores the necessity for continued support and nurturing of female entrepreneurship in India. This paper explores the factors contributing to the success of Fempreneurs. It draws upon existing literature and empirical evidence. It identifies elements that enable these entrepreneurs to thrive, including education networking, access to finance, and supportive policies. The paper emphasizes the significance of promoting female entrepreneurship. It suggests to stakeholders to foster a more inclusive and supportive entrepreneurial ecosystem and aims to contribute to ongoing efforts to support and nurture female entrepreneurship in India.

Keywords: Fempreneurs, Women Entrepreneurs, Entrepreneurship Development, Entrepreneurship.

**Corresponding author, Associate Professor, Department of Accountancy, St. Mira’s College for Girls, Pune, Maharashtra, India*

(E-mail: dimple.buche@stmirascollegepune.edu.in)

***Assistant Professor, Bachelor of Business Administration, St. Mira’s College for Girls, Pune, Maharashtra, India (E-mail: kajal.jaisinghani@stmirascollegepune.edu.in)*

The Challenges of being the Economic Warriors of the Nation - Fostering Business Dynamism through Effective use of Industry-academic Partnership: A Case Study of an Indian Manufacturing MSME, Challenge

Gulshan Babber and Amit Mittal***

ABSTRACT

The shifting dynamics of the global manufacturing industry in this era of globalization has presented Indian Micro, Small, and Medium Enterprises (MSMEs) with a variety of challenges as well as an infinite number of opportunities to adopt methodologies that are proactive, novel, cost-effective, agile, and simpler. These methodologies have the potential to assist the mainstay of the economy in becoming profitable and sustainable [1–4]. The Government of India (GOI) has established a Technology Enabling Centre with the primary objective of utilizing the untapped talents that are present in universities through industry-academic collaborations that concentrate on the joint development of technologies that can assist Indian micro, small, and medium-sized enterprises (MSMEs) in gaining a competitive advantage [5]. This initiative is carried out with the goal of making India a five trillion dollar economy. Through the use of a survey, this white paper makes an effort to bring attention to the difficulties encountered by manufacturing micro, small, and medium-sized enterprises (MSMEs) situated in northern India. Additionally, it conducts an in-depth investigation into the difficulties encountered by small industry and the ways in which partnerships between industry and academia can be beneficial for growth.

Keywords: MSME, Competitiveness, Technology, Auto Components, Industry-Academic Partnership.

**Corresponding author, Research Scholar, Department of Business Management, Chitkara Business School, Chitkara University, Rajpura, Punjab, India
(E-mail: gulshan@bubberindustries.com)*

***Pro-Vice-Chancellor (Research Programs), Department of Business Management, Chitkara Business School, Chitkara University, Rajpura, Punjab, India
(E-mail: amit.mittal@chitkara.edu.in)*

Education and Skill Development of Santhal and Munda Women of Jharkhand: A Case Study of Ranchi and Khunti

Kanchan Sukhija*

ABSTRACT

This research investigates the educational attainment and skill development initiatives among Santhal and Munda tribal women in Ranchi and Khunti districts of Jharkhand, India. Utilizing a mixed-methods approach, qualitative data from interviews and focus groups complement quantitative survey findings to explore the complex interplay of socio-economic, cultural, and gender factors affecting educational access and participation in vocational training programs. The study reveals that while primary education is widespread among the sampled women, access to higher education remains limited, influenced by socio-cultural norms and economic challenges. Skill development programs demonstrate significant efficacy, leading to notable increase in participation rates and income levels post-intervention. Gender disparities in educational attainment are observed, underscoring persistent challenges despite qualitative improvements. Socio-cultural factors, including traditional beliefs and gender roles, emerge as critical determinants of educational outcomes, emphasizing the necessity for culturally sensitive policy interventions and community-based initiatives. These findings contribute to a nuanced understanding of educational equity and economic empowerment among Santhal and Munda tribal women, informing targeted strategies for sustainable development within tribal communities.

Keywords: Tribal Women, Skill Development, Education, Income Level.

**Research Scholar, Department of General Management, Sarala Birla University, Ranchi, Jharkhand, India (E-mail: kanchankathpal@gmail.com)*

A Study on Role of Women Entrepreneurs in Small Scale and Micro Sector Industries in Ahmednagar District

Pratibha Kanawade and Shama Dhanwate***

ABSTRACT

This study focused on the role of women entrepreneurs. Women are the backbone of the society as well as family. They provide care, support and nurturing to their family and play an important role in the overall development of their children. For the development of the society or country it is necessary to develop women and strengthen the country socially and economically. Women get into entrepreneurship for economic reasons and stand on their own feet, thus developing an independent do-it-yourself attitude. This growth is due to increased education among women, improved access to capital and government policies that create an enabling environment for women entrepreneurship. Women Entrepreneurs may be defined as “a women or a group of women who initiate, organize and run the business enterprise”. Women entrepreneurs established an industries and playing an important role for making that industries successful. In the present paper an attempt has been made to study role and problems faced by women entrepreneurs.

Keywords: Entrepreneurs, Women Entrepreneurs, Small Scale Industries, Micro Sector Industries.

**Corresponding author, Assistant Professor, Department of Commerce, Arts, Science and Commerce College, Kolhar, Maharashtra, India (E-mail: kvpratibha22@gmail.com)*

***Research Scholar, Department of Commerce, P.V.P. College, Pravaranagar, Loni, Maharashtra, India (E-mail: shamadhanwate@gmail.com)*

Factors that encourage Entrepreneurial Aspirations to Initiate New Business: A Study of Top B-Schools in India

Swati Gautam* and Neha Yadav**

ABSTRACT

As the global population continues to increase daily, unemployment remains a significant challenge, with job opportunities not expanding at the same rate. The economies of India and other developing nations are particularly affected by this rising unemployment problem. Therefore, this study examines the factors that encourage entrepreneurial aspirations to start a business. This current study explores the effect of self-adequacy, family assistance, strong passion and desire for recognition on entrepreneurial aspirations. With the help of these factors, the young generation may initiate their business ventures. The data was gathered through a questionnaire and 256 young graduates and post-graduates from top B-schools in India were responded. The data collected were analyzed through descriptive and inferential statistics. For the analysis of data, SPSS & Smart PLS 4 have been used. The result of the current research illustrated that self-adequacy, family assistance, strong passion and desire for recognition have a positive impact on the entrepreneurial aspirations of the young generation.

Keywords: Entrepreneurial Aspirations, Self-adequacy, Family Assistance, Strong Passion, Desire for Recognition.

**Corresponding author, Research Scholar, Applied Business Economics, Dayalbagh Educational Institute, Agra, Uttar Pradesh, India
(E-mail: swatigautam3103@gmail.com)*

***Research Scholar, Applied Business Economics, Dayalbagh Educational Institute, Agra, Uttar Pradesh, India (E-mail: yadavneha1100@gmail.com)*

Track 5: Education & Technology

An Extensive Bibliometric Analysis of Educational Programs Aimed at Enhancing the Skills of Rural Students Pursuing an MBA Degree

Deepali Raheja*, Santosh Ternimath** and Indrajit Doddanavar***

ABSTRACT

The bibliometric analysis comprehensively examines the research landscape of skilling programs for rural students pursuing an MBA. This study reveals a significant rise in research outputs, with around 514 articles produced from 2000 to 2024, indicating a compound annual growth rate of 16.73%. This growth underscores the increasing recognition of the importance of skill enhancement in rural education. Authorship analysis highlights the contributions of prolific authors and their international cooperation networks. Keyword analysis identifies prominent themes such as “student”, “university”, and “research”, and emerging topics like “digital skills” and “entrepreneurial education” for future exploration. Thematic mapping and citation burst analysis provides deeper insights into research themes and influential publications, particularly in sustainability and educational development. The study leverages data from the Scopus database, employing advanced bibliometric tools such as VOSviewer and Biblioshiny to analyse co-authorship networks and keyword co-occurrence. Contributions from renowned institutions like the Indian Institute of Management (IIM) and Harvard University further emphasize the field’s impact. This analysis guides future research, informs effective educational program development, and addresses the unique challenges faced by rural students, promoting overall community growth through robust programs and policies focused on education, health, and socio-economic development.

Keywords: Rural Education, MBA Students, Skill Development, Management Education, Bibliometric Analysis.

