



Karnatak Law Society's
Gogte Institute of Technology

(An Autonomous Institute under Visvesvaraya Technological University, Belagavi)

Department of MBA

Udyambag, Belagavi, Karnataka, India

International Conference

On

**Innovation, Technology, and Sustainability:
Driving an Evolving Business Landscape**

12th to 14th February 2026

Editors

Dr. Sanjay K. Deshpande,
Dr. Vanishri R. Hundekar and Dr. Rekha D. Birje



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About the Conference

This International Conference 26 “DRIVING FUTURE THROUGH INNOVATION, TECHNOLOGY & SUSTAINABILITY FOR AN EVOLVING BUSINESS LANDSCAPE”, (ITSDEBL26) brings together global leaders, researchers, industry experts, entrepreneurs, and policymakers to explore how innovation and cutting-edge technologies are shaping sustainable business futures. Designed as a multi-disciplinary event, it will provide a platform for deliberation on transformative strategies, sustainable practices, and emerging technologies driving an evolving business landscape across industries worldwide.

It will also be a professional platform where experts, scholars, policymakers, industry leaders, and professionals gather to discuss and exchange ideas. This conference will be instrumental in advancing knowledge, fostering collaboration, and addressing pressing issues in various fields such as education, science, AI & Technology, business, healthcare, and sustainability.

Objectives of the Conference

- To foster Industry-Academia collaboration by encouraging knowledge-sharing and networking between academicians, scholars, industry leaders, and students.
- To disseminate knowledge by exploring and analyzing emerging trends in global business management.
- Providing a platform to scholars and practitioners to share their research findings and experience on the proposed theme.
- To create an opportunity for the participants to publish their research papers in highly reputed scholarly journals and journal proceedings.

Conference Tracks

- Finance and Banking
- Human Resources (HR)
- Marketing
- General Management
- AI and Technology
- Healthcare
- Sustainability
- Eco-Tourism
- Business Strategy
- Innovation and Entrepreneurship Idea Pitching

About the Institution



About Karnatak Law Society, Belagavi

Karnatak Law Society was founded in 1939 with a distinguished and clear vision to support a large number of aspirants seeking quality education in the northern part of Karnataka. Today, KLS imparts unparalleled quality education in Engineering, Management, and other allied areas to more than 20,000 students through eleven institutes located across Northern Karnataka.

About KLS Gogte Institute of Technology, Belagavi

KLS Gogte Institute of Technology (GIT), the flagship institute of Karnatak Law Society, was incepted in 1979. The institute houses 08 undergraduate and 09 postgraduate disciplines, including MBA and MCA programs. GIT has the honor of sheltering over 3000 students and about 200 highly qualified and motivated workforce.

About the Department of MBA

Department of MBA began its journey in the year 2007 with a strong belief in combining technical expertise with a management degree, such as the Master of Business Administration (MBA). Department of MBA persistently struggles hard in developing the learning community by conducting programs like MDP, FDP, and Seminars etc. In continuation of this legacy, the department is organizing yet another National Conference to bring together innovative academicians and Industry experts in the field of management to a common forum.

About the 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.

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Message from Chairman

It gives me immense pleasure to extend a warm welcome to all delegates, researchers, academicians, industry leaders, and students participating in the International Conference ITSDEBL26 – “Driving Future Through Innovation, Technology & Sustainability for an Evolving Business Landscape.”



In today’s rapidly transforming world, organizations are continuously challenged to adapt to technological advancements while remaining sustainable and socially responsible. Innovation is no longer a choice but a necessity, and technology serves as the backbone for resilient and future-ready enterprises. This conference provides a valuable platform to deliberate on these critical dimensions and explore pathways for inclusive and sustainable business growth.

ITSDEBL26 brings together diverse perspectives from academia and industry to foster collaboration, exchange ideas, and develop solutions for emerging challenges. I am confident that the discussions, research presentations, and networking opportunities during this conference will contribute significantly to shaping forward-thinking strategies for the business ecosystem.

I congratulate the organizing committee, faculty members, and student volunteers for their dedication to making this conference a reality. I wish all participants a highly enriching and productive experience.

Shri. Rajendra Belgaumkar
Chairman, Governing Council
KLS Gogte Institute of Technology

Message from Principal

It is my privilege to welcome you to the International Conference ITSDEBL26 – “Driving Future Through Innovation, Technology & Sustainability for an Evolving Business Landscape.” This conference is a timely initiative that aligns academic research with industry practices in an era of rapid digital transformation and sustainability imperatives.



The business environment today demands leaders and professionals who can integrate innovation with ethical and sustainable decision-making. ITSDEBL26 aims to provide a scholarly forum where researchers, practitioners, and students can share insights, present research, and discuss emerging trends shaping the future of organizations.

We believe this conference will stimulate intellectual curiosity, encourage interdisciplinary research, and strengthen industry–academia collaboration. Such interactions are essential for developing practical solutions to complex business challenges in a globalized economy.

I sincerely appreciate the efforts of the organizing team of Dept of MBA, reviewers, speakers, and participants for contributing to the success of this academic endeavor. I wish all delegates a rewarding and memorable conference experience.

Dr M. S Patil

Principal

KLS Gogte Institute of Technology

Message from Dean

It gives me immense pleasure to present this edited volume emerging from the International Conference on Innovation, Technology, and Sustainable Business Futures. This conference has been envisioned as a dynamic multidisciplinary platform that brings together academicians, researchers, industry experts, entrepreneurs, and policy makers from across the globe to deliberate on the transformative role of innovation and cutting-edge technologies in shaping sustainable business ecosystems.



In today's rapidly evolving global environment, businesses are compelled to reimagine strategies, adopt responsible practices, and integrate advanced technologies to remain resilient and competitive. The deliberations and scholarly contributions presented during this conference reflect a deep commitment toward understanding emerging trends, fostering sustainable growth, and building future-ready organizations. The diverse perspectives shared by contributors demonstrate the power of collaboration in addressing complex economic, technological, and societal challenges.

One of the core strengths of this conference lies in its focus on strengthening Industry–Academia collaboration. By facilitating meaningful dialogue and knowledge exchange among scholars, practitioners, and students, we move closer to bridging the gap between theory and practice. Such engagements not only enrich academic inquiry but also provide actionable insights for industry and policy formulation. This edited book stands as a testament to the intellectual rigor and research excellence of its contributors. The chapters compiled herein offer valuable insights into contemporary issues in global business management and highlight innovative approaches that can shape sustainable business futures. I am confident that this volume will serve as a significant academic resource for researchers, faculty members, industry professionals, and students alike.

I extend my sincere appreciation to the conference organizers, editors, reviewers, and contributors whose dedication and scholarly efforts have made this publication possible. May this work inspire continued research, collaboration, and innovation in the pursuit of sustainable and inclusive growth.

Dr H. N. Shivaprasad

Dean - MBA

KLS Gogte Institute of Technology

About the Editors

Dr Sanjay K. Deshpande is a management faculty resource with 18 years of experience in Teaching and consultancy, PhD in the area of evaluation of Soft Skills Training, MBA in HRM and a PGDELP from National Law University. He is also a certified trainer from NSDC and Skill India, BOSCH certified trainer for Nation Building, Certified HR Data Analyst. His areas of interest are Human Resources Management, Psychology, Learning & Development, Tiger Conservation, Outbound training, and Wildlife Management. He has conducted many training programs and offered consultancy programs to organizations like Gold's Gym, ACG Pharma Pack, LIC, SULA Wines, and others. Awarded as "Best Management Researcher" in the HR stream, and has secured the best research, with many milestones to his credit, and has authored a book with LAP Lambert Publishing Germany, with many Scopus indexed publications.



Dr. Vanishri R. Hundekar is an Associate Professor in the Department of MBA at KLS Gogte Institute of Technology. She brings over 16 years of experience in academia and research. She has PGDELP from National Law University. Her areas of expertise include finance and investment. She is a recognized Research Supervisor (Guide) at Visvesvaraya Technological University (VTU). Dr. Vanishri Hundekar has actively participated in several national and international conferences and is a recipient of Best Paper Awards. She has organized multiple research and case conferences and has also served as an organizer for ATAL Faculty Development Programmes (FDPs). She has an extensive publication record, with papers indexed in ABDC-listed journals, Scopus, and reputed quartile journals.



Dr. Rekha D. Birje is an Assistant Professor in the Department of MBA at KLS Gogte Institute of Technology, Belagavi, with over 18 years of combined academic, research and industry experience. She holds a Ph.D. in Commerce from Rani Channamma University and has qualified KSET. Her academic interests include Financial Management, Investment Management, Banking and Financial Services, and Personal Finance. She has actively contributed to research through publications and paper presentations at national and international conferences in the areas of finance, financial literacy, climate accounting, HR, and SME banking. She has participated in various Faculty Development Programmes and research-oriented workshops, reflecting her commitment to continuous learning and academic excellence. She has organized various workshops, research colloquium and national and international conferences. She is dedicated to fostering research culture, academic collaboration, industry-relevant learning among management students and scholars.



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Preface

The contemporary business environment is undergoing an unprecedented transformation, driven by rapid advancements in innovation, disruptive technologies, and an increasing commitment to sustainability. Organizations today are no longer competing merely on efficiency or scale, but on their ability to adapt, innovate, and create long-term value in an evolving global ecosystem. In this context, the conference titled “Driving Future through Innovation, Technology & Sustainability for an Evolving Business Landscape (ITSDEBL26)” was conceived as a platform to bring together scholars, industry practitioners, policymakers, and thought leaders to deliberate on emerging trends and transformative practices shaping the future of business.

This edited volume is a compilation of selected peer-reviewed papers presented at the conference. It reflects diverse perspectives across disciplines, highlighting how innovation and digital technologies such as artificial intelligence, data analytics, fintech, green technologies, and smart operations are redefining organizational strategies and societal impact. At the same time, the volume emphasizes sustainability as a strategic imperative rather than a peripheral concern, integrating economic performance with environmental stewardship and social responsibility.

The chapters in this book explore critical themes, including digital transformation, sustainable business models, entrepreneurial ecosystems, leadership in the age of disruption, technology-driven competitiveness, and responsible governance. Each contribution aims to bridge the gap between theory and practice, offering empirical insights, conceptual frameworks, and practical implications for businesses navigating uncertainty and complexity.

We sincerely acknowledge the contributions of the authors, reviewers, session chairs, organizing committee members, and institutional partners whose dedication and academic rigor made this conference and this publication possible. Their collaborative efforts ensured the quality and relevance of the research presented in this volume.

We hope that this book will serve as a valuable resource for researchers, academicians, students, industry professionals, and policymakers, inspiring further inquiry and action toward building innovative, technology-enabled, and sustainable business futures

Editors

Dr. Sanjay K. Deshpande
Dr. Vanishri R. Hundekar
Dr. Rekha D. Birje

Acknowledgments

The successful organization of the conference “*Driving Future through Innovation, Technology & Sustainability for an Evolving Business Landscape (ITSDEBL26)*” would not have been possible without the collective efforts and support of many individuals and the leadership of Karnatak Law Society (KLS) and Gogte Institute of Technology (GIT), Belagavi

We extend our sincere gratitude to all the Board of Management at KLS, the governing Council of GIT, the Principal and Dean- MBA for their stewardship and support. We also extend distinguished keynote speaker Dr Anand S Upadhaya, Director, Postgraduate Studies, Research and Innovation Department, College of Banking and Financial Studies, Sultanate of Oman, Muscat, session chairs, and participants for sharing their valuable insights and research contributions, which enriched the academic and professional deliberations of the conference. We are especially thankful to the authors for their scholarly work and commitment to advancing knowledge in the areas of innovation, technology, and sustainability.