*Corresponding author, Professor, MDP, Sri Balaji University, Pune, Maharashtra, India (E-mail: deepali.raheja@bimhrdpune.edu.in)

**Research Scholar, Research, Sri Balaji University, Pune, Maharashtra, India (E-mail: santosh.ternimath@sbup.edu.in)

***Assistant Professor, Department of MBA, Jain College of MCA and MBA, Belagavi, Karnataka, India (E-mail: doddanavar.ia@gmail.com)

A Study on Zerodha's Marketing Strategies and Its Impact on People's Investment Decision

Insha Mirza and Nishita Dutta***

ABSTRACT

Investment has become a crucial aspect of modern financial planning. The trend of investing, despite inherent risks, is increasingly being embraced for its potential for high returns. Zerodha, is an influential Indian financial service company, founded in 2010, offers brokerage services, currency and commodity trading, mutual funds, and bonds. This research focuses on Zerodha, its impact on market dynamics and individual investment decisions. Zerodha provides a platform for investments and offers an educational resource known as Zerodha Varsity, which aims to educate individuals about stock market investments and various trading activities. This study examines multiple facets of Zerodha, particularly how it has influenced investor behavior and decision-making processes. The findings reveal that Zerodha has significantly altered the investment landscape, changing public perception of stock market investments. Individuals who previously viewed the stock market as a high-risk venture are more inclined to invest, attracted by the potential for high returns and future growth. The study highlights Zerodha's substantial societal impact, especially post-COVID-19, as individuals sought alternative income sources. Through its educational initiatives and cost-effective brokerage services, Zerodha has made a remarkable impact on the market, with the potential to continue influencing investment behavior in the coming years.

Keywords: Investment, Stock Market, Brokerage, Financial Planning.

**Corresponding author, Research Scholar, Department of Commerce, Institute for Excellence in Higher Education, Bhopal, Madhya Pradesh, India
(E-mail: insha.mirza96@gmail.com)*

***Student, Department of Commerce, Institute for Excellence in Higher Education, Bhopal, Madhya Pradesh, India (E-mail: nishitadutta25@gmail.com)*

A Review Paper on Exploring a Machine Learning-based, Interpretable Recommendation System Tailored for Students

Monali Meghal* and Nusrat Khan**

ABSTRACT

Amid the era of digital education, there is a significant emphasis on tailoring learning experiences to meet the specific needs and preferences of individual learners. Recommendation systems play a vital role in providing personalized learning through customized content, resources, and activities. However, a major challenge arises from the lack of transparency in these recommendation systems, creating difficulty for both learners and instructors in understanding the underlying factors and reasoning behind the system's suggestions. This gap hinders the effective deployment of recommendation systems in educational environments, limiting their ability to comprehensively address the diverse learning requirements of students. This paper presents a comprehensive review of machine learning approaches employed in personalized and interpretable recommendation systems within the context of student education. This paper emphasizes on the creation and refinement of interpretable recommendation systems tailored for personalized learning. Utilizing advancements in explainable artificial intelligence (XAI) techniques, the study aims to amplify the transparency and comprehensibility of recommendation algorithms. This enhancement will empower learners and instructors to make informed decisions, nurturing trust in the personalized learning process.

Keywords: Machine Learning, Interpretable Recommendations, Deep Learning, Personalized Learning.

**Corresponding author, Research Scholar, Department of Computer Management, Sinhgad Institute of Management, Pune, Maharashtra, India
(E-mail: monali.meghal@gmail.com)*

***Research Guide, Department of Computer Management, Sinhgad Institute of Management, Pune, Maharashtra, India (E-mail: nusrat.khan@sinhgad.edu)*

The Effectiveness of Gamification in Education: Enhancing Learning Outcomes through Interactive Technologies

*Pallavi Chavan**

ABSTRACT

The use of gamification in educational settings has become increasingly popular as a means to boost student engagement and enhance learning outcomes. This study investigates the effectiveness of gamification in education by utilizing interactive technologies to craft engaging and motivational learning environments. By conducting an extensive review of current literature and empirical research, this paper examines how gamified learning experiences affect student motivation, participation, and academic achievement. Key components of gamification, including point systems, badges, leaderboards, and interactive simulations, are analyzed to determine their impact on educational efficacy. Moreover, the study identifies best practices for implementing gamification in various educational contexts and addresses potential challenges and solutions. The results aim to provide educators and policymakers with evidence-based strategies to improve teaching and learning processes through gamified methods, ultimately creating a more engaging and effective educational experience. With the growing adoption of digital tools in classrooms, understanding the role of gamification is essential for fostering a dynamic and stimulating learning environment that meets the needs of diverse learners.

Keywords: Gamification, Interactive Pedagogy, Educational Outcomes, Active Engagement, Life Long Learning.

**Assistant Professor, Artificial Intelligence and Data Science, Indira College of Engineering and Management, Pune, Maharashtra, India
(E-mail: pallavichavan1707@gmail.com)*

A Cross-disciplinary Analysis of Student Awareness and Learning Outcomes in Massively Open Online Courses (MOOCs) across Engineering, Sciences and Commerce & Management

Poorna Shankar*, Jayasri Murali**, Soumitra Das***,
Anjali Deshpande**** and Mayuri More*****

ABSTRACT

The COVID-19 pandemic significantly accelerated the adoption of online learning leading to a surge in the popularity of Massively Open Online Courses (MOOCs) on various platforms. As millions of learners registered for MOOCs, understanding their impact across different academic contexts became crucial. With an emphasis on engineering, science, commerce, and management disciplines, this study aims to evaluate the awareness and usefulness of MOOCs in knowledge acquisition, skill development, and career advancement. It also looks at several factors, including preferred MOOC platforms, study fields, and enrolment motivations. A survey was conducted through a reliable questionnaire to assess the level of awareness, and challenges faced by MOOCs learners. A Chi-square test was conducted, yielding a statistic of 31.845.

Keywords: MOOC, Online Learning, Skill Development, Academic Performance, Educational Technology.

*Corresponding author, Professor, Department of MCA, Indira College of Engineering and Management, Pune, Maharashtra, India (E-mail: poornashankar@indiraicem.ac.in)

**Associate Professor, Department of MBA, Institute of Industrial and Computer Management Research, Pune, Maharashtra, India (E-mail: jayasrimurali@gmail.com)

***HOD, Department of Computer Engineering, Indira College of Engineering and Management, Pune, Maharashtra, India (E-mail: soumitra.das@indiraicem.ac.in)

****Student, Department of Computer Engineering, Indira College of Engineering and Management, Pune, Maharashtra, India (E-mail: anjalide464@gmail.com)

*****Student, Department of Computer Engineering, Indira College of Engineering and Management, Pune, Maharashtra, India (E-mail: moremayuri008@gmail.com)

Digital Marketing: Tool, Techniques and Methods

*Pradip Patil**

ABSTRACT

As all of you are aware that in the current era marketing is not limited to door-to-door marketing but now as everything has gone online so digital marketing plays a very important role in business and without the use of this technology it is not possible for the business to sustain in current era so in this paper we will going to see what is mean by search engine optimization(SEO) why it is needed how to use it how to do the indexes what is mean by crawling how you can able to prevent the crawling what is mean by white hat and black hat technique which are the SEO technique how we can able to do the search engine marketing (SEM) all this techniques and methods available in digital marketing that we will going to see in this Paper along with the prompts and steps need to do the things.

Keywords: SEM, SEO, Search Engine, User Agent, Ranking.

**Assistant Professor, PGDM, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: pradip.patil@indiraisbs.ac.in)*

Analyzing the Correlation between Student Engagement and Academic Achievement

Sandeep Sarkale* and Vishakha Bhattacharya**

ABSTRACT

This study looks at the relationship between academic success and student involvement, highlighting the multifaceted nature of engagement that includes behavioural, emotional, and cognitive components. There is a substantial body of research demonstrating the beneficial effects of student involvement on academic achievements, but there is still a dearth of quantitative data connecting certain aspects of engagement to measures of academic performance like grades, test scores, and graduation rates. By performing a comprehensive quantitative analysis among college students, this study seeks to close these gaps by investigating the relationships between various engagement aspects and academic accomplishment, and the variations in these relationships among various demographic groups. This examination of the relationship between different types of involvement and academic success in a range of student demographics. The dimensions of engagement and academic performance appear to have moderate to significant positive correlations, according to preliminary results from Pearson correlation tests. The results in this highlight how important it is to provide a stimulating learning environment for students in order to raise their accomplishment levels. Future research is urged to examine the causal relationships in greater detail and use longitudinal data in order to assess the engagement's long-term impacts on academic performance.

Keywords: Student Engagement, Academic Achievement, Quantitative Analysis, Mixed-methods Research, Educational Outcomes.

*Corresponding author, Assistant Professor, Department of Management, D. Y. Patil Institute of Management & Research, Pune, Maharashtra, India
(E-mail: sandeepsarkale.edu@gmail.com)

**Assistant Professor, Department of Management, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: vishakha.bhattacharya@indiraisbs.ac.in)

Comprehensive Analysis of Citation Patterns in Ph.D. Theses on Pali and Buddhist Studies at Rashtrasant Tukdoji Maharaj Nagpur University: An In-Dept Study

Shilpa Pawar and Digambar Khobragade***

ABSTRACT

This study offers an in-depth analysis of citation patterns in Ph.D. theses focusing on Pali and Buddhist studies at Rashtrasant Tukdoji Maharaj Nagpur University. By systematically examining a representative sample of doctoral dissertations, the research aims to uncover trends and preferences in the citation behaviours of scholars within these specialized fields. This study aims to identify the types and ages of sources cited, the geographic and institutional diversity of citations, and the impact of these citation patterns on the quality and relevance of academic research in Pali and Buddhist Studies. The study also investigates the influence of digital resources and open-access journals on citation behaviours, underscoring the dynamic nature of academic referencing in the contemporary digital landscape. The study also investigates the influence of digital resources and open-access journals on citation behaviours, underscoring the dynamic nature of academic referencing in the contemporary digital landscape. The findings reveal distinct patterns in citation practices, with a notable preference for classical texts and primary sources within the disciplines of Pali and Buddhist Studies. Also there is a significant reliance on sources from renowned international institutions and a marked trend towards interdisciplinary citations, reflecting the interconnectedness of these fields with broader academic disciplines.