We acknowledge the invaluable contribution of our colleagues’ reviewers and constructive feedback, which ensured the quality and integrity of the papers included in this volume.

Our heartfelt thanks go to the support and non-teaching staff and tireless efforts were instrumental in the smooth conduct of the conference.

We also gratefully recognize the support of Journal Press of India (JPI) for their encouragement and cooperation throughout the planning and execution of the event. Finally, we thank all who contributed directly or indirectly to making ITSDEBL26 a meaningful and successful academic gathering.

Editors

Dr. Sanjay K. Deshpande
Dr. Vanishri R. Hundekar
Dr. Rekha D. Birje

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A Literature Review based Study on the Impact of IBC 2016 on Indian Banks Stability

*Shrirang Deshpande**

ABSTRACT

The Insolvency and Bankruptcy Code (IBC) 2016 was enacted as a transformative legislation to resolve insolvency efficiently and enhance creditor recovery, thereby promoting banking sector stability in India. This systematic review synthesises empirical and theoretical literature from 2016 to 2023 to assess the impact of the IBC on banking stability, recovery outcomes, and persistent challenges. Following the PRISMA framework, 68 studies from Google Scholar were analysed. Findings indicate that the IBC has improved recovery rates and reduced non-performing assets (NPAs), yet operational bottlenecks, litigation delays, and high haircuts undermine its efficacy. The review identifies key paradoxes: trade-offs between resolution speed and value, as well as between creditor rights and the equitable treatment of stakeholders. The study concludes with policy recommendations for strengthening the IBC ecosystem to reinforce banking stability. The IBC 2016 has indelibly reshaped India's insolvency landscape contributing notably to banking stability through improved recoveries and enhanced credit discipline. However, its promise is hampered by operational inefficiencies, high haircuts and unresolved trade-offs between speed, value and equity. Future reforms must address these paradoxes through capacity building, procedural innovations and stakeholder-inclusive frameworks. Sustained empirical research is needed to track the long-term effects of INC amendments on banking resilience.

Keywords: Insolvency and bankruptcy code 2016; NPA resolution; Financial stability; Creditor recovery; NCLT.

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A Study on Awareness and Perception of Artificial Intelligence among Students

Basavaraj Shintri and Ameet Chate***

ABSTRACT

The education sector has been greatly impacted by the quick development of artificial intelligence (AI), hence it is critical to comprehend how pupils perceive and are aware of this new technology. The purpose of this study is to assess students' knowledge, comprehension, and attitudes regarding artificial intelligence and its uses in both academic and professional settings. Students from a variety of educational backgrounds are given a structured questionnaire to complete in order to gather primary data for the descriptive study approach. The survey assesses important factors like knowledge of AI principles, anticipated advantages and difficulties, ethical issues, and how AI will affect future employment prospects. The results show that although most students have a rudimentary understanding of AI, there is a disconnect between broad knowledge and practical comprehension of its real-world applications. Although most students view AI as a beneficial technological development that can improve learning effectiveness and career prospects, worries about job displacement, data privacy, and ethical usage are nevertheless common. In order to enhance responsible adoption and informed understanding, the study emphasizes the necessity of including AI-related education into academic courses. The findings give educators, legislators, and organizations important information to help them create strategies.

Keywords: Artificial Intelligence; Student awareness; Perception; AI in education; Technology adoption.

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A Study on Fintech Adoption and Usage Trends among the Women in Belgaum, Karnataka

Namrata Hampiholi* and Rajendra Inamar**

ABSTRACT

This study investigates the awareness, adoption & usage of various Fintech platforms among the Women in Belagavi. The digital financial services like Banking apps, Gpay, Phonepe, PayPal, Paytm, Upstox & other comparable platform become more popular for day-to-day financial transactions & it's important to encompass how these tools are encapsulated in the everyday activities for the women involved in some or the other financial transaction. The research examines aspects such as savings, investments, payments & other financial dealings focusing on the level of digital proficiency & convenient in using Fintech platforms. Considering both primary data gathered for survey as well as secondary data sourced from various literatures & reports. The study analyses the various factors affecting the adoption of Fintech & barriers encountered by this group. The result seeks to offer insights into how Fintech platforms can more effectively meet the needs of employed women, fostering financial inclusion & empowering within the digital economy. The study contributes to the body of knowledge on Fintech adoption by exploring gender-based utilization pattern within semi-Indian demographic, thereby generating practical proposal for optimizing service delivery & maximizing user contentment.

Keywords: Fintech platforms; Women; Financial Transactions; Belgaum.

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A Study on How Workload and Job-related Stress Affect the Performance and Well-being of Healthcare Employees

*Anvi Sammatshetti**

ABSTRACT

Healthcare employees work in an environment that is fast, demanding, and emotionally challenging. This study focuses on understanding how workload and job-related stress influence the performance and well-being of employees working in hospitals and clinics. Many healthcare workers, such as nurses, technicians, support staff, and administrative employees, often experience long shifts, staff shortages, and continuous pressure to attend to patients. These conditions can lead to stress, tiredness. The purpose of this study is to identify the major reasons behind stress among healthcare employees and to understand how this stress affects their daily work performance. The research also aims to examine how heavy workload impacts their motivation, job satisfaction, and ability to provide quality patient care. To collect primary data, surveys and short interviews will be conducted with different hospital employees to collect real experiences and opinions. This helps in understanding common challenges faced by them in their routine tasks. The expected findings of the study suggest that increased workload and stress may lead to tiredness, exhaustion and difficulty in maintaining focus. Stress can also affect their emotional well-being, resulting in stress, anxiety, or reduced interest in work. The study will also highlight how workplace support, proper staffing, training.

Keywords: Workload; Job stress; Well-being.

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A Study on Implementation of CAPM on Nifty 50 Stocks

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ABSTRACT

The Capital Asset Pricing Model (CAPM) is a widely used financial model that explains the relationship between expected return and systematic risk of securities. It provides a theoretical framework for pricing risky assets by linking their expected returns to market risk, represented by the beta coefficient. In the Indian context, the NIFTY 50 index, which comprises 50 large-cap companies listed on the National Stock Exchange (NSE), serves as an important benchmark for measuring market performance. This study focuses on examining the implementation and applicability of CAPM on selected NIFTY 50 stocks to analyze their risk–return behavior and market valuation. The main objectives of the study are to evaluate the effectiveness of CAPM in explaining the expected returns of NIFTY 50 stocks and to identify whether these stocks are undervalued or overvalued by comparing CAPM-based expected returns with actual market returns. Additionally, the study assesses the level of systematic risk associated with the selected stocks. The research is based on secondary data collected from reliable sources such as the NSE, published financial databases, and official market reports. Monthly stock returns, NIFTY 50 index returns, and risk-free rates are used to estimate beta values and expected returns under the CAPM framework.

Keywords: Capital Asset Pricing Model (CAPM); NIFTY 50; Systematic Risk; Beta; Risk–return relationship

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A Study on Investor Perceptions and Awareness of Cryptocurrency in India

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ABSTRACT

In India, especially among the young and educated population, Cryptocurrency has gained significant traction as an alternative investment opportunity. Although, its adoption has been affected by several taxation policies, legal status, and awareness. This study aims to investigate the perception of investors regarding the 30% tax on Cryptocurrency, perceptions regarding legal status of Cryptocurrency in India, new investors' preferences between Cryptocurrency and traditional investment options and the awareness on Cryptocurrency among graduates. The study in question has outlined analytical and descriptive methodology in the use of primary and secondary data. A structured questionnaire was administered to graduates as well as to investors and potential investors. Analysis of descriptive statistics, chi-square testing, and correlation testing formed the basis of evaluation. It was discovered, through findings, that elevated tax rates result in a lack of investment in cryptocurrency, and that the ambiguity of the law discourages potential investors. In addition, the findings of the study reveal that new investors are not showing interest in choosing cryptocurrencies when compared to other investment options. The study suggests that in order for cryptocurrencies to be successfully adopted in India, there needs to be regulatory clarity, further investor education, and a reasonable tax system.

Keywords: Cryptocurrency; Investor perception; Taxation policy; Legal status; Investment preference.

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A Study on Projected Cash Flow Statement

Shivaraj Khilare*, Savitha Kulkarni** and Shailaja Hiremath***

ABSTRACT

This Study focuses on the importance of cash flow statements in financial planning, liquidity management, and managerial decisions making. The main purpose is forecast future cash inflows and outflows that helps a business to maintain enough liquidity, avoid financial problems, and run its operations smoothly there contribution to identify future cash needs, spot possible cash surpluses or shortages, and support long-term planning. This study employs an analytical approach, using secondary data for the period of 11 years, from 2014 to 2025. The findings reveal that projected cash flow statements provide a clear picture of the company's future financial positions. The projections indicate that SBOF Pvt. Ltd. generally, has stable operating cash inflows, through some ups and downs may occur due to changes in expenses or investment activities. These projections help management plan better, avoid liquidity problems, and make timely financial decisions. The study's value lies its practical approach, as it uses actual company data to demonstrate how cash flow forecasting works in real business situations. It offers useful insights for students, researchers, and professionals who want to understand the importance of projected cash flow statements in improving financial control and overall performance.

Keywords: Projected cash flow; Financial forecasting; Liquidity; Financial planning and investment decisions.

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A Study on Psychological Wellbeing of Indian Workforce during Back to Office Transition

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ABSTRACT

The transition from remote work to mandatory back-to-office (BTO) and hybrid work models has emerged as a critical psychological inflection point for the Indian workforce. Although a substantial proportion of Indian employees perceive physical offices as essential for collaboration, learning, and social cohesion, this transition has simultaneously intensified psychological strain. While high levels of stress, anxiety, and emotional tiredness coexist with favourable sentiments regarding going back to work. The psychological health of Indian workers throughout the BTO transition is investigated in this study, with particular attention paid to perceived stress, loss of autonomy, work-life balance, and emotional adjustment. It reveals moderate to high stress levels, largely driven by reduced flexibility, commuting demands and readjustment challenges despite employees valuing in-person interaction. Organizational support, hybrid flexibility and managerial empathy were found to play a crucial role in mitigating psychological distress. The study emphasizes the need for employee-centric transition strategies to safeguard psychological well-being in post-pandemic workplaces

Keywords: Back to Office (BTO); Psychological wellbeing; Burnout; Migration strain; Hybrid work.