Keywords: Citation Analysis, Citation patterns, Pali and Buddhist Studies Theses, Academic Research, Primary Sources.

**Corresponding author, Librarian, Library Department, Indira College of Commerce and Science, Pune, Maharashtra, India (E-mail: shilpapawar221@gmail.com)*

***Librarian, Library Department, SES's Arts & Science College, Jalgaon, Maharashtra, India (E-mail: drkdigambar@gmail.com)*

Digital Bliss: Cultivating Sustainable Happiness through Synthetic Spiritualism - Insights from the Bhartiya Model of Digital Literacy

Somya Nagar*, Priyanka Vijay** and Divya Nagar***

ABSTRACT

“सर्व वस्तु भयं विना” Everything in the world is free from fear. This shloka underscores the essence of inner peace and fearlessness, a principle at the heart of this research, which examines how digital platforms contribute to well-being beyond entertainment and social connections. By comparing Western and Bhartiya (Indian) models of digital literacy, we explore their distinct yet complementary approaches. The Western model emphasises technical skills, responsible online conduct, and legal aspects for safety and productivity. It aims to create a secure and efficient digital environment. In contrast, the Bhartiya model integrates ancient spiritual wisdom, promoting sustainable happiness and inner peace through synthetic spiritualism. It leverages digital platforms for virtual religious services, online spiritual communities, and digital meditation practices, emphasising ethical actions and meaningful interactions. While the Western approach equips users with technical prowess, the Bhartiya model enriches emotional and spiritual lives. By integrating these models, we can create a digital space that fosters productivity, well-being, and resilience, offering a balanced path to navigating the digital age. This synergy proposes a fulfilling digital experience that aligns with the timeless wisdom of “सर्व वस्तु भयं विना.”

Keywords: Digital Literacy, Synthetic Spiritualism, Bhartiya Model of Digital Literacy, Sustainable Happiness.

*Corresponding author, Research Assistant, FMS - WISDOM, Banasthali Vidyapith, Banasthali, Rajasthan, India (E-mail: saumyanagar5555@gmail.com)

**Assistant Professor, FMS - WISDOM, Banasthali Vidyapith, Banasthali, Rajasthan, India (E-mail: priyankavijay@banasthali.in)

***Assistant Professor, Department of Commerce and Management, RIET, Jaipur, Rajasthan, India (E-mail: dnagar555@gmail.com)

Beyond Borders: Cultivating Global Mindsets in Management

Supriya Baisane and Laxman Baisane***

ABSTRACT

The idea of management, therefore, will no longer be local in the sense that many geo-bound thinkers envisage. Globalization has created a complex web of interdependence impelled by advanced technology, communication, and transport between countries, organizations, and people. Therefore, building a global mindset in management has become a must for organizations that want to excel in the 21st century. Organizations can no longer just depend on local knowledge and strategies for success. They need to understand and manage within the global and connected world of today. This transition means that managers must become equipped with new skills and perspectives so as to be effective across cultures, markets, and regulatory environments. It allows organizations to anticipate and respond to global trends and challenges, promote innovation more effectively, and create sustainable and inclusive growth. A global mindset at its core is not really about doing business internationally; rather, it is infused with a world perspective into everything from decision-making to strategy, leadership, and operations. This chapter focuses on the importance of developing a global mindset in management and the strategies and case studies of empowering organizations in an interconnected world.

Keywords: Education, Management, Technology, Communication.

**Corresponding author, Assistant Professor, English Department, Ness Wadia College of Commerce, Pune, Maharashtra, India*

(E-mail: supriya.baisane@nesswadiacollege.edu.in)

***Associate Professor, Department of Banking, Finance and Insurance, Ness Wadia College of Commerce, Pune, Maharashtra, India*

(E-mail: laxman.baisane@nesswadiacollege.edu.in)

Education and Technology

Supriya Baisane* and Laxman Baisane**

ABSTRACT

In the 21st century, the convergence of education and technology has fundamentally transformed how knowledge is imparted, acquired, and utilized. No longer confined to traditional methods like textbooks and chalkboards, modern education increasingly relies on advanced technological tools and platforms. This shift has significantly impacted various aspects of the educational experience, from how lessons are delivered in classrooms to how educational institutions manage operations and assess student performance. Technology has introduced new dimensions to learning, including digital resources, interactive content, and online platforms that make education more accessible and engaging. It has also enabled a more personalized approach to teaching, allowing educators to tailor their methods to meet individual student needs. However, this integration is not without its challenges. Issues such as the digital divide, data privacy concerns, and the potential for overreliance on technology need to be addressed to ensure that technological advancements benefit all learners equitably. As we navigate this evolving landscape, it is essential to explore both the advantages and the obstacles posed by educational technology to fully understand its impact and potential. This chapter examines these aspects, providing a comprehensive overview of how technology is shaping the future of education.

Keywords: Education, Technology, Communication, Technology.

**Corresponding author, Assistant Professor, English Department, Ness Wadia College of Commerce, Pune, Maharashtra, India*

(E-mail: supriya.baisane@nesswadiacollege.edu.in)

***Associate Professor, Department of Banking, Finance and Insurance, Ness Wadia College of Commerce, Pune, Maharashtra, India*

(E-mail: laxman.baisane@nesswadiacollege.edu.in)

Track 6: Innovation and Sustainability

A Study of Grievances in E-retailing: Role of CRM

Abhijit Patil* and Rahul Jadhav**

ABSTRACT

Online shopping is becoming popular now a day's. Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet. Customer Relation Management (CRM) has shown prospect even beyond customers' retention to customers' attraction. A focus on an aspect of CRM is important to retain customers and also attract customers. The aim of this study is to propose a Grievance Management System that could add more value to CRM in businesses. The research employed the use of secondary data. The study showed that there is a need to re-direct attention in the area of Grievance management, in order to facilitate and enhance intelligence in business. An Effective and Efficient response to these complaints is an essential index of organization's performance. This paper focuses on following aspects: 1) To Investigate the current sources and causes of online complaints 2) To Analyze the consumer complaints 3) To suggest IT Enabled model for Grievance Management 4) Provide guidelines for successful online shopping.

Keywords: Grievance Management, Customer Relation Management (CRM), Online Shopping, e-Retailing, Internet.

**Corresponding author, Research Scholar, Department of Computer Application, Yashwantrao Mohite Institute of Management, Karad, Maharashtra, India (E-mail: abhijit.patil@bharativedyapeeth.edu)*

***Associate Professor, Department of Computer Application, IMED, Pune, Maharashtra, India (E-mail: rahul.jadhav@bharativedyapeeth.edu)*

A Bibliometric Analysis on the Research trends of Employee Green Behavior using Scopus Database

Amit Subramanyam, Devaraju D.** and Vijaylaxmi Dombar****

ABSTRACT

Employee Green Behaviour (EGB) has reached a new paradigm as a result of the growing body of research on environmental protection. Employee Green Behavior (EGB) investigates the ways in which individual green activities inside organisations contribute to sustainability. Following the assessment of 319 documents, this Bibliometric analysis applied Exponential growth model on the trends, volume, key journals, global distribution, top nations, pioneer authors, and sectors working in the field of green practices and foster towards sustainability goals. According to the most important findings, there is an increasing number of EGB publications, substantial historical trends, and global distribution that highlights the countries that are leading the pack. In addition to identifying the industries that are most actively engaged in EGB practices, the most prominent academic journals and pioneering authors in the field were also known. Using seven combination of TITLE-ABS-KEY(("Employee Green Behavior" OR "Employee Green Behaviors" OR "Green Employee Behavior" OR "EGB" OR "Workplace Green Behavior" OR "Employee Environmental Behaviour" or "Employee Pro-environmental Behaviors")), thus review showed that EGB is still evolving and gaining academic and professional acceptance. The review maps landscape of EGB studies to help researchers navigate this burgeoning subject, find new research possibilities, and enhance employee-driven environmental sustainability.

Keywords: EGB, Bibliometric, Scopus Data Base, Trends and Development, Exponential Growth Model.