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A Study on the Causes of Low Engagement in Plastic Recycling Programs in Belagavi City

*Abhishek Kumbar**, *Bahubali Kamagouda*** and *Vanishri Hundekar****

ABSTRACT

Recycling is crucial to lessening the negative consequences of plastic waste, which has grown to be a significant environmental issue. However, in many places, public involvement in plastic recycling initiatives is still quite low. The purpose of this study is to determine the causes of Belagavi District's low participation in plastic recycling programs. It looks at things like low public knowledge, poor recycling facilities, erratic garbage collection services, and little local government engagement. To learn about households' recycling practices, attitudes, and difficulties, formal surveys and interviews were used to gather primary data. Government publications, official documents, and earlier waste management research were the sources of secondary data. The results show that even while many locals understand the value of recycling plastic, they do not actively participate because they are not well-informed about appropriate recycling techniques and accessible collection locations. Participation is further decreased by restricted access to recycling facilities and lax enforcement of trash segregation regulations. The report emphasizes how local government, waste management organizations, and the community need to work together more effectively. To encourage environmental sustainability in Belagavi District, it suggests raising public awareness, enhancing waste collection infrastructure, and offering readily accessible recycling facilities.

Keywords: Plastic recycling; Public participation; Environmental awareness; Waste management; Recycling programs.

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A Study on the Effect of Digital Banking Services on Customer Satisfaction in India

Mayuri Patil and Ameet Chate***

ABSTRACT

The Indian banking sector has experienced rapid transformation with the widespread adoption of digital technologies, changing the way customers interact with banking services. Digital platforms such as mobile banking, internet banking, and online payment systems have become essential tools for delivering efficient and convenient financial services. The main objective of this study is to analyze how digital banking services influence customer satisfaction in India and to identify the factors that affect customers' overall banking experience. The study adopts a descriptive research design and uses a survey-based approach for data collection. Primary data was gathered from 100 bank customers using a structured questionnaire, while secondary data was sourced from academic journals, banking reports. Simple statistical techniques such as percentage analysis were used to interpret the data. The results show that customers are generally satisfied with digital banking due to benefits such as faster transactions, and easy accessibility. However, issues related to data security, system errors, and limited human interaction continue to affect customer confidence. The study concludes that banks must focus on improving technological reliability, strengthening security measures, and maintaining effective communication with customers. Addressing these areas will help banks enhance customer satisfaction and build long-term trust in digital banking services.

Keywords: Banking services; Customer satisfaction; Online transactions; Banking technology.

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A Study on the Impact of Poverty on Higher Education Students

*Siddarood Toli**, *Sushant Kelaginamani*** and *Maruti Sadavar****

ABSTRACT

Accessing and completing higher education continues to be significantly affected by poverty, especially in emerging and economically disadvantaged cultures. Low-income students frequently experience academic, social, and economical obstacles that restrict their educational options and results. This study aims at exploring the impact of poverty on students' dedication, academic experiences, and access to higher education. This study uses a survey approach with a descriptive research methodology. 100 respondents who were enrolled in higher education institutions were surveyed in order to get information about their opinions and experiences about financial limitations, educational resources, and academic difficulties. The results are reported by directly interpreting the opinions of the respondents. The findings show that poverty has an adverse effect on higher education due to challenges in covering tuition and associated expenses, restricted access to educational resources, elevated stress levels, and the requirement to manage job and study. Numerous respondents stated that their ability to concentrate in class and do well overall was impacted by financial difficulty. The study comes to the conclusion that fair participation in higher education is still hampered by poverty. To advance educational equity and enhance student achievements, these issues must be addressed through financial aid, scholarships, and institutional support.

Keywords: Poverty; Higher education; Educational access; Socioeconomic status; Academic challenges.

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A Study on the Influence of Digital Marketing on Consumer Behaviour

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ABSTRACT

In today's marketplace, digital marketing has emerged as a major influence on customer behaviour. The purpose of this study is to understand how consumer knowledge, preferences, and buying decisions are impacted by digital marketing. The study uses a survey approach and a descriptive research methodology. A structured questionnaire was used to gather data from 100 respondents. Without using in-depth statistical analysis, the study is restricted to making broad conclusions based on respondent's perceptions. According to the research, digital marketing platforms like social media, websites, and online ads have a big impact on customer purchasing behaviour by raising brand awareness and influencing decisions. According to the study's findings, digital marketing significantly influences consumer attitudes and behaviours, stressing the necessity for companies to concentrate on successful digital engagement strategies. The survey additionally highlights the increasing significance of online reviews, specific information, and digital trust in influencing consumer perceptions. Before making a purchase, consumers are depending more and more on digital platforms for information searching and product evaluation. According to the research, companies may increase engagement, strengthen brand loyalty, and obtain a competitive edge in the market by implementing customer-centric digital marketing techniques.

Keywords: Digital marketing; Consumer behaviour; Buying decisions and brand awareness.

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A Study on the Level of Use of ChatGPT in Academic Activities among Management Students

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ABSTRACT

This research aims to study the extent and patterns of the use of ChatGPT in academic activities among management students. With the speed at which artificial intelligence tools are being integrated into the education system, it has become important to understand their adoption and implementation by academic institutions and educators. The research adopts descriptive research design and structured questionnaire and administered to the 100 students in management in different institutions. The study examines the use of ChatGPT, main purposes of using the tool, perceived benefits and concerns over academic integrity. Data analysis uncovers knowledge about how management students use ChatGPT for various academic purposes such as assignment preparation, research support, concept clarification, and exam preparation. The results show different levels of adoption depending on factors such as technological proficiency, awareness and institutional policies. The study also delves into the ethical aspects and challenges of using AI tools in the academic setting. Results offer valuable insights for educational institutions to formulate proper guidelines and frameworks for integrating AI tools without sacrificing academic standards. This research adds to the growing body of literature on technology-enhanced learning and made some recommendations for stakeholders to responsibly the potential of AI tools in management education.

Keywords: Management students; Academic activities; Artificial intelligence in education; ChatGPT.

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Advancing Financial Inclusion: A Study of Technological and Sustainable Practices in Modern Banking

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ABSTRACT

Financial inclusion has emerged as a central pillar of inclusive economic growth in India, particularly in the context of rapid digital transformation and sustainability-oriented banking reforms. Over the past decade, the Indian banking sector has witnessed significant structural, technological, and policy-driven changes aimed at integrating underserved populations into the formal financial system. This study examines the role of technological innovations and sustainable banking practices in advancing financial inclusion in India using secondary data sourced from official government and institutional reports. The analysis draws extensively from the Department of Financial Services Annual Report 2024–25 and existing academic literature on modern banking practices. The study finds that digital public infrastructure, financial inclusion schemes, and strengthened Regional Rural Banks have collectively expanded access, improved service delivery, and enhanced usage of financial services among marginalized sections. However, challenges related to digital literacy, regional disparities, and institutional capacity remain. The paper concludes with policy-oriented recommendations for strengthening inclusive and sustainable banking in India.

Keywords: Financial inclusion; Digital banking; Sustainable banking; Public sector banks; Regional rural banks.

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AI-driven Smart City Solutions for Sustainable Crowd Management: Lessons from Kumbh Mela 2025

Ramakant Kulkarni* and Bharati Badiger**

ABSTRACT

The Maha Kumbh Mela 2025 in Prayagraj, one of the largest religious gatherings worldwide, posed unprecedented challenges in crowd management, safety, and resource optimization. With over 400 million pilgrims expected, traditional approaches proved inadequate to ensure smooth operations and sustainability. This study examines how artificial intelligence (AI) and smart city technologies were deployed to manage the massive congregation, situating the event as a living laboratory for sustainable urban innovation. AI-powered surveillance systems, including facial recognition and predictive analytics, enabled real-time monitoring of crowd density, identification of bottlenecks, and swift reunification of separated individuals. IoT-enabled sensors and drones provided continuous data streams on movement patterns, supporting dynamic traffic rerouting and emergency response. Smart grids optimized electricity usage across temporary settlements, while AI-driven waste management platforms streamlined collection and recycling, reducing ecological impact. Results demonstrate that AI integration significantly enhanced safety outcomes, improved efficiency in resource allocation, and advanced environmental stewardship. Ethical considerations, including data privacy and equitable access, remain critical to maintaining social trust. The case of Kumbh Mela 2025 offers scalable models for other mega-events and permanent smart city contexts, reinforcing AI's potential as a catalyst for resilience, inclusivity, and sustainability in urban governance.

Keywords: Kumbh Mela 2025; Smart cities; Artificial Intelligence; Crowd Management; Sustainability.

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Aligning India's Tax Policy with ESG Goals: A Comparative Study of India and Popular Green Tax Models

Mallikarjuna and Panduranga V***

ABSTRACT

The Incorporation of Environmental, Social, and Governance (ESG) principles into fiscal structure has become global priority as countries are searching for sustainable pathways to just transition and economic transformation. This study evaluates the extent to which India's current tax framework aligns with ESG objectives and examines the potential for deeper integration by comparing India's policy landscape with established green-tax models in Sweden, the European Union (EU), British Columbia (Canada), China, and South Africa. Used combining policy analysis, comparative quantitative indicators and cross-jurisdictional analysis, this study assesses in green tax frameworks, targeted sectors, fund recycling mechanism, administrative challenges and environmental outcomes. Findings shown, that as India has implemented several implicit carbon pricing mechanisms, such as fuel excise duties and coal cesses, but lacks the coverage, price predictability, and transparency which can be seen in Sweden's robust green tax system and in the EU Emission Trading System (ETS). The comparative analysis suggests that aligning India's tax with ESG goals will need a phased introduction of explicit carbon-pricing instruments, improved revenue reserves for green and social objectives, and strengthening of monitoring, reporting, and verification (MRV) systems. These insights can offer a roadmap for policymakers to design a future ready.

Keywords: ESG fiscal reform; Green taxation; Comparative tax systems; Emission Trading System (ETS); Indian tax policy reform.

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Attitude of Students towards Artificial Intelligence

Sharada Mohare*, Shriharsha Belavaniki** and Vanishri Hundekar***

ABSTRACT

The quick adoption of artificial intelligence (AI) in professional and educational settings has had a big impact on students' aspirations for their careers and learning experiences. With an emphasis on their awareness, views, and general acceptance of AI technology in academic and future industrial contexts, this study attempts to investigate students' attitudes towards artificial intelligence. A structured questionnaire was given to a number of students with a range of academic backgrounds as part of the study's descriptive research approach. To identify broad patterns and viewpoints, data were gathered via a survey approach and descriptively analyzed without the use of sophisticated statistical tools. According to the results, most students have a favorable opinion of AI and see its potential to improve employability, skill development, and learning efficiency. However, other respondents also expressed worries about over-reliance on technology, ethical dilemmas, and job displacement. The survey concludes that although most students are in favor of integrating AI, awareness campaigns and ethical standards are necessary to allay current concerns. The results give educators, legislators, and institutions important information for creating AI-inclusive curriculum that strikes a balance between responsible use and technical growth.

Keywords: Artificial Intelligence; Student attitude; Technology in educational; Descriptive study.