**Corresponding author, Research Scholar, Department of Business Administration, Rani Channamma University, Belagavi, Karnataka, India
(E-mail: amitnfriends27@gmail.com)*

***Assistant Professor and Research Guide, Department of Business Administration, Rani Channamma University, Belagavi, Karnataka, India (E-mail: devaraju@rcub.ac.in)*

****Assistant Professor, Department of Management, Government First Grade Women's College, Belagavi, Karnataka, India (E-mail: viju51055@gmail.com)*

Bridging the Skills Gap: Integrating Industry 4.0 Technologies into AEC Education and Career Development

*Amruta Deshpande**

ABSTRACT

The advent of Industry 4.0 is transforming the Architecture, Engineering, and Construction (AEC) sectors, necessitating a paradigm shift in education and career development. This paper explores the integration of advanced technologies such as Digital Twins, IoT, AI, VR, and Blockchain into AEC curricula to equip professionals with the necessary skills for a smart and sustainable future. We examine the current The emergence of Industry 4.0 is revolutionizing the Architecture, Engineering, and Construction (AEC) sectors, demanding a comprehensive overhaul of educational practices to prepare future professionals. This study investigates the integration of cutting-edge technologies such as Digital Twins, IoT, AI, VR, and Blockchain into AEC education to enhance sustainability and professional competencies. Through an analysis of current curricula and industry needs, we identify critical skill gaps and propose innovative educational strategies to address them. Emphasizing a holistic approach, the paper advocates for the inclusion of sustainability principles and smart technologies in AEC training programs. By aligning educational outcomes with the demands of Industry 4.0, this research aims to equip the AEC workforce with the expertise required to navigate and excel in an evolving landscape, ultimately contributing to the development of smarter, more sustainable built environments.

Keywords: Industry 4.0, AEC Education, Career Development, Technological Integration, Digital Twins.

**Director, Research and Development, IGI, Pune, Maharashtra, India
(E-mail: amruta.deshpande@indiraisbs.ac.in)*

Public Behavioral Patterns of Environmental Stewardship: As a Pathway to Boost Quality of Life

Ansiya Jamaludheen V. and P.C. Santhosh Babu***

ABSTRACT

According to Claudine Schneider, “A healthy ecology is the basis for a healthy economy” (Rifkin & Foundation, 1990). The environment directly impacts health; clean air, water, and green spaces contribute to the well-being and quality of life of humankind (World Health Organization, 2024). However, the environment has undergone several changes as life progresses. Environmental pollution and degradation faced as a part of it are not new phenomena, but continuing as a global problem that cannot be completely resolved. Hence, the need to preserve the environment will continue as long as life exists on Earth and the ultimate responsibility lies in the hands of each individual. The study is a travel through the daily life of the general public in search of their environmental consideration by examining their environmental stewardship and its influence on their quality of life. The study considers individuals’ behavioral patterns and the factors influencing their environmental stewardship. Data was collected from 390 individuals (Krejcie & Morgan, 1970) by using a multistage sampling technique with a structured questionnaire. A simple linear regression is proposed to determine life quality’s dependency on environmental stewardship.

Keywords: Environmental Stewardship, Quality of Life, General Public, Kerala, Sustainability.

**Corresponding author, Research Scholar, Research and PG Department of Commerce, MES Keveeyam College, Valanchery, Kerala, India
(E-mail: ansiyajamaludheen@gmail.com)*

***Assistant Professor, Research and PG Department of Commerce, MES Keveeyam College, Valanchery, Kerala, India (E-mail: sanbabupc@gmail.com)*

Demonetisation 2.0 Is Indian Youth Heading towards a Better Future

Ashima Negi*

ABSTRACT

This Research has been conducted across various states of The Union of India, to conclude the effects of Demonetisation 2.0, as understood by the youth of our country. The youth today are more exposed to newer nuances of Cyber World. Making payments online, is just one of them. The Generation Z today, is more keen to stick to such new endeavours, which result into job creation for services industry alike. More deeper perspectives can be developed, by gaining an insight into the minds of these youngsters, through this paper. This research is more apt for anyone who wishes to gain an understanding with respect to how India is shaping its growth story. The more the technology grows and curbs the negative elements of the society, the more the cyber exposure and reliance of this upcoming generation becomes. Let's gain a view as to how this primary data driven research was able to encompass the sentiments of the Youth today towards curbing black money, money leakages (if any) and the potentiality of this new leaf in the economy, to help create jobs as well as new horizons can be touched. Let's begin.

Keywords: Benford Law, Commerce, Demonetisation, Electronic Currency, India Growth Story.

**Research Scholar, Department of Management, Sarvepalli Radhakrishnan University, Madhya pradesh, madhya pradesh, India (E-mail: ashima.negi@yahoo.co.in)*

Consumer Attitude towards Sustainability of Fast Fashion Products

*Ashutosh Zunjur**, *Amit Medhekar***, *S. Rahul**** and *Arvind Burande*****

ABSTRACT

The purpose of this research study is to investigate the perspectives of consumers on sustainability in relation to fast fashion items specifically. Within the fashion business on a worldwide scale, the concept of “fast fashion,” which is characterised by short production cycles and low-cost clothes, has acquired substantial significance. On the other hand, the environmental and ethical problems that are linked with the practices of fast fashion have driven a movement in consumer awareness towards alternatives that are more sustainable. The purpose of this study is to explore the factors that influence consumer attitudes towards sustainable practices in the fast fashion sector, the impact that these views have on purchasing behaviour, and the problems that consumers have when it comes to selecting choices that are sustainable. In order to conduct an analysis of the data obtained from surveys, the research makes use of both quantitative and qualitative approaches. The findings provide light on the changing mentality of consumers as well as the increasing significance of sustainability factors in the decision-making process regarding purchases.

Keywords: Sustainability, Fast Fashion, Purchasing Behaviour, Environmental Concerns, Ethical Practices.

**Corresponding author, Assistant Professor, Department of Management, Symbiosis Skills and Professional Management, Pune, Maharashtra, India
(E-mail: azunjur21@gmail.com)*

***Professor, Department of MBA, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: medhekar123@gmail.com)*

****Assistant Professor, Department of MBA, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: srahularien@gmail.com)*

*****Associate Professor, Department of MBA, Indira Institute of Business Studies, Pune, Maharashtra, India (E-mail: aburande@gmail.com)*

A Comprehensive Study on Comparison of LSTM, SVM and their Hybrid Model Performance using Erratic Cryptocurrency Data

Bhumika Prakash Hegde*

ABSTRACT

The issue of efficient cryptocurrency price forecasting in a landscape of high volatility originates from the missing traditional valuation metrics. This research further examines the forecasting performance of the Long Short-Term Memory and Support Vector Machine hybrid model of LSTM and SVM, for this complex task. LSTM showed potential in catching the short-term price fluctuation, while the hybrid model having the objective of combining the strengths of temporal dependencies in LSTM with the pattern-recognition strengths of the support vector machine did much better in catching the intricate dynamics of the cryptocurrency markets. However, the evaluation of model performance goes further than the traditional metrics of RMSE and MAE. Naturally, all these aspects can be covered only across a comprehensive evaluation, addressing the issues of generalization, robustness, computational efficiency, and interpretability. That is, an assessment which provides an understanding, reasonably full, of the strengths and weaknesses of this class of models. The research hence contributes to the ongoing frontier of predicting cryptocurrency prices by feature engineering, ensemble methods, and other integration ways of external economic indicators.

Keywords: Cryptocurrency, LSTM, SVM, Hybrid Model, Model Evaluation.

**Student, Department of Management Studies, Dayananda Sagar College of Engineering, Bengaluru, Karnataka, India (E-mail: kratihgde22290@gmail.com)*

A Study on E-commerce and Sustainable Practices Adopted for Online Flower Marketplace in India

*Hetal Bhinde**

ABSTRACT

This study assesses the impact of the integration of sustainable practices with e-commerce on business transformation and operational efficiency in the online flower marketplace of India. With a sample size of 100 from PAN India, the outer loading matrices, latent variables correlations, construct reliability, and VIF statistics were examined. It returns strong relationships between Business Transformation and Quality Control, with high correlations also observed with Onboarding and Engagement and Logistics and Delivery Operations. Indeed, as confirmed by this research, the implementation of sustainable practices alongside e-commerce yields huge business transformation and operational efficiency improvements, thereby supporting the alternate hypothesis. While most variables showed high reliability, some constructs, such as LDO and R, have turned out to be weak with regard to internal consistency. The results underline the feasibility of the proposed business model and stress that sustainable practices are an important part of long-term success in online flower industry businesses. Such findings should be further validated and extended through future studies with large samples, more variables, and qualitative methods

Keywords: Business Transformation, E-Commerce, Sustainable Practices, Online Flower Marketplace.

**PGRC and FDP Head, Department of MBA, Indira School of Business Studies, Pune, Maharashtra, India (E-mail: hetal.bhinde@indiraisbs.edu.in)*

Building Sustainable Supply Chains, is Industry 5.0 Distinct from Industry 4.0: A Perspective

Jaiprakash Ramani* and Dattatray Ramchandra Mane**

ABSTRACT

Industry 4.0 is a technology driven revolution, enabling the manufacturing industry to leverage Big Data, Analytics, Artificial Intelligence and Internet of Things to seamlessly build productive and proficient systems. All this is professed to be achieved through Smart automation, Intelligent operations systems and seamless supply chains. Industry 5.0 is a value driven revolution which aims to augment the same in manufacturing industry with human-centric, resilient and sustainable technology with inclusive supply chains. Whilst it's a debate yet to be settled that Industry 5.0 in a way extends and compliments the goals of Industry 4.0, both almost coexisting, the Sustainability initiatives are yet to be distinctly attributed to one of the two. Sustainable supply chains have drawn huge focus from Industry especially after Black Swan events viz. Covid 19, Red Sea Crisis, Microsoft Outages, etc. This paper aims to dissect the sustainable supply chains from the perspective of Industry 4.0 technologies and Industry 5.0 values, their overlaps or boundaries, if any. Also, the paper intends to trigger intellectual and knowledge-based arguments to flow into a settled-position.

Keywords: Industry 4.0, Industry 5.0, Sustainability, Supply Chains.

**Corresponding author, Research Scholar, Department of Management Sciences (PUMBA), Savitribai Phule Pune University, Pune, Maharashtra, India (E-mail: jaiprakashramani@hotmail.com)*

***Professor, Department of Management Sciences (PUMBA), Savitribai Phule Pune University, Pune, Maharashtra, India (E-mail: dattatrymane@rocketmail.com)*

Innovative Concrete Cube Failure Mode Detection using Image Processing and Machine Learning for Sustainable Construction Practices

*Meenakshi Patil**

ABSTRACT

This research aims to develop an innovative, semi-automatic system leveraging Industry 4.0 concepts to accurately identify acceptable and non-acceptable failure modes of concrete cubes, thereby enhancing the reliability of concrete quality assessments. The research employs image processing and machine learning techniques, specifically object detection models like YOLOv8 and Convolutional Neural Networks (CNNs), to analyse images of concrete cubes. A comprehensive database of annotated images from real-world and laboratory conditions supports the training and validation of these models. Initial results demonstrate promising accuracy in classifying failure modes of concrete cubes. The system effectively detects cracks and assesses damage severity and reducing human error and inconsistencies associated with traditional methods of concrete cube failure mode detection. The developed system could significantly improve the reliability of concrete cube assessments, reduce resource wastage, and contribute to more sustainable construction practices. By minimizing material costs and errors, this innovation supports the construction industry's move towards sustainability. This study introduces a novel approach to concrete cube assessment by integrating advanced image processing and machine learning techniques within an Industry 4.0 framework. The development of a mobile or web application for field deployment is also proposed for future work, further extending the practical applicability of this research.

Keywords: Concrete Cube Failure, Image Processing, Machine Learning, YOLOv8, Convolutional Neural Networks.

**Assistant Professor, Department of E&TC, Indira College of Engineering and Management, Pune, Maharashtra, India
(E-mail: meenakshi.madgunaki@indiraicem.ac.in)*

Determinants of Foreign Direct Investment Inflows in India: Does Infrastructure, Renewable Energy, and CO₂ Emission Matter?

Prasenjit Makur*

ABSTRACT

This study dynamically examines the impact of infrastructure, environmental, and other explanatory variables on FDI inflows in India from 1990 to 2023. Standard time-series econometric models are used to inquire about the long- and short-run relationships between FDI inflows, value-added, trade openness, domestic capital, CO₂ emissions, REG, and infrastructure concerning rail lines, highway networks, and internet usage. The Johanson co-integration test is used to determine the long-run co-integration among the variables. ADF unit root test is used to determine whether the data are stationary. In addition to other tests, the error correction model is used to analyze the short-run associations by employing Johansen's vector error correction model approach. The results showed that trade openness, value-added, and rail lines influence FDI inflows positively, while domestic capital, internet usage, and highway length influence FDI inflows adversely in the long run. The VEC Granger causality test confirmed a unidirectional association between value-added, domestic capital, and FDI in the short run. An unidirectional relationship has been revealed from domestic capital to internet usage and from highway networks to rail lines and CO₂ emissions. However, REG is insignificant in influencing foreign investment inflows. There is a desirable adverse relationship between FDI and CO₂ emissions.

Keywords: Renewable Energy, CO₂ Emission, FDI, Co-integration, Value Added.

**Assistant Professor, Department of Commerce, Calcutta Girls' College, Kolkata, West Bengal, India (E-mail: prasenjitmakur06@gmail.com)*

A Thematic Analysis of Sustainability Reporting among Nifty 50 Firms: Insights into ESG Performance and Practices

*Priyanka Dhoot**, *Anuradha Patil***, *Abhishek Raidas****,
*Madhura Jagtap***** and *Rishikesh Nalawade******

ABSTRACT

Sustainability Reporting (SR) is an increasingly vital aspect of assessing a company's overall health. Strong ESG practices not only improve operational efficiency but also attract investment, as investors increasingly consider these factors indicative of long-term stability. Additionally, companies that excel in ESG areas can enhance their reputation, build stronger stakeholder relationships, and ensure compliance with evolving regulations. This study systematically evaluates the Environmental, Social, and Governance (ESG) performance of Nifty 50 firms to provide insights into their sustainability practices and commitments. Utilizing NVivo for thematic analysis, researchers identified and categorized key themes and patterns within the ESG domains. The objectives of this research include evaluating the environmental practices, social responsibilities and governance structures. By examining these dimensions in comparison to the Global Reporting Initiative (GRI) standards, the study aims to uncover the strengths and weaknesses of current practices among Nifty 50 companies. A thematic analysis will highlight best practices and areas needing improvement, generating valuable insights for companies, policymakers, and stakeholders aiming to enhance transparency, accountability, and sustainability in the corporate sector. The findings of the study contribute to a broader understanding of corporate sustainability in India and provide practical recommendations for improving sustainability reporting and performance.

Keywords: Sustainability Reporting (SR), Thematic Analysis, Corporate Sustainability, ESG.

**Corresponding author, Assistant Professor, Department of MBA, D Y Patil International University, Pune, Maharashtra, India
(E-mail: priyankazanvar29@gmail.com)*

***Assistant Professor, Department of MBA, D Y Patil International University, Pune, Maharashtra, India (E-mail: anuradha.patil@dypiu.ac.in)*

****Assistant Professor, Department of MBA, Indira Institute of Management, Pune, Maharashtra, India (E-mail: abhishek.raidas@gmail.com)*

*****Controller of Examination, University, D Y Patil International University, Pune, Maharashtra, India (E-mail: madhura.jagtap@dypiu.ac.in)*

******Associate Professor, PGDM, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: nalawade.rishikesh@gmail.com)*

Shree Chanakya Education Society's, Indira School of Business Studies PGDM, Pune
International Conference on Beyond Borders: Exploring Global Perspective in Management
<https://www.journalpressindia.com/website/indiraisbs-bbegpm2024>

Advanced Digital Twin Modeling and Implementation of ACOPOStrak using Automation Studio: Techniques and Results

Rupali Salunke*

ABSTRACT

In the era of Industry 4.0, Digital Twin technology has emerged as a pivotal innovation, enhancing the efficiency and flexibility of manufacturing systems. This paper presents a comprehensive methodology for developing a Digital Twin of the ACOPOStrak system using Automation Studio by B&R Industrial Automation. ACOPOStrak, with its independent shuttle architecture and process-oriented programming, is a cutting-edge motion control solution suitable for various industrial applications. The proposed approach involves configuring the ACOPOStrak system within Automation Studio, encompassing key steps such as CPU timing adjustments, integration of the “Trak Oval” configuration package, and detailed hardware-specific settings. The incorporation of Digital Twin models facilitates real-time simulation and validation using the Scene Viewer, enabling accurate diagnostics and optimization of shuttle movements. The practical applications of this Digital Twin model span diverse industries, including individualized filling systems, pharmaceutical manufacturing, and modular food processing lines. Experimental results demonstrate significant improvements in overall equipment effectiveness (OEE), return on investment (ROI), and time to market (TTM). This integration of Digital Twin technology with ACOPOStrak marks a substantial advancement in industrial automation, paving the way for smarter and more adaptable manufacturing systems

Keywords: Digital Twin, ACOPOStrak, Automation Studio, Simulation, Real-time Diagnostics.

**Assistant Professor, Department of E&TC, Indira College of Engineering and Management, Pune, Maharashtra, India (E-mail: rupali.salunke@indiraicem.ac.in)*

A Study of E-commerce Corporate Websites and their Online Portals on the Communication of Sustainability and Corporate Responsibility for a Better Future

Satish Patil and Nitin Zaware***

ABSTRACT

E-commerce has revolutionized shopping over the years, offering vast opportunities for producers to showcase their goods and attract online shoppers. In recent times heightened awareness of sustainability due to climate change has steered governments and businesses to pursue net zero goals by 2030-2050. This shift demands strategic focus on infrastructure, supplier sustainability, manage packaging, delivery, returns, waste disposal, and community upliftment as a part of corporate responsibility. This research examines how leading global and Indian e-commerce portals communicate these initiatives on their corporate and online websites. Growing awareness of climate change, global warming, water depletion, landfill issues, and the circular economy drives both supply chain partners and consumers to participate in environmental improvement and waste reduction. Portals and vendors should invest in eco-friendly products, processes, equipment, buildings, and energy, while consumers should adopt responsible consumption practices. The study indicates that to build a better future; leading portals must enhance their efforts to achieve sustainability goals by more prominently engaging consumers at the point of purchase. Sharing sustainability and corporate responsibility initiatives and their outcomes is crucial for consumer participation, building brand loyalty, and fostering pride in contributing to environmental efforts.