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Blockchain-enabled Retrospective Green Clearances: Sustainability Significance and Environmental Governance Impacts

*Jasleen Kaur**

ABSTRACT

Retrospective or ex-post facto environmental clearances have become a recurring feature of regulatory practice in India, despite persistent criticism from the Supreme Court of India, the National Green Tribunal (NGT), and environmental scholars. The practice raises deep concerns about rule of law, environmental justice, and the weakening of the preventive architecture envisioned under the Environment (Protection) Act, 1986 and the EIA Notification, 2006. At the same time, India has been exploring digital public infrastructure approaches across governance sectors—from GST and CoWIN to National Single Window Systems—signalling readiness for digitally verifiable regulatory systems. This paper examines whether blockchain technology can be engineered to transform retrospective green clearances from a governance weakness into a transparent, auditable and sustainability-aligned regulatory instrument. Drawing on Indian judicial decisions such as *Common Cause v. Union of India* (2017), *Sterlite Industries v. Tamil Nadu Pollution Control Board*, and *Alembic Pharmaceuticals Ltd. v. Rohit Prajapati* (2020), as well as MoEFCC policy amendments, this study proposes a blockchain-enabled architecture for managing project histories, violations, remedial monitoring, and public participation.

Keywords: Blockchain; Retrospective clearance; Environmental Governance; NGT; India.

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Bridging Tradition and Technology: AI Applications in Homoeopathic Materia Medica and Repertory Analysis

*Apeksha Kanago**

ABSTRACT

The Integration of Artificial Intelligence is transforming Modern Homoeopathic practice by enhancing accuracy, individualization and efficiency in clinical decision making. Homoeopathy relies on detailed case taking, careful observation of body language, extraction of characteristic symptoms, conversion of symptoms into precise rubrics and repertorisation according to Hahnemannian principles. As Repertorisation was introduced in homoeopathic system because of the expanding Materia Medica which is time consuming and complex, therefore the use of AI tools can expedite this process by swiftly analyzing symptom databases to suggesting relevant remedies and differentiating them. The advent of AI and advanced computing technologies in homeopathic medicine is paving the way for a future where traditional repertorisation may become obsolete. Well, its purpose should be to complement the expertise and judgement of well-trained homoeopaths, rather than a replacement for Professional Consultation and Diagnosis. This study provides Systematic overview of integration of AI into homoeopathic practice and assess its impact on patient care. Therefore, AI can quickly go through extensive repertories and prioritize remedies based on symptom similarity and can also assist in remedy relationship. AI homoeopathy integration offers efficiency, evidence-based practice and patient empowerment while following the Holistic Principles of Homoeopathy.

Keywords: Homoeopathy; Artificial Intelligence; Repertorisation; Materia Medica; Integration.

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Consumer Trust in AI-generated Advertising versus Influencer-based Advertising: A Perception-based Study

Umer Kakati and Shruti Badmanji***

ABSTRACT

AI-generated ads are now positioned as a scalable substitute for conventional influencer marketing due to the growing use of AI in digital advertising. While AI-driven advertising uses data analytics to provide efficient and customized content, influencer marketing depends on perceived authenticity and trust built through personal connections. Despite their increasing use, little empirical research has been done to compare how well they shape consumer engagement and trust. In addition to evaluating the importance of ad experience, brand experience, transparency, and purchase intention, this study compares consumer trust in AI-generated versus influencer-created ads. A 15-item questionnaire with a five-point Likert scale was used in a quantitative study design. Descriptive statistics, reliability analysis, and inferential methods were used to examine the data in order to determine how the two advertising formats differed in terms of trust and behavioral intentions. The results show that while AI-generated ads are seen as more accurate and data-efficient, influencer-endorsed ads are seen as more emotionally genuine and reliable. In general, there was less confidence in fully AI-generated ads. By Clarifying how advertising sources impact consumer trust and decision-making, this study adds to the body of knowledge on AI-driven marketing and provides guidance for ethical and transparent digital-advertising practices.

Keywords: AI-generated advertisement; Influencer-based advertising; Brand-trust; Consumer perception.

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Determinants of Consumer Buying Behaviour towards Bharti Airtel

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ABSTRACT

In today's competitive telecom market, understanding how consumers choose a service provider is very important for companies to survive and grow. This study focuses on identifying the main factors that influence consumer buying behaviour towards Bharti Airtel. The research aims to understand why customers prefer Airtel over other telecom operators by analyzing factors such as price, network quality, brand image, promotional offers, and overall customer satisfaction. A descriptive research design has been used for the study. Primary data were collected from consumers through a structured questionnaire, while secondary data were gathered from journals, reports, and company websites. Simple statistical tools like percentage analysis were used to analyze the collected data. The findings of the study show that strong network coverage, reliable service, reasonable pricing, and trust in the Airtel brand play a major role in influencing consumer purchase decisions. The study helps in understanding customer expectations and provides useful insights for improving marketing strategies and customer retention in the telecom sector.

Keywords: Consumer buying behaviour; Bharti Airtel; Telecom industry; Brand trust; Customer satisfaction.

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Digital Transformation of HR Functions in SMEs: From Traditional Systems to Cloud-based HRIS—Implementation Challenges and Success Factors

*Reshma Shivannavar**

ABSTRACT

Human Resource Management (HRM) is undergoing a profound digital transformation: organisations are moving beyond automating tasks to redesigning HR functions through integrated, cloud-based Human Resource Information Systems (HRIS). This study examines how organisations from small- and medium-sized enterprises (SMEs) to large multinational corporations transition from traditional HR systems to cloud HRIS, emphasising major challenges (legacy system migration, data and interoperability issues, cybersecurity risks, digital-skills shortages, resistance to change) and enabling factors (executive sponsorship, change-management effectiveness, data governance, integration readiness, vendor capability, user training). Grounded in the resource-based view and dynamic-capabilities theory, the research uses a secondary-data methodology, synthesising evidence from published studies, industry reports and public databases. The analysis develops a conceptual framework that links cloud HRIS adoption to HR operational agility, data-driven decision-making and sustained competitive advantage. The findings offer practical guidance for HR and IT leaders navigating digital HR transformation, helping organisations enhance decision-making quality, improve employee experience and realise the strategic value of cloud HRIS.

Keywords: Cloud HRIS; Implementation challenges; Success factors; Digital HR transformation.

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Does Nutritional Value Influence Consumer Buying Behaviour

*Radhika Itgekar**

ABSTRACT

Amid increasing health concerns and growing interest in nutrition among Indian consumers, this study explores how people in Belagavi, Karnataka understand and respond to front-of-pack nutrition labels (FOPL) and how these labels shape their buying choices. A structured survey was administered to 102 respondents, and the results were examined using descriptive tools along with chi-square tests in Jamovi and Excel. The descriptive analysis helped outline basic demographic patterns, the extent to which shoppers look at labels, and their general attitudes toward nutritional details. The chi-square findings indicate that consumers who are more aware of FOPL tend to make more informed and health-oriented purchase decisions, particularly within younger and better-educated groups. Despite this, many participants still struggle with limited understanding of label elements due to complex formats, inconsistent presentation, and minimal awareness campaigns. The study suggests the need for clear, standardized, and easy-to-interpret labeling supported by targeted educational initiatives. Strengthening consumer nutrition literacy can enable more responsible food choices and support policy efforts aimed at improving public health in urban Indian settings.

Keywords: Front-of-pack labeling; Consumer behavior; Nutritional value awareness; Food labeling; Health-conscious purchasing.

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Effect of Digital Payments on Cash Management Practices of Businesses

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ABSTRACT

The quick development of digital payment methods has drastically changed how companies handle their cash flows. With particular attention on cash handling, liquidity management, transparency, and cost effectiveness, this study looks at how digital payments affect businesses' cash management procedures. A systematic questionnaire was used to gather primary data from finance managers and business owners. Journals, reports, and websites were the sources of secondary data. The results show that digital payments have a favorable effect on cash management by increasing liquidity management, lowering cash handling expenses, and improving cash flow visibility. But there are still problems like cybersecurity threats and technical difficulties. Additionally, this study emphasizes how digital payments can improve financial discipline and reduce the mistakes that come with manual cash transactions. Adoption of cashless payment systems promotes sustainable corporate growth and enhanced financial control by facilitating better compliance, real-time reporting, and managerial decision-making. According to the study's findings, digital payment systems are essential for improving organizations' cash management procedures since they increase productivity, transparency, and liquidity control. However, resolving current issues can increase the adoption of these systems.

Keywords: Digital payment; Cash management; Liquidity.

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Effect of Online Reviews and Ratings on Consumer Purchase Decisions

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ABSTRACT

In the swiftly expanding digital marketplace, online ratings and reviews have emerged as a significant source of information that impacts consumer buying choices. Shoppers frequently depend on the experiences and feedback provided by fellow users prior to purchasing products or services online. This study aims to explore how online reviews and ratings influence consumer purchasing choices and to analyze their impact on trust, perception, and buying behavior. A descriptive research approach was utilized for this study. The research relies on the perspectives and experiences of the participants, and there was no statistical evaluation performed; findings were derived directly from the gathered replies. The results show that online ratings and reviews greatly influence consumers' decision-making process. Positive feedback and elevated ratings motivate consumers to buy by fostering trust and assurance, while negative feedback diminishes purchase intent and induces uncertainty. The research additionally reveals that consumers view online reviews and ratings as more trustworthy than conventional advertising messages. The research finds that online ratings and reviews significantly impact consumers' buying choices. Companies must proactively handle and address online reviews to enhance credibility, customer contentment, and the overall perception of the brand in the digital landscape.

Keywords: Online reviews; Online ratings; Consumer purchase decisions; Consumer behavior; Digital marketing.

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Electric Toothbrush for Kids

*Alrio Chaves Fernandes**

ABSTRACT

This work presents the development and evaluation of a novel electric toothbrush designed specifically for children. The device integrates a compact motor with gentle vibration technology and dual-direction bristle motion (clockwise and anticlockwise) to promote effective yet safe cleaning. Four adjustable speed modes allow customization according to age and sensitivity. Beyond mechanical function, the toothbrush incorporates Bluetooth connectivity, enabling integration with smartphones for streaming brushing tutorials, educational videos, and interactive guides. A built-in speaker provides nursery rhymes, brushing cues, and audio prompts, transforming oral hygiene into an engaging, multisensory routine. To assess usability and educational impact, a structured trial was conducted with 500 school students. Participants used the toothbrush under guided conditions, and outcomes were observed in terms of brushing compliance, technique reinforcement, and overall engagement. Results indicated improved consistency in brushing duration and technique when audio-visual cues were employed. The design has been granted a patent and is registered in the India Book of Records, underscoring its originality. This study highlights the potential of modular, child-centric smart hygiene tools to enhance pediatric oral care practices through technology-enabled learning.

Keywords: Electric toothbrush; Bluetooth connectivity; Children.

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Empirical Study on Financial Performance Analysis and Valuation of Indian IT Companies with a Special Reference to Return on Equity

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ABSTRACT

This study investigates the relationship between financial performance and valuation among selected Indian IT companies—HCL Technologies, TCS, and Wipro (large-cap); Tech Mahindra, Persistent Systems Ltd, and Mphasis Ltd (mid-cap); and ITC Infotech, Sonata Software Ltd, and Zensar Technologies (small-cap)—with a focus on Return on Equity (ROE) as a key indicator of shareholder value. Using secondary data from Screener.in covering the period 2016–2025, the research employs ratio analysis, descriptive statistics, and panel regression methods, including pooled Ordinary Least Squares (OLS) and fixed effects models. The study aims to identify how firm-specific financial indicators and market-based ratios influence shareholder returns in the Indian IT sector. The findings reveal that market-based variables such as the Price-to-Earnings (P/E) and Price-to-Book (P/B) ratios, alongside EBITDA, have a significant positive effect on ROE, while sales revenue and the debt-equity ratio exhibit weaker relationships. The fixed effects model demonstrates superior explanatory power compared to the pooled OLS model, highlighting the importance of firm-specific characteristics and internal performance factors in determining shareholder returns. The study provides empirical evidence that valuation ratios and profitability metrics are strong predictors of financial performance in India's dynamic IT industry.