Keywords: Sustainability, Corporate Responsibility, E-Commerce, Communication, Customer Engagement.

**Corresponding author, Research Scholar, Department of Marketing, Neville Wadia Institute of Management Studies and Research, Pune, Maharashtra, India
(E-mail: satishpa2002@yahoo.co.in)*

***Director, Department of Marketing, RIIM- The Academy School of Business Management, Pune, Maharashtra, India (E-mail: nitinzaware@gmail.com)*

Graph Database – A Key Technology towards Successful Retailing a Case Study of World Leader Graph Database Company

Shweta Vyas*

ABSTRACT

Technological advancement and management go hand in hand! When it is all about quick decision making, personalized customer solutions, same-day delivery issues, real-time promotions and pricing engine technology is the real savior. In this case study, researchers are trying to find a visible nod that connects technology and management. Data that fills terabytes of storage spaces and data sheets that pile on office tables might represent quite different pictures if not analyzed well. Graph database solutions help fill that gap with searchability and scalability. Flexible data integration helps performances travel from minutes-to-milliseconds for a query. Limitation of RDBMS has been taken care by the graph database. A human neural network-like structure makes it superfast and easy to retrieve. This digital revolution can change the decision making in the retail industry. Technology-aided management for retail industry can add edges to the cut-throat competition in the industry. On a larger scale this idea can lead to newfound technologies.

Keywords: Technology in Retail, Graph Database, Decision Making, Digital Revolution, Big Data.

**Assistant Professor, PGDM, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: shweta.vyas@indiraisbs.ac.in)*

Re-evaluating the Influence of Compulsory Corporate Social Responsibility on Sustainable Development Goals in India: Obstacles and Contributions from the Private Sector

*Tripti Sahu**

ABSTRACT

The declaration of the Sustainable Development Goals (SDGs) by the United Nations, with the objective of their realization by the year 2030. While governments have made concerted efforts to the successful attainment of the SDGs hinges critically on the active involvement of the private sector. However, persisting concerns regarding the tangible impact of such investments on the achievement of the SDGs remain evident. This study endeavors to explore the underlying reasons for this apparent shortfall by conducting a systematic analysis involving a sample of 50 private sector companies, drawn from a larger pool of 1, 000 organizations that are compelled by law to allocate resources towards CSR activities. Through a carefully designed questionnaire survey, the research aims to identify the challenges confronting these companies, which have led them to consider engaging external agencies for the implementation of their CSR endeavors. Furthermore, the findings indicate that adherence to legal frameworks, coupled with companies' internal policies and perceived constraints, significantly influences their ability to contribute effectively towards the realization of the SDGs.

Keywords: Sustainable Development Goals, Sustainability, Private sector, Corporate Social Responsibility.

**Professor, Agri Business Management, MIMA Insitute of Management, Pune, Maharashtra, India (E-mail: sahutripti19@gmail.com)*

Track 7: Supply Chain Management and Operations

Sailing through Turbulent Waters: The Impact of Current Wars on Export-Import Costs and Efficiency between India & Europe

Ajay Bhatnagar and Yogesh Daudkhane***

ABSTRACT

This Research paper examines the consequences of the Russia-Ukraine and Israel-Hamas conflicts on the logistics involved in the export-import operations between India & Europe, focusing particularly on the steel and steel components industry. A comparative analysis is performed with other industries such as food, medicine, and arms-ammunition during the ongoing conflicts. The Russia-Ukraine war, which began in February 2014 and escalated to a full-scale invasion by Russia in February 2022, has had significant impacts on international trade logistics. Similarly, the Israel-Hamas war, which erupted on October 7, 2023, has disrupted shipping routes, especially through the Suez Canal, the fastest maritime path between Asia and Europe. Clashes in the Gaza Strip, the Israeli-occupied West Bank, and along Israel's borders with Lebanon and Syria, as well as attacks by Yemen's Houthi group on commercial ships in the Red Sea, have further complicated the logistics scenario. This Research paper delves into the resultant changes in cost, lead time, documentation, and overall business operations, providing a comprehensive analysis of the logistical challenges and adjustments necessitated by these geopolitical tensions.

Keywords: Cost, Lead Time, Documentation, Logistics, Export-Import.

**Corresponding author, Professor, Department of BA, MIMA Institute of Management, Pune, Maharashtra, India (E-mail: ajaybhatnagar@mima.edu.in)*

***Professor, PHM, MIMA Institute of Management, Pune, Maharashtra, India (E-mail: dryogeshdaudkhane@mima.edu.in)*

Charged Delivery: Assessing the Operational and Economic Efficiency of Electronic Vehicles (EV) over Fuel Vehicles (FV) for Last Mile Delivery

*Chiranjeevi Ram P. *, Deepak S. Iyer** and Padmalini Singh****

ABSTRACT

Environmental pollution from internal combustion engines is a significant global challenge. Promoting Electric Vehicles (EVs) aims to address these concerns and reduce fossil fuel emissions. This research evaluates the operational and economic efficiency of EVs versus Fuel Vehicles (FVs) in last-mile delivery, which involves delivering packages to customers. Despite EVs' environmental advantages and long-term cost savings, their adoption in delivery is limited by high initial costs, inadequate charging infrastructure, and range concerns. This study uses data from delivery service providers and drivers in urban Bangalore, collected via structured questionnaires and analyzed with jamovi software. The main objective is to determine if EVs are more efficient than FVs in last-mile delivery. Operational efficiency is assessed by distance per charge and cargo capacity, while economic efficiency is measured by costs per mile, maintenance, and fuel consumption. Findings show EVs offer environmental and economic benefits, including reduced emissions and lower long-term costs. However, high initial investments and charging infrastructure development are needed for wider adoption. The study concludes that with strategic initiatives and collaboration, EVs can enhance sustainability and economic efficiency in last-mile delivery.

Keywords: Last-mile Delivery, Operational Efficiency, Economic Efficiency, Environmental Pollution, Sustainable Transportation.

**Corresponding author, Student, SCM, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: chiranjeevi231999@gmail.com)*

***Student, SCM, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: deepakiyer.101@gmail.com)*

****Professor, Department of Marketing, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: padmalinisingh.rvim@rvei.edu.in)*

Mapping Sustainable Supply Chain Management Trends and Future Directions in Small and Medium Enterprises: A Bibliometric Analysis

*Khalil Ahmed**, *Dhanraj Tambuskar***, *Archana Shrivastava****,
*Binod Sinha***** and *Smrutiranjana Mohanty******

ABSTRACT

This study is a bibliometric evaluation of sustainable supply chain (SSM) being used in small and medium industries. The researchers have examined 255 documents sourced from the Scopus database. The analysis encompassed the utilization of bibliometric techniques, performance analysis, and thematic grouping methodologies. The investigation evaluated the scholarly productivity of research articles, identified influential authors and papers, and analyzed educational institutions and countries. The study examined keyword co-occurrences, thematic mapping, co-citations, and the collaborative efforts among authors and countries. VOS viewer was employed as the primary tool for performance analysis and thematic grouping in this study. The study found that year 2023 witnessed a total of 48 publications, signifying the highest research productivity within the given timeframe. Notably, Leuphana University Lüneburg in Germany emerged as the institution with the greatest impact. ‘Journal of Cleaner Production’ emerged as the most influential publication, while ‘Sustainability (Switzerland)’ exhibited the highest productivity with 18 publications. The article titled “Sustainability-oriented innovation of SMEs: A systematic review” garnered the highest citation count, underscoring its significance within the field. This research is of great significance as it represents the pioneering study that systematically delineates the existing literature on sustainable supply chain management within the realm of SMEs.

Keywords: Sustainable Supply Chain, Small and Medium Enterprises, Bibliometric Analysis, Co-citation Analysis, Bibliographic Coupling.

**Corresponding author, Assistant Professor, OSCM, Balaji Institute of Modern Management, Pune, Maharashtra, India (E-mail: khalil.ahmad@bimpune.edu.in)*

***Professor, OSCM, Balaji Institute of Modern Management, Pune, Maharashtra, India (E-mail: dhanraj.tambuskar@bimpune.edu.in)*

****Professor & Director, OSCM, Balaji Institute of Modern Management, Pune, Maharashtra, India (E-mail: archana.shrivastava@bimpune.edu.in)*

*****Professor, OSCM, Balaji Institute of Modern Management, Pune, Maharashtra, India (E-mail: binod.sinha@bimpune.edu)*

******Associate Professor, OSCM, Indira School of Business Studies PGDM, Pimpri Chinchwad, Maharashtra, India (E-mail: sr.mohanty@indiraisbs.ac.in)*

Trend Analysis and Demand Forecasting for Electric Vehicles: A Comprehensive Study

*Mahesh Mangaonkar**

ABSTRACT

The rise of electric vehicles (EVs) has been a significant development in the automotive industry, with more consumers opting for environmentally friendly transportation options. However, the success of EVs depends heavily on accurate demand forecasting to ensure efficient production planning and resource allocation. The electric vehicles industry is at a nascent stage in India. It is less than 1% of the total vehicle sales however has the potential to grow to more than 5% in a few years. This paper presents a comprehensive study on trend analysis and demand forecasting for electric vehicles. The data of sales in numbers from FY 18 to FY 24 and April 24 to June 24 data of FY25 of Electric 2-Wheeler, Electric 3-Wheeler, Electric 4-Wheeler and Electric Bus Sales is taken for analysis. By employing a combination of historical data analysis, market trend evaluation, and advanced forecasting techniques, we aim to provide a nuanced understanding of the factors driving the adoption of EVs. The insights derived from this research can aid policymakers, manufacturers, and stakeholders in making informed decisions to foster the proliferation of electric vehicles and achieve sustainable transportation goals.

Keywords: Electric Vehicles (EVs), Trend Analysis, Demand Forecasting, Automotive Industry.

**Professor, Department of Operations and Supply Chain Management, Indira School of Business Studies PGDM, Pune, Maharashtra, India
(E-mail: mahesh.mangaonkar@indiraisbs.ac.in)*

Incineration as an Alternative in the Recovery Hierarchy of Reverse Logistics

Mangesh Dande and Yogesh Mahajan***

ABSTRACT

Current businesses are not only driven by economic motives. Statutory and social responsibility drivers also play a highly active role. Businesses are characterized by both forward and reverse goods flows. There are numerous motives for the reverse flow of goods. The recovery and disposition options are also diversified needing rational judgment. The recoveries could be in the form of tangible material or even energy. Organizations have begun to focus on multiple recovery alternatives in the reverse supply chains for monetary, social, and ecological reasons. One of the strategic opportunities is the recovery of energy from waste by using incineration. This research paper is an endeavor to study the incineration procedures adopted and implemented by organizations. This study would help understand the incineration practices for getting energy from waste. The arguments on the benefits and concerns about incineration practices will give insights into the area of recovery and disposition management under reverse logistics.

Keywords: Reverse Logistics (RL), Recovery Alternatives, Disposition, Incineration, Energy from Waste.

**Corresponding author, Assistant Professor, Department of Operations, Indira School of Business Studies PGDM, Pune, Maharashtra, India
(E-mail: mangesh.dande@indiraisbs.ac.in)*

***Associate Professor, Department of Marketing, SCMHRD, Pune, Maharashtra, India
(E-mail: yogesh_mahajan@scmhrd.edu)*

A Framework for Lean and Agile Approach to Supply Chain Management

Nived Balakrishnan*, Palash Mungi** and Ramesh Malothu***

ABSTRACT

In today's competitive business landscape, organizations face significant risks when it comes to supply chain management. Delayed delivery of products due to supply chain disruptions can result, for an instance, in a considerable loss of market share. Companies often resort to expediting the shipping of critical assemblies incurring additional overhead costs and several other impediments. This paper aims to provide a comprehensive framework for mitigating unexpected supply chain consequences. A case study of electrical wiring harnesses is chosen as the focal point based on their importance and the complexities associated with their procurement and production. The paper outlines various sections that can guide organizations in their problem-solving efforts, presenting a range of solution guidelines. The proposed framework, can enhance the ability of organizations to identify, assess, and address risks related to the procurement and production. The proposed write-up is an attempt to move towards a lean and agile way of supply chain management. By leveraging the insights and guidelines provided, organizations can mitigate the impact of unforeseen supply chain consequences, safeguard their market share, maintain a competitive edge in a dynamic business environment and become sustainable.

Keywords: Supply Chain Management, Agile, Sustainable, Mitigate.

**Corresponding author, Senior Project Engineer, Department of Engineering, Trane Technologies, Bengaluru, Karnataka, India
(E-mail: nived.balakrishnan@tranetechnologies.com)*

***Senior Product Engineer, Department of Engineering, Trane Technologies, Bengaluru, Karnataka, India (E-mail: palash.mungi@tranetechnologies.com)*

****Electrical Engineer, Department of Engineering, Trane Technologies, Bengaluru, Karnataka, India (E-mail: malothu.ramesh@tranetechnologies.com)*

Perception of Consumers in Reverse Logistics- A Study on E-commerce Returns

Rakesh A., Nikitha Raj N.** and Ramya S.****

ABSTRACT

This research delves into consumer perspectives on reverse logistics in e-commerce returns, with the goal of enhancing comprehension and effectiveness in this crucial aspect of supply chain management. With the continuous expansion of online shopping, the significance of reverse logistics in maintaining customer satisfaction and loyalty has grown. The study identifies factors that impact consumer satisfaction and loyalty, focusing on the difficulties and challenges encountered by consumers during the return process. Through a descriptive and analytical research approach, combining quantitative and qualitative data from surveys and interviews, the study aims to reveal insights into consumer experiences, challenges, and preferences regarding e-commerce returns. Statistical analysis and theme coding are utilized to uncover these insights. The results of this study will offer practical recommendations and strategies to optimize reverse logistics processes, ultimately improving consumer satisfaction and loyalty in the competitive e-commerce environment. By addressing the key factors that influence consumer perceptions and experiences, this research provides valuable insights to enhance the efficiency and effectiveness of reverse logistics strategies in the e-commerce sector.

Keywords: Reverse Logistics, E-commerce Returns, Consumer Satisfaction, Customer Loyalty, Supply Chain Management.

**Corresponding author, Student, SCM, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: rakeshanand789@gmail.com)*

***Student, SCM, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: nikitharaj1207@gmail.com)*

****Professor, Department of HR, RV Institute of Management, Bengaluru, Karnataka, India (E-mail: rvim22mba097.rvim@rvei.edu.in)*

Quality Improvement of Myntra- Indian Fashion E-commerce Website using the Kano Model and IPA

Rishikesh Nalawade*

ABSTRACT

This study investigates customer perceptions regarding design improvements in Myntra- an Indian fashion e-commerce website, employing the Kano Model and Importance-Performance Analysis (IPA) to provide a comprehensive evaluation. The research focuses on 39 attributes categorized into seven dimensions: Website Design, Product Quality, Security Quality, Delivery Quality, Delivery Accuracy, Customer Service, Customer Perception and Satisfaction. Data was collected from 200 young adult respondents using a structured survey consisting of a Kano questionnaire and an Importance-Performance rating scale. The collected data was rigorously analyzed using Kano methodology, and hypothesis tests were conducted to examine relationships between demographic variables and perceptions of website attributes. The results highlight critical attributes that significantly influence customer satisfaction and areas where e-commerce websites are currently underperforming. The findings offer actionable recommendations for fashion e-commerce websites to enhance their design and overall user experience. By addressing the identified key areas for improvement and maintaining attributes that perform well, e-commerce platforms can better meet user demands, leading to increased satisfaction and loyalty. This integrated approach provides valuable insights for optimizing e-commerce website design, ensuring that they meet and exceed customer expectations in a competitive market.

Keywords: Website Quality, Kano Model, Importance Performance Analysis, E-commerce, Customer Satisfaction.

*Assistant Professor, PGDM, Indira School of Business Studies PGDM, Pune, Maharashtra, India (E-mail: rishikesh.nalawade@indiraisbs.ac.in)

Track 8: Tourism and Hospitality

E-word of Mouth: An Impetus for Linking Virtual Tourism Experiences with Visit Intentions

Ajay Kumar Krishna and Rishu Bharadwaj***

ABSTRACT

Against a backdrop of technological advances with no limits, this is a study that scrutinizes the depth of effects caused by virtual tourism as a motivating factor on a potential tourist. The aim here is to assess the connection between Virtual Tourist Experiences (VTE), Electronic Word-of-Mouth (e-WOM) and Visit Intentions (VIN). Applying a quantitative approach with structured questionnaire, and examining the data with SPSS macro PROCESS, the outcome underscored some points of benefits that Virtual Tourism Experiences can have on Electronic Word-of-Mouth and Virtual Influencer Networks, which further highlighted the impressions of how a sincere virtual interaction can have on the intentions of a potential traveller. Electronic Word-of-Mouth (e-WOM) gets noticed as a key player, increasing the importance to adopt carefully developed strategic manoeuvres in communication approaches that will generate lasting impressions. This also highlights the need of tailor-made communication to address specific audiences. The outcome indicates a pathway that destination promoters can adopt by systematically investing in an infrastructure for virtual tourism for tourist destination, modulating the destination image and positively managing its social fabric.

Keywords: Virtual Tourism, Travel Intentions, Virtual Tourism Experiences, Electronic Word-of-mouth, Immersive Experiences.