Keywords: Valuation; ROE; Indian IT sector; Panel data; Fixed effects.

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ESG Transformation in the Automotive Industry: A Conceptual Framework for Global and Indian Automotive Industry

Deepa Tarli and Yasmin Begum Nadaf***

ABSTRACT

The automotive industry is undergoing an accelerated environmental, social, and governance (ESG) transformation driven by decarbonization commitments, regulatory pressure, investor expectations, and emerging global disclosure standards. This conceptual paper develops an integrated framework to explain how ESG transitions evolve across the Global North and India between 2025 and 2035 through three sequential phases: Divergence, Parallel Evolution, and Convergence. While the Global North adopts a BEV-first pathway supported by stringent climate mandates and supply-chain scrutiny, India and the Global South pursue a multipath strategy combining EVs, hybrids, CNG, and frugal innovation aligned with developmental priorities. The framework positions India's automotive ecosystem—characterized by MSME-dominated supply chains, cost-sensitive consumers, and employment-intensive manufacturing—as a unique transition model balancing sustainability and equity. By 2030–2035, harmonization of global standards (ISSB, CSRD), BRSR–GRI–ISSB alignment, declining technology costs, and strengthening supply-chain traceability drive a structural convergence in ESG practices. The paper contributes a theoretically grounded model connecting industrial context, regulatory architecture, technology pathways, and socio-economic realities, offering strategic implications for policymakers, OEMs, suppliers, and investors seeking to align ESG performance with long-term competitiveness.

Keywords: ESG; Automobile; Sustainability.

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Experience-centric Induction to Principles of Management: The Mahakumbh Mela City Construction Assignment

Prajwal Melinamani and Ramakant Kulkarni***

ABSTRACT

Induction into foundational management courses sets the tone for student engagement and long-term learning. Traditional approaches often remain abstract, leaving learners disconnected from real-world complexity. This paper presents an innovative pedagogical experiment: the Mahakumbh Mela City Construction assignment, designed as an experiential induction into Principles of Management. By simulating the planning and execution of the world's largest congregation, students engaged in hands-on learning of management functions—planning, organizing, decision-making, coordination, and control. The exercise embedded innovation in pedagogy, mirrored technology-driven infrastructure planning, and emphasized sustainability through resource-conscious design and collaborative culture. Outcomes demonstrate enhanced student curiosity, skill development, and community engagement. The paper argues that such experiential induction models align with the evolving business landscape where innovation, technology, and sustainability converge as drivers of organizational success. The motivation for the paper is the hands on learning gained by leading student team as well as working on the specific functional area. The KASH gained in the process.

Keywords: Kumbh mela; Pedagogy; Experiential learning; Coordination.

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Exploring Quantum Computing Applications in Portfolio Optimization: Indian Perspective

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ABSTRACT

Portfolio optimization under realistic constraints represents a computationally intensive problem for classical financial models, particularly in volatile and high-dimensional markets such as India. Conventional mean–variance approaches become NP-hard when integer, cardinality, and regulatory constraints are incorporated. This paper investigates the applicability of quantum computing techniques for constrained portfolio optimization in the Indian financial context. The study analyzes quantum annealing and gate-based variational algorithms, including the Quantum Approximate Optimization Algorithm (QAOA) and Variational Quantum Eigensolver (VQE), with emphasis on Quadratic Unconstrained Binary Optimization (QUBO) formulations. In addition, quantum amplitude estimation methods are examined for accelerating financial risk metrics such as Value-at-Risk and Conditional Value-at-Risk. Empirical results derived from thematic and regression analyses indicate that perceived computational advantage and organizational readiness significantly influence adoption intent, while quantum-related security risks act as a moderating factor. The findings suggest that hybrid classical–quantum architectures provide a practical pathway during the Noisy Intermediate-Scale Quantum era. The paper concludes that early-stage quantum adoption, combined with post-quantum cryptographic preparedness, can enhance portfolio efficiency and risk governance for Indian institutional investors

Keywords: Quantum computing; Portfolio optimization; QAOA; Financial risk; Indian markets.

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Exploring the Confluence of Collaborative Technology Access and Support Systems in Cultivating Organisational Performance

Reshma Shivannavar* and S. C. Patil**

ABSTRACT

This paper examines the mediating effect of collaborative technology (CT) and its antecedents—access to networks and mentorship, social support, and work–family balance—in determining organisational culture, effectiveness, and work performance. The study focuses on women IT employees in Karnataka who recently returned to work after maternity leave. A quantitative research design was adopted, using survey data from 395 respondents. Data were analysed using PLS-SEM in SmartPLS to assess convergent and discriminant validity, path coefficients and Importance–Performance Map Analysis (IPMA). The findings indicate that organisational effectiveness and culture are the strongest predictors of work performance, and that CT positively influences both organisational culture and effectiveness. Antecedents such as networks, social support, and work–family balance significantly influence the adoption of CT, which in turn improves performance outcomes. IPMA results show that focusing on organisational effectiveness, culture and CT provides the greatest leverage for enhancing employee performance. Overall, the results highlight the importance of combining supportive resources with technology to achieve effective workflows, clear communication, and a collaborative organisational culture. The study is useful for organisations seeking to maximise technology and support systems to improve cultural and performance outcomes. It also provides direction for future research across sectors, particularly in understanding the long-term and cross-cultural impacts of collaborative technology

Keywords: Collaborative technology; Work–family balance; Organisational culture; Organisational effectiveness; Work performance.

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Financial Literacy Levels among MBA Students in Karnataka

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ABSTRACT

Financial literacy has become an essential skill in today's complex financial environment, especially for management students who are expected to make informed financial decisions in their personal and professional lives. This study examines the level of financial literacy among MBA students in Karnataka and analyzes the factors influencing their financial knowledge and decision-making behavior. The study adopts a descriptive research design and is based on primary data collected from 400 MBA students from autonomous, private, and government institutions across Karnataka using a structured questionnaire. Financial literacy was assessed across dimensions such as basic financial concepts, budgeting and savings, banking and digital finance, credit management, insurance, taxation, and investment awareness. Statistical tools including percentages, mean scores, t-tests, and ANOVA were used for analysis. The findings reveal that the overall financial literacy level of MBA students is moderate. While students demonstrate adequate knowledge of basic financial concepts, gaps exist in advanced areas such as taxation, insurance, and long-term investment planning. The study highlights the need for strengthening financial education through curriculum enhancement and practical financial training.

Keywords: Financial literacy; MBA students; Financial awareness; Investment Knowledge; Karnataka.

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Financial Planning Behaviour and Its Influence on Retirement Preparedness among National Pension Scheme Subscribers

Laxmi Awale* and Sachindra G. R.**

ABSTRACT

Financial planning behaviour plays a critical role in shaping the retirement preparedness of individuals subscribed to the National Pension System (NPS) in India. As the shift from traditional defined-benefit pension schemes to defined-contribution structures places greater responsibility on employees, understanding how individual financial behaviours influence retirement readiness becomes increasingly essential. This study examines the financial planning habits of NPS subscribers, including savings patterns, investment awareness, risk tolerance, contribution discipline, and long-term financial goal orientation, and evaluates their impact on both perceived and actual retirement preparedness. A structured questionnaire was administered to collect primary data, and quantitative analytical methods were employed to assess behavioural factors influencing retirement outcomes. The study aims to identify the key behavioural determinants that significantly contribute to effective retirement planning under the NPS framework. The findings are expected to offer practical insights for policymakers, financial advisors, and NPS administrators to strengthen financial literacy initiatives, improve subscriber engagement, and enhance the overall effectiveness of the pension system. This research contributes to the broader understanding of behavioural finance and its implications for pension adequacy in emerging economies like India.

Keywords: National pension scheme; Financial planning behaviour; Retirement preparedness; Investment awareness.

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FinTech Adoption in India: A Literature Review on Drivers, Challenges and Future Prospects

Pratiksha Sidanale and Ameet Chate***

ABSTRACT

FinTech has been an emerging paradigm in the Indian financial sector. In this context, this study undertakes a literary exploration on FinTech adaptation within the Indian context in terms of its development, drivers, limitations, and future outlook with a focus on financial inclusion and consumer behaviour. The study assumes a literary research methodology using a range of published sources like scholarly articles and research publications. The literary study reveals that the presence of a national digital infrastructure like Aadhaar and UPI systems, and overall mobile penetration within the country have accelerated FinTech adaptation not only in urban areas but even in rural India. The study reveals that payment systems have been the leading FinTech application in the country. A significant range of adaptations have been observed in InsurTech and FinTech applications. Ease of use and cost-effectiveness have been the prominent drivers. However, limitations like data security concerns and a lack of awareness continue to hinder FinTech adaptation. The study confirms that FinTech has immense potential in developing a strengthened financial framework in the country if comprehensive data security policies and overall awareness levels for FinTech are guaranteed. **Keywords:** FinTech Adoption, Digital Payment, Financial Inclusion, India, Technology Innovation

Keywords: FinTech adoption; Digital payment; Financial inclusion; India; Technology innovation.

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FinTech Startups and their Role in Enhancing Financial Literacy

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ABSTRACT

FinTech startups have become key players in changing the financial landscape by making financial services easier to access and understand. This study looks at how FinTech startups help improve financial literacy among individuals, especially in developing and emerging economies. The research draws solely on secondary data from scholarly articles, industry reports, policy documents, and trustworthy online sources. It examines how digital platforms like mobile wallets, online investment apps, and digital lending services help users better understand financial concepts. By offering simple interfaces, personalized insights, and educational features, FinTech startups empower users to manage savings, plan budgets, understand credit, and make informed investment choices. Furthermore, these startups promote financial inclusion by reaching people with limited access to traditional banks. However, the study also points out challenges such as low digital awareness, concerns about data privacy, and a lack of trust in digital platforms. The findings indicate that FinTech startups play a major role in closing the financial knowledge gap by combining technology with education. With stronger regulations and increased digital literacy initiatives, their impact on financial literacy can be further improved.

Keywords: FinTech startups; Financial literacy; Financial inclusion; Financial education; Technology adoption.

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Green HRM for Sustainability: Integrating Environmental Responsibility into Human Resource Practices

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ABSTRACT

This paper examines Green Human Resource Management (Green HRM) as a strategic mechanism for integrating environmental sustainability into organizational HR practices amid growing corporate emphasis on sustainable development. Green HRM aligns core HR functions such as recruitment, training, performance management, and employee engagement with environmental objectives to embed sustainability into organizational culture and daily operations. In recruitment, organizations prioritize candidates with environmental awareness and sustainability-oriented competencies, while training programs focus on building employees' knowledge and skills related to energy efficiency, waste reduction, and sustainable work practices. Performance management systems incorporate environmental indicators, and reward mechanisms recognize and reinforce green behaviors, thereby motivating employees to contribute actively to sustainability goals. Employee engagement forms a central pillar of Green HRM, with initiatives such as green teams, sustainability campaigns, and employee-driven eco-innovations fostering a sense of ownership and responsibility. These practices not only strengthen environmental performance but also enhance employee satisfaction, commitment, and organizational loyalty, as employees increasingly value alignment between personal and organizational values. The findings suggest that Green HRM enhances employer branding, supports talent attraction and retention, and positions organizations as socially responsible and future-ready, while contributing meaningfully to broader environmental sustainability goals.