**Corresponding author, Dean-Culinary Programs, Centre for Global Education, Chitkara University, Rajpura, Punjab, India (E-mail: ajay.krishna@chitkara.edu.in)*

***Assistant Professor, Chitkara Business School, Chitkara University, Rajpura, Punjab, India (E-mail: rishu.bhardwaj@chitkara.edu.in)*

Investigating Key Influences on Tourist Preferences for Local Punjabi Cuisine: An in-depth Analysis of Cultural, Sensory and Experiential Factors Shaping Culinary Choices among Visitors

Manpreet Singh and Hemant Sharma***

ABSTRACT

Purpose: The purpose of this study is to comprehensively analyze and understand the factors that influence tourist preferences for Punjabi cuisine, with a particular focus on cultural, sensory, educational, and experiential aspects. By examining the intricate interplay of these factors, the study aims to provide valuable insights into the evolving landscape of culinary tourism in Punjab. **Design/methodology/approach:** The research design and methodology for this study involve a systematic literature review of the sources. The primary approach is to gather a diverse range of references related to tourist preferences for Punjabi cuisine, focusing on cultural, sensory, educational, and experiential factors. These sources will be carefully selected and synthesized to provide insights into the key dimensions of the study. **Findings:** The analysis of the literature reveals that tourist preferences for Punjabi cuisine are influenced by a complex interplay of cultural sensitivity, sensory experiences, culinary education, and immersive food-related experiences. Cultural awareness significantly impacts food choices, with sensory factors such as taste and aroma playing a crucial role. Culinary education programs and experiential activities like food festivals also contribute to shaping tourists' culinary preferences. These findings highlight the multifaceted nature of culinary tourism in Punjab.

Keywords: Culinary Tourism, Punjabi Cuisine, Tourist Preferences, Cultural Sensitivity.

**Corresponding author, Research Scholar, Department of Hospitality, GNA University, Phagwara, Punjab, India (E-mail: manpreet.s7078@gmail.com)*

***Professor, Department of Management, GNA University, Phagwara, Punjab, India (E-mail: provicechancellor@gnauniversity.edu.in)*

Contribution of FDI in Medical Tourism and Its Effect on SMEs in Indian Context

Sulabh Narayan and Anshul Rajawat***

ABSTRACT

The paper provides the first general awareness about Medical Tourism and the inflow of Foreign Direct Investment in Medical Tourism. Then in view of rapidly growing medical tourism in India, there is an overview of the significance of FDI, prospects, and areas of investment in MT and the challenges likely to be faced. This paper also examines key investment policies that affect FDI in the health sector / Medical sector, including entry and establishment limitations, investment promotion practices, intellectual property protection, and extraordinary measures put in place to tackle the current health crisis. The role of Small and Medium Enterprises (SMEs) in medical devices and allied activities or services has been discussed with a focus on its scope and challenges involved therein. SMEs play a crucial role in the development of new products in medical device & equipment industry. Due to their quick adaptability, ability to identify market niches and considerable innovative potential, these firms form an important part of the industry. Accounting for more than 50% of all pipeline products, they can play a significant role in the growth of medical device industry.

Keywords: Medical Tourism (MT), FDI (Foreign Direct Investment), SMEs (Small and Medium Enterprises), ASSOCHAM (Associated Chambers of Commerce and Industry of India), CAGR (Compounded Annual Growth Rate).

**Corresponding author, Student, Department of Tourism and Hospitality, Sabarmati University, Ahmedabad, Gujarat, India (E-mail: narayansulabh.12@gmail.com)*

***Associate Professor and Head, Department of Management, Sabarmati University, Ahmedabad, Gujarat, India (E-mail: dr.sulabh2024@gmail.com)*

Empowering Communities: Toward Sustainable Tourism Planning and Governance in Tamil Nadu through Participatory Decision-making

*Vaishnavi A. * and Kowsalyadevi S. ***

ABSTRACT

Green tourism aims to mitigate the ecological and social impacts of tourism by prioritizing sustainability. Green tourists choose destinations and activities that emphasize reducing waste, conserving energy, and creating eco-friendly environments. This approach includes initiatives that ensure local communities have significant control over tourism activities and receive substantial benefits. Ecotourism is community-based, focusing on improving quality of life and resource conservation. As tourists seek “natural” and “exotic” settings, new tourism products have emerged in developing nations. This study examines the impact of innovation in Tamil Nadu’s tourism industry, a major economic contributor affected by the pandemic. The Tamil Nadu government has launched various programs to enhance and develop the tourism sector, offering significant opportunities. The Tamil Nadu Tourism Policy promotes the state as a sustainable year-round destination, based on extensive research to ensure a robust and adaptive strategy. Developed with input from tourism experts, stakeholders, and professionals, this policy guides policymakers, supply chains, and environmentalists in promoting green tourism in Tamil Nadu.

Keywords: Green Tourism, Technology Adoption, Eco-tourism, Eco-friendly Environment, Sustainability.

**Corresponding author, Research Scholar, Department of Management, Cherran’s Arts Science College, Tiruppur, Tamil Nadu, India (E-mail: vaishumsk2802@gmail.com)*

***Associate Professor and Head, Department of Digital Marketing and Data Mining, Kangeyam Institute of Commerce, Tiruppur, Tamil Nadu, India (E-mail: kowsalyadevimba@gmail.com)*

Social Withdrawal and Lack of Participation of Disengaged Employee: A Review of Customer Experience Enablement and Influencing Guest Experience through Technology

*Vishal Verma**

ABSTRACT

Purpose - A strong social network is linked to improved health and happiness. A cornerstone of behavioral management is social contact. Employees that are disengaged frequently exhibit a lack of interest in their jobs and other activities at work. Socially untrusting behaviour and an absence from the attention of caring adults and public oversight are characteristics of young individuals who are experiencing social isolation in the type of social withdrawal. Design/Methodology/Approach – It's based on the conceptual framework, comprehension, review of related literature. Findings – It is found that if an employee doesn't discuss his/her concerns with head of the department or Human Resource Executives then he/she feels demotivated and they hardly engage in any work willingly which results further withdrawal in any social gathering as well. Research Limitations/Implications – As this article is based on the conceptual framework, comprehension, review of related literature, hence the study provides new avenues for managers to conduct detailed research on all the employees and get their issues addresses if any. Originality/Value - There is rare literature which examines the link between Social Withdrawal and disengagement of employees. Previous studies on employee disengagement didn't focus on linkage between Social Withdrawal and Disengagement of employees.

Keywords: Social Withdrawal, Disengaged Employee, Social Life, Social Isolation, Technology.

**Assistant Professor, Chitkara College of Hospitality Management, Chitkara University, Rajpura, Punjab, India (E-mail: vishal.verma@chitkara.edu.in)*



About the Editors



Dr. Kumendra Raheja brings over 23 years of experience in academics, sales, and training. With expertise in Marketing and HR, he has served as an Associate Professor at a leading Saudi Arabian university and led diverse teams across corporate and academic settings. A seasoned corporate trainer, he has delivered 5000+ hours of training in leadership, sales, and entrepreneurship. His research focuses on Green Marketing & Sustainable Development, with presentations at international conferences



Dr. Shikha Sindhu is Deputy Director at Indira School of Business Studies PGDM, Pune, and a certified expert in MBTI, TIFF, Enneagram, and SII coaching. With a Ph.D. in Organizational Behaviour from Symbiosis International University, she is a renowned academican, corporate trainer, and consultant. She has led HR processes, succession planning, and leadership development for MNCs. Awarded “Best Faculty on HR” in 2019, she excels in Organizational Behaviour and HRM.



Dr. Amruta Deshpande, Director of Research and Development at Indira Group of Institutes, Pune, is a seasoned education professional with expertise in Education Management, Soft Skills, Emotional Intelligence, and Life Coaching. A Certified Trainer and Psychometric Test Professional, she mentors students for international research projects and leads global collaborations. A prolific author and researcher, she has published extensively in Scopus-indexed journals and conducted international leadership program.



Dr. Varsha Bihade, with over 18 years of experience, is a distinguished academic specializing in Consumer Behaviour, Services Marketing, and Retail Management. She holds a Ph.D. in Marketing and is committed to her students' holistic growth. An accomplished author, she has published several books and over 25 research papers in esteemed journals. Dr. Bihade actively enhances her expertise through continuous professional development and Faculty Development Programmes.



Dr. Chanakya Kumar, Associate Professor at Indira School of Business Studies PGDM, Pune, has 18 years of experience in academia and the corporate sector. With a Ph.D. in Management and an MBA, his expertise spans consumer behavior, technology adoption, and general management. Dr. Kumar has led numerous research projects for corporate and government bodies and is proficient in Marketing Research, Data Science, Power BI, Tableau, R programming, SPSS, and AMOS.



Journal Press India

Publication and Conference Solutions

Contact: +91 8826623730, 8826623732

E-mail: info@journalpressindia.com

Website: www.journalpressindia.com

ISBN 978-81-973215-1-1



9 788197 321511