Keywords: Green HRM; Sustainability; Environment; HR practices; Corporate social responsibility.

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HR 4.0: The Rise of Intelligent Workforce Management

*Rekha Patil**

ABSTRACT

HR 4.0 refers to the transformation of Human Resource in the era of Industry. 4.0- Where AI, automation, analytics and digital tools are used to manage people smarter, faster, and more efficiently. It's all about using technology HR 4.0 marks a defining shift in how organizations understand, support, and develop their workforce. AI-powered systems enhance recruitment accuracy, performance evaluation fairness, and employee engagement through data-driven insights. As organizations transition to intelligent workforce management, HR 4.0 enables personalized development, proactive decision-making, and more compassionate employee care. However, ethical safeguards such as transparency, fairness, and privacy protection are essential for maintaining trust. This study highlights how AI strengthens HRM while emphasizing a balanced human-AI partnership that shapes future-ready, resilience and people-centred. To create an intelligent, people-centric, tech-enabled HR ecosystem where technology does the routine work — and humans focus on creativity, empathy, and strategic decisions. To create an intelligent, people-centric, tech-enabled HR ecosystem where technology does the routine work — and humans focus on creativity, empathy, and strategic decisions.

Keywords: AI; Transition; Intelligent; People centred; Ecosystem.

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Human-centric Communication in an AI-driven Sales Environment: Insights from Neuro-linguistic Programming Literature

Raviprakash Phattepur and Rohitraj S.***

ABSTRACT

The rapid adoption of artificial intelligence (AI) in sales has transformed buyer–seller interactions by enhancing efficiency and data-driven decision-making, while simultaneously raising concerns regarding the dilution of human-centric communication. Prior research consistently highlights the importance of trust, rapport, empathy, and adaptive communication in achieving sustainable sales performance capabilities that technology alone cannot fully replicate. In this context, though debated, Neuro-Linguistic Programming (NLP) offers a set of structured communication practices aimed at improving interpersonal effectiveness. This paper presents a conceptual and integrative review of existing literature on NLP, sales communication, and AI-enabled selling to examine how NLP-based communication practices can complement AI-driven sales environments. Drawing on prior empirical and conceptual studies, the paper synthesizes key NLP constructs relevant to sales interactions. It positions them as enablers of human-centric communication outcomes such as rapport, trust, and interaction quality. A conceptual framework is proposed linking AI-enabled sales systems, NLP-informed communication practices, and sales outcomes. The study contributes by reframing NLP as a human-centric communication lens that supports strategic balance between technological efficiency and relational effectiveness in contemporary sales contexts.

Keywords: Neuro-linguistic programming (NLP); AI and technology; Marketing; Innovation; Business strategy.

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Hyper-personalization: Ethical Boundaries of Predictive Shopping

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*Maruti Sadavar***** and *Sanjeevini Gurjar******

ABSTRACT

The growing use of hyper-personalization has transformed modern online shopping by allowing companies to anticipate consumer needs through artificial intelligence and advanced data analytics. This research explores how hyper-personalization functions within predictive shopping systems, its influence on consumer purchasing behaviour, and the ethical concerns that arise from extensive data collection practices. The study is based on primary data gathered through a structured questionnaire distributed among online shoppers of various age groups and shopping frequencies. Secondary sources of data are through online websites, articles & newspapers. The results indicate that personalized recommendations significantly improve shopping convenience, reduce decision-making time, and increase purchase likelihood. At the same time, the findings reveal increasing consumer discomfort regarding privacy intrusion, lack of control over personal information, and limited awareness of how their data is used for prediction purposes. Many respondents expressed a strong demand for stricter regulations, clearer data usage policies, and greater transparency from digital platforms. The study concludes that while hyper-personalization offers substantial benefits for both consumers and businesses, its long-term success depends on the establishment of responsible and ethically guided data practices that protect individual privacy and promote trust in digital commerce.

Keywords: Hyper-personalization; Predictive shopping; Artificial intelligence & ethics; Data-privacy.

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Impact of Brand Image on Customer Purchase Intention

Megha Malladad and Anjali Agarwal***

ABSTRACT

Brand image has appeared as a critical factor in customer behavior, especially in a marketplace where a host of brands are offering similar products and customers are experiencing over-choice. A strong brand image inspires confidence among customers through building trust, emotional bonding, and supposed value. A customer will most likely prefer a brand for which he or she can associate quality, reliability, and reputation. This research explains in detail how brand image directly influences customer purchase intention and identifies precisely which elements of brand image lead most effectively to buying decisions. Elements such as brand reputation, perceived product quality, brand personality, and brand trust are analyzed to show how those factors shape the mindset of customers. The responses will be obtained through questionnaires or surveys and analyzed using statistical tools such as correlation and regression to determine the strength of the relationship between brand image and purchase intention. This research gives confirmation to the fact that strategic brand-building exercises are of importance that a company should give importance to, as a good brand image is capable of influencing the decisions of customers and enabling an enterprise to secure advantages in the marketplace.

Keywords: Brand image; Customer purchase intention; Brand trust; Brand reputation; Buying behaviour.

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Impact of Digital Payments on Consumer

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Vani Hundekar**** and Sanjeevini Gurjar*****

ABSTRACT

In recent years, digital payment systems have changed how consumers manage their finances, especially in developing countries like India. The rapid growth of smartphones, internet access, and government initiatives such as Digital India and the promotion of a cashless economy have accelerated the adoption of digital payment methods. These include Unified Payments Interface (UPI), mobile wallets, debit and credit cards, and internet banking. This study examines how digital payments influence consumers in terms of convenience, accessibility, security, spending habits, and overall satisfaction. The research is based on primary data collected through a structured questionnaire from consumers of different age groups and income levels. Secondary data has been gathered from journals, RBI reports, newspapers, and other reliable published sources. The analysis uses simple statistical tools such as percentage analysis, frequency distribution, and graphical representation for clearer understanding. The findings show that digital payments improve transaction efficiency by reducing transaction time, lowering dependence on cash, and enabling payments anytime and anywhere. Consumers consider digital payments user-friendly and economical for routine activities such as shopping, bill payments, and fund transfers. However, challenges related to cyber security, technical issues, skills, and network connectivity remain.

Keywords: UPI; Digital payment; Consumer behaviour; Financial inclusion; Transaction convenience.

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Impact of Digital Payments on Traditional Banking Transactions

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ABSTRACT

The rapid growth of digital payment systems has significantly changed how banking transactions are done. This study looks at the effect of digital payments on traditional banking transactions, focusing on shifts in customer behavior, transaction volume, and banking operations. With the rise of mobile wallets, UPI, debit and credit cards, and internet banking, customers are moving away from cash-based and branch-reliant transactions to faster, more convenient digital options. Consequently, traditional banking activities like cash withdrawals, passbook updates, and over-the-counter services have seen a clear decline. The study relies on secondary data from banking reports, research articles, and government publications. It shows how digital payments have improved transaction speed, lowered operational costs for banks, and increased financial inclusion. At the same time, it addresses challenges faced by traditional banks, such as cybersecurity threats, fewer customers in branches, and the need for ongoing technology upgrades. The findings indicate that while digital payments are changing the banking landscape, traditional banks are not disappearing; they are adapting by incorporating digital services into their current systems. The study concludes that digital payments and traditional banking coexist, with digital platforms serving as a supportive extension rather than a total substitute.

Keywords: Digital payments; Traditional banking; Banking technology; Transaction trends; Banking transformation.

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Impact of Generative AI on Corporate Financial Forecasting Accuracy

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ABSTRACT

For business planning, budgeting, and strategic decision-making to be successful, accurate financial forecasting is essential. Large amounts of complicated and unstructured data are frequently difficult for traditional forecasting techniques to handle, which results in forecasting errors and delayed insights. By improving automation, real-time analysis, and predicting accuracy, recent developments in Generative Artificial Intelligence (GenAI) have drastically changed corporate financial forecasting. This study reviews recent academic literature and industry data to investigate how generative AI affects the accuracy of corporate financial forecasts. The results show that GenAI-based models outperform conventional statistical models by increasing forecast precision, lowering bias, and enabling scenario-based forecasting when combined with cloud ERP systems and predictive analytics. Additionally, through explainable and data-driven insights, generative AI helps improve risk management, variance analysis, and cash flow forecasts. Adoption is still hampered by issues including data governance, model transparency, ethical issues, and implementation costs. The study comes to the conclusion that, although generative AI has a great potential to improve the accuracy of corporate financial forecasting, its successful use necessitates good data quality, competent human oversight, and suitable governance structures. The study advances knowledge of how GenAI may help finance professionals make more strategic financial decisions and improve forecasting accuracy.

Keywords: Generative AI; Financial forecasting; Corporate finance; Budgeting and planning; Predictive analytics.

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Impact of Online Gambling on Financial Behaviour of Youth

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ABSTRACT

The growing popularity of online gambling platforms has brought noticeable changes in the financial behaviour of youth. Easy access through smartphones, online payment systems, and gaming applications has increased participation among young individuals, often without adequate awareness of financial risks. This study aims to examine the impact of online gambling on the financial behaviour of youth, with particular reference to spending habits, saving behaviour, financial stress, and financial decision-making. The study is based entirely on secondary data collected from published research articles, reports, government publications, and reliable online sources. A descriptive and analytical approach is adopted to review existing studies and identify key patterns related to gambling behaviour and its financial consequences among youth. The study indicates that increased involvement in online gambling is associated with impulsive spending, reduced savings, higher financial stress, and risky financial behaviour. The findings highlight the adverse impact of online gambling on the financial stability of youth. The study emphasizes the importance of financial literacy, awareness programs, and effective regulatory measures to reduce the negative financial effects of online gambling and promote responsible financial behaviour among young individuals.

Keywords: Online gambling; Financial behaviour; Youth; Financial risk; Digital payments.

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Impact of Short-form Videos on Purchase Intentions

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ABSTRACT

Instagram Reels, YouTube Shorts, and TikTok have carried the online world in record time and have emerged as strong drivers of modern consumer behaviour. The visually engaging, fast-paced, and highly appealing formats have created an environment in which brand exposure has become consistent and interactions have been made to feel natural, personalized, and frictionless for users. This study aims to investigate how short-form video content influences consumer purchase intentions in terms of emotional appeal, creative presentation, user interaction features-including likes, comments, and shares-and influencers participating therein. The study will, therefore, seek to show how the changes in the characteristics of the content lead to variation in the consumer attitudes, brand awareness, the building of trust, and subsequent purchasing behaviour in a digital marketing ecosystem. This research will adopt a quantitative approach through the use of a structured survey questionnaire on active users of Instagram Reels, YouTube Shorts, and TikTok. The sample will include relatively younger consumers because they are the dominant demographic on short-form video platforms and hence are most exposed to the rapid consumption of digital content. The data analysis will be based on conceptual frameworks related to digital consumer behaviour and media influence.

Keywords: short-form video content; Consumer purchase intention; Digital marketing behaviour; Social media engagement.

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Impact of Smartphones on Student Concentration

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ABSTRACT

Students' everyday lives have been profoundly changed by the increasing usage of smartphones, especially in educational settings. This study looks at how students' use of smartphones affects their ability to focus during class activities. Understanding how cellphones affect students' attention span, focus, and classroom involvement is the main goal of the study. One hundred students completed a structured survey as part of a descriptive study approach. In order to record students' opinions and experiences about smartphone use during lectures, study sessions, and academic assignments, the study used self-reported data. The results were directly interpreted based on observed response patterns; neither statistical nor inferential analysis was carried out. Although several students acknowledged the academic benefits of cellphones when used properly, the results show that regular smartphone use is frequently linked to distractions, decreased concentration, and interruptions in academic focus. Overall, the study shows that pupils' capacity for sustained concentration is badly impacted by unrestrained smartphone use. The results point to the necessity of raising students' and teachers' knowledge of the importance of using smartphones mindfully and creating plans to reduce distractions in classroom environments.

Keywords: Smartphone usage; Student concentration; Academic distraction; Learning environment; Descriptive study.

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Impact of Social Media Adolescent on Mental Health

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ABSTRACT

Social networking sites are crucial to teenagers' daily life in the current digital era, particularly in places like the Belagavi region where smartphone and internet access is constantly growing. Social media platforms are mostly used by teenagers to interact with friends, watch videos, unwind, and share their opinions. But excessive usage of these platforms has sparked grave worries about how they may affect mental health. The goal of the current study is to determine how much social media use impacts Belagavi adolescents' psychological health. A structured questionnaire was used to gather primary data from 50 respondents, ages 10 to 24, using a descriptive research methodology. The results show that many teenagers use social media for more than the suggested two hours a day. Increased stress, worry, sleep issues, emotional discomfort, loneliness, and low self-confidence were all strongly correlated with higher consumption levels. The study underscores the need of encouraging appropriate social media practices and the role that society, parents, and educators play in improving the mental and emotional wellbeing of adolescents.

Keywords: Social media usage; Adolescents; Mental health; Psychological well-being; Teenagers.

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Impact of Sustainability and Eco-friendly Digital Campaigns on Brand Perception

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ABSTRACT

In today's digital world, sustainability and environmental responsibility have become how consumers pursue brands. With increasing awareness of environmental issues, many companies use sustainability and eco-friendly digital campaigns to communicate their understanding of responsible practices. This study examines the impact of sustainability and eco-friendly digital campaigns on brand perception, with special focus on brand trust and purchase intention. Primary data was collected from 100 respondents using a structured questionnaire. The results show that sustainability, messaging, transparency, authenticity in digital campaigns have a positive influence on brand trust and overall brand perception. In contrast, greenwashing negatively affects consumer trust and brand credibility. The study also reveals that higher levels of brand trust lead to improved brand perception and stronger purchase intention. The results emphasize the importance of honest and transparent sustainability communication. This research provides useful insights for marketers to design eco-friendly digital campaigns that help build positive brand perception and long-term consumer trust.

Keywords: Sustainability marketing; Eco-friendly campaigns; Brand perception; Digital marketing; Green marketing.

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Impact of Training and Development on Faculty Commitment in Higher Education Institution of Karnataka

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ABSTRACT

Purpose: Human resources act as a dynamic force behind the success of any company or institution. In the same manner, the faculties are very important to the field of higher education as well as institutions. In the prevailing scenario, faculties face many challenges. They need to be sufficiently trained and motivated so that they can contribute positively in terms of quality, efficiency, and effectiveness. This paper aims to clarify the training and development that make changes in the commitment level of the faculty. **Design/methodology/approach:** This study was conducted by taking primary data through a reliable questionnaire from the 100 faculties. **Findings:** Higher education institutions should prioritise which training and development programs should be conducted within the institution or send faculty outside the institution. It is more for self-growth. **Originality/value:** This article is original and holds its own value for further research. There is not much research available in this field of study.

Keywords: Higher education; Training and development; Faculty commitment; Higher education institution; Human resource.

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Impact of UPI & Digital Payments on Financial Inclusion in India

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ABSTRACT

India has experienced rapid growth in digital payments over the last decade, with the Unified Payments Interface (UPI) playing a transformative role in reshaping the financial ecosystem. By enabling low cost, real time, and user friendly transactions, UPI has significantly contributed to expanding access to formal financial services, particularly for underserved and unbanked populations. Digital payments have become a key instrument in advancing financial inclusion by reducing dependency on cash and improving financial participation across rural and semi urban regions. This study examines the impact of UPI and digital payment systems on financial inclusion in India using secondary data sourced from reports published by the Reserve Bank of India, the National Payments Corporation of India, government publications, and relevant academic literature. Adopting a descriptive and analytical approach, the study finds that UPI has reduced transaction costs, enhanced convenience, and supported small merchants and micro-entrepreneurs. While the findings highlight the positive contribution of UPI to inclusive growth, challenges such as digital literacy gaps, infrastructure limitations, and cybersecurity concerns remain. The study concludes that sustained policy support and targeted awareness initiatives are essential to strengthen the long-term impact of digital payments on financial inclusion.

Keywords: Unified Payments Interface (UPI); Digital payments; Financial inclusion; FinTech; India.

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Influence of Financial Literacy on Debt Management in Investment Biases: A Study of Young Retail Investors in the Digital Era

Pooja Patil and Sanjeevini Gurjar***

ABSTRACT

This study examines how young retail investors in the digital age interact with financial literacy, debt management, and behavioral biases. Fintech developments like “Buy Now, Pay Later” services and trading applications have made market access more accessible, but they have also widened the “knowledge-action gap.” This study examines how strong cognitive shortcuts frequently outweigh technical financial expertise in preventing illogical conduct. The study investigates how biases more especially, overconfidence, herd mentality, and present bias moderate the relationship between a young person’s financial education and their debt to investment results using a behavioral finance paradigm. It assesses whether high literacy rates serve as an adequate barrier against high-interest consumer debt and speculative asset bubbles, or if digital surroundings elicit psychological reactions that take precedence over reason. The results of this study assess the usefulness of traditional financial education in the context of increasingly gamified financial ecosystems. By highlighting the limitations of exclusively knowledge-based methods, this study recommends for a paradigm shift toward behaviorally informed literacy interventions. This method offers policymakers and educators a strategic blueprint for cultivating long-term financial resilience and promoting sustainable wealth accumulation among Gen Z and Millennial investors navigating a turbulent digital economy.

Keywords: Financial literacy; Debt management; Young retail investors; Fintech innovation; Cognitive biases.

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Influence of Price Sensitivity on Consumer Decision-making

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ABSTRACT

Consumer decision-making is significantly influenced by price sensitivity, especially in marketplaces that are price-conscious and competitive. By analyzing consumers' perceptions, preferences, and behavioral reactions to price fluctuations, this study investigates the impact of price sensitivity on their purchase decisions. The main goal of the study is to investigate how consumers' brand switching, product choice, and frequency of purchases are influenced by price concerns. For the study, a structured questionnaire was used to gather primary data from 100 respondents using a descriptive research approach. Instead, than using sophisticated statistical or analytical methods, the study relies on survey-based replies and directly interprets customer opinions and trends. The results show that customers are highly sensitive to discounts, price changes, and perceived value for money, and that pricing is a significant factor in purchasing decisions. Before making a purchase, a large number of respondents indicated a propensity to check costs across brands and retailers. The study's conclusion that price sensitivity has a major impact on customer behavior highlights the necessity for companies to implement value-based products and competitive pricing strategies. Marketers and businesses can use the research's findings to create pricing strategies that will draw in and keep budget-conscious customers.

Keywords: Price sensitivity; Consumer behavior; Purchase decision; Pricing strategy; Descriptive research.

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Influence of Social Media on Brand Awareness and Customer Engagement

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ABSTRACT

In today's digital environment, social media has become an important medium for businesses to create awareness about their brands and to connect with customers. This study explores how social media influences brand awareness and customer engagement by using primary data collected from 100 respondents through a structured questionnaire. The research focuses on commonly used platforms such as Instagram, Facebook, and YouTube to understand how online content, regular posting, and direct interaction impact consumer behavior. The results show that social media plays a major role in improving brand visibility by allowing brands to reach a wide audience in a short period of time. Most respondents stated that engaging posts, promotional videos, and influencer recommendations helped them recognize and remember brands easily. Customer engagement was found to be higher when brands responded quickly to comments, shared interactive content, and maintained a friendly online presence. The study also reveals that active engagement on social media builds trust and positively affects customers' buying decisions and loyalty toward the brand. The study concludes that effective use of social media strengthens both brand awareness and customer engagement. Businesses that focus on meaningful communication and consistent online activity can develop stronger relationships with their customers and gain a competitive advantage in the digital market.

Keywords: Social media; Brand awareness; Customer engagement; Primary data; Consumer behavior.

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Influence of Venture Capital and Private Equity Backing on IPO Performance: Evidence from Indian Market

*Sushma B. S.**

ABSTRACT

This study investigates the impact of Venture Capital (VC) and Private Equity (PE) support on the performance of Indian initial public offerings (IPOs) from 2011 to 2021. Using a quantitative and analytical design, it examines 224 mainboard IPOs—150 VC/PE-backed and 74 non-backed—based on secondary data from regulatory filings and stock exchanges. IPO performance is measured through initial returns and Buy-and-Hold Abnormal Returns (BHAR) at 3 months, 1 year, 2 years, and 3 years post-listing, using descriptive statistics and t-tests, benchmarked against the Nifty 50 index. Findings reveal that VC/PE-backed IPOs show significantly higher initial and short-term (3-month) returns compared to non-backed IPOs, indicating a positive but temporary influence of financial sponsorship. However, no statistically significant difference appears in long-term performance, as both groups underperform after one year. This suggests that while VC/PE involvement boosts investor confidence and early trading momentum, sustained performance depends on firm fundamentals and broader market factors. The study contributes empirical evidence to Indian IPO literature and offers insights for investors and policymakers. It also highlights limitations such as binary treatment of backing and limited control over firm- or macro-level factors, suggesting future research explore sectoral and longer-term effects.

Keywords: Initial Public Offering (IPO); Private Equity (PE); Venture Capital (VC); IPO Performance; Buy-and-Hold Abnormal Return (BHAR).

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Institutional Mechanisms for Financial Inclusion: Evidence from the Self-Help Group – Based Bank Linkage Framework

*Vanishri Hundekar**

ABSTRACT

Institutional mechanisms are critical in emerging countries for expanding financial inclusion since they bridge the gap between formal financial institutions and underserved communities. The Self-Help Group-Based Bank Linkage Framework has evolved as a key institutional mechanism for integrating low-income and rural families into the formal banking system. This study investigates the framework's efficacy in fostering financial inclusion by increasing members' financial knowledge, access to banking services, and use of formal financial products. Using primary data from Self-Help Group members, the study assesses changes in financial literacy, access to banking channels, and use of financial goods such as savings accounts, credit facilities, insurance, and digital payment systems. To determine the significance of observed changes, the study uses the Wilcoxon signed-rank test and normalcy tests. The findings show that the Self-Help Group–Based Bank Linkage Framework significantly enhances members' financial product consumption, boosts access to formal banking services and improves financial knowledge. According to the findings, institutional frameworks play a crucial role in promoting inclusive financial systems by lowering barriers to entry and enhancing regional financial capabilities. The study's conclusions include suggestions for strengthening these institutional processes and policy implications in order to attain enhanced and long-lasting financial inclusion

Keywords: Bank linkage; SHG; Financial inclusion; Rural credit; Institutional mechanism.

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Integrated Geospatial Assessment of Public Transport for Sustainable Urban Mobility in Kolhapur

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ABSTRACT

Urban mobility in rapidly developing Indian cities requires efficient and sustainable public transportation systems supported by data-driven planning. This study presents an integrated geospatial and operational assessment of the Kolhapur Municipal Transport (KMT) network to identify service gaps, route inefficiencies and future capacity needs. Using GIS-based spatial mapping, load-factor evaluation and zonal trip-generation analysis, 24 KMT bus routes were examined to understand demand distribution and network performance across the city. The findings reveal major demand–supply imbalances: 11 routes operate above their designed capacity, with Route 7 exhibiting a critical load factor of 1.807, indicating severe overcrowding and inadequate fleet strength. In contrast, several peripheral routes remain underutilized, signifying inefficient resource allocation. Geospatial analysis further highlights underserved residential and employment zones, demonstrating misalignment between urban growth patterns and existing route alignments. Based on optimization insights, the study recommends targeted fleet redistribution, intelligent rescheduling, and the addition of approximately 25 buses to achieve an optimal 80% load factor. Integrating real-time tracking, passenger demand analytics and low-emission fleet upgrades is also proposed to enhance service reliability and sustainability. The research establishes a scalable framework for technology-enabled, environmentally responsible public transport planning in emerging Indian cities

Keywords: Geospatial analysis; Sustainable urban mobility; Public transport optimization; Passenger demand analytics; Urban transport sustainability.

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Labour Law Awareness and HR Practices: An Exploratory Mixed-method Study of HR Professionals

*Tushar Salunke**, *Sanjana Savant*** and *Rekha Birje****

ABSTRACT

Labour law compliance has become an integral responsibility of human resource management in contemporary organizations. While labour legislations provide a statutory framework for regulating employment relationships, their effective implementation largely depends on the level of awareness and understanding of these laws among HR professionals. Inadequate legal knowledge, misinterpretation of statutory provisions, or lack of continuous updates may lead to non-compliance, operational inefficiencies, and strained employer–employee relations. The present study explores the relationship between labour law awareness and HR practices with specific reference to HR professionals working in organizations. The study adopts an exploratory mixed-method research design and is based on primary data collected through structured questionnaires administered to HR professionals. Quantitative data is used to assess the level of awareness of labour laws and its influence on selected HR practices, while qualitative responses from open-ended questions provide insights into practical challenges faced during the implementation of labour laws. The findings of the study offer indicative insights into how labour law awareness influences HR decision-making and operational practices. The study emphasizes the importance of continuous legal education and structured training programs for HR professionals to ensure effective compliance and strengthen organizational HR systems.

Keywords: Labour law awareness; Human resource management; Employment law compliance; HR practices; Mixed-method research.

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Leveraging Artificial Intelligence to Support SDG 4

*Sonal Revankar**

ABSTRACT

This paper examines the transformative role of artificial intelligence (AI) in leveraging education, particularly with respect to the United Nations' Sustainable Development Goal 4 (SDG 4), which aims to ensure inclusive and equitable quality education for all by 2030. It highlights the potential of Artificial intelligence (AI) to dismantle barriers that inhibit access to quality education due to economic, geographic, and social disparities. By utilizing advanced technologies, such as natural language processing and machine learning, AI enhances personalized learning experiences and improves educational accessibility for diverse student groups across the globe. Furthermore, the study analyzes the implications of AI-driven educational innovations, addressing both the opportunities and challenges they present in achieving Sustainable Development Goal 4 of UNESCO. This exploration underscores the necessity of integrating AI in educational frameworks to foster an inclusive learning environment that promotes equity and quality in education worldwide. The paper also covers the challenges and ethical considerations involved with the development of AI.

Keywords: SDG4; Artificial Intelligence; Sustainability.

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Market Segmentation and Targeting Effectiveness

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ABSTRACT

Background/Introduction: Effective market segmentation and targeting enable businesses to comprehend a variety of customer needs and distribute marketing resources effectively in fiercely competitive markets. **Goals and Research** The purpose of this study is to determine how well market segmentation and targeting techniques affect consumer satisfaction, brand preference, and purchase intention. **Methods/Approach:** A quantitative study design based on surveys was used. Convenience sampling was used to gather primary data from a sample of 100 customers using a standardized questionnaire. Data analysis was done using both descriptive and inferential statistical methods. **Results/Key Findings:** The results show that precise targeting and well-defined segmentation greatly increase consumer satisfaction and brand preference, which raises purchase intention. **Conclusion and Implications:** The study comes to the conclusion that successful marketing depends on efficient segmentation and targeting. To improve customer engagement and gain a competitive edge, businesses should implement data-driven segmentation strategies. The report also emphasises how crucial it is to conduct ongoing market research and modify marketing plans in order to adjust to shifting consumer preferences and shifting market dynamics.

Keywords: Customer behaviour; Market segmentation; Targeting strategy; Marketing effectiveness.

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Merger and Acquisition in Indian Cement Industry an Evaluation of Past Decade

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ABSTRACT

Indian cement industry has seen paradigm shift in last decade through merger and acquisition activity. Aditya Birla group is still leading player in spite of tough competition from Adani group. Aditya Birla group has grown organically but Adani group is growing through by mergers and acquisition only. I want to know the synergies which have been created out of these synergies. Financial synergy By calculating ratio for example net profit ratio, debt equity ratio, return on investment etc Operating synergy By calculating operating costs, operating profit etc Marketing synergy Whether they are able to reduce marketing costs Research methodology Type :descriptive Data: secondary Tools :descriptive statistics Authors Shivalingappa Bhimanalli (Asst prof DBIT Bengaluru) Srikant G sugur (Associate prof JCE Belagavi) Mohan G S Student DBIT MBA Usefulness This study can be referred by government policy makers and leading business houses as a reference for their future merger and acquisition activities.

Keywords: Mergers; Cement; Synergy.

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Omni-channel Integration in Educational Services: Effects on Student Engagement, Satisfaction and Choice Behavior

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ABSTRACT

The ongoing digital transformation of higher education has led educational institutions to deliver learning and support services through multiple physical and digital channels. A quantitative, cross-sectional research design was employed, and data were collected from undergraduate and postgraduate students who had experienced both offline and online learning environments. Structural equation modeling was used to test the proposed conceptual model and associated mediation effects. The results reveal that omni-channel integration significantly influences student engagement, student satisfaction, and student choice behavior. Student engagement emerged as a central mechanism, exerting strong direct effects on both satisfaction and choice behavior. Furthermore, student engagement and student satisfaction jointly act as serial mediators, explaining how omni-channel integration translates into favorable student choice outcomes. The presence of both direct and indirect effects indicates partial mediation, highlighting the multifaceted role of omni-channel integration in educational contexts. This study contributes to the literature by extending omni-channel theory to the higher education domain and by empirically validating engagement and satisfaction as key process variables linking integrated educational service delivery to student choice behavior. The findings offer practical insights for educational institutions seeking to design learner-centric, seamlessly integrated educational experiences that enhance engagement, satisfaction, and informed student decision-making.

Keywords: Omni-channel integration; Student engagement; Student satisfaction; Student choice behavior; Educational services.

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Predictive Analytics for Customer Behavior Analysis

*Pooja Malakanakoppa**, *Pragati Halejol*** and *Maruti Sadavar****

ABSTRACT

In today's data-driven corporate world, predictive analytics has emerged as a key tool for comprehending and predicting consumer behaviour. The main goal of this study is to investigate consumer behaviour trends and attitudes towards the application of predictive analytics in businesses. The main goal of the study is to comprehend how management decision-making and customer behaviour analysis are supported by predictive analytics. For this study, a descriptive research design was used. A systematic questionnaire was used to gather primary data from 100 respondents. The study relies on descriptive interpretation and direct inferences from respondents' opinions and experiences rather than sophisticated statistical analysis or predictive modelling. The results show that predictive analytics is generally thought to be helpful for determining consumer preferences, raising customer satisfaction, strengthening retention tactics, and assisting with tailored marketing initiatives. Additionally, respondents emphasised how data-driven insights may enhance customer relationship management and company planning. The study comes to the conclusion that, even at the most basic descriptive level, predictive analytics is important for comprehending consumer behaviour. For managers and companies looking to implement predictive analytics to enhance customer-focused initiatives, the study offers helpful insights.

Keywords: Predictive analytics; Customer behavior; Descriptive research; Data-driven decision making; Customer insights.

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Productivity and Job Satisfaction: A Study on Women Employees in a Private Hospital

Rekha Birje and Savitha Kulkarni***

ABSTRACT

The study examines the relationship between productivity and job satisfaction among female employees in a private hospital, with particular emphasis on multitasking demands and workplace conditions. Anchored in Herzberg's Motivator-Hygiene Theory, it explores how motivating and hygiene factors influence employee performance and satisfaction. Primary data were collected through a structured questionnaire from 50 randomly selected women employees at Lakeview Hospital, Belagavi City, Karnataka. Principal Component Analysis was employed for data analysis. Findings revealed a high perception of job security (91.3%); however, work shifts emerged as a major concern due to safety (47.8%) and transport issues (50%). Dissatisfaction with the increment policy was pronounced among employees aged 41 years and above. Additionally, limited awareness and access to maternity leave policies were observed among younger employees. Exploratory factor analysis demonstrated robust factor structures across all domains, with explained variance exceeding 60%. Despite strong statistical outcomes, the findings are limited by the small sample size.

Keywords: Job satisfaction; Women employee productivity; Job involvement.

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Psychological Climate Shapes the Scene... Self-efficacy and Values Turn Employees Green

Devaraju D. and Amit Subramanyam***

ABSTRACT

This research examines the determinants of Employee Green Behavior (EGB) among Karnataka's medium-scale industries, specifically focusing on Employee Empowerment (EE), Self-Efficacy-Technology (ESE-T), Green Values (GV), and Psychological Green Climate (PGC). Using structured questionnaire, data were gathered from 414 administrative level employees and processed through Structural Equation Modeling (SEM) via SmartPLS. The structural model indicated that Employee Empowerment significantly predicts Employee Green Behavior directly and indirectly. Technology-based Environmental Self-Efficacy was found to be a substantial mediator, allowing employees to utilize technological re-sources to deploy and maintain pro-environmental behaviors with great effectiveness. Green values and Psychological Green Climate also positively affected green behavior but to a lesser extent. Importance-Performance Map Analysis showed that strengthening empowerment programs can provide improvement in green behavior outcomes, while technology-driven self-efficacy is already functioning effectively. The research highlights the importance of the synergistic relationship among structural support, technical expertise, and value-based motivation for supporting sustainable workplace practices. These results offer actionable lessons to managers and policymakers looking to integrate environmental sustainability into organizational culture and operations. In general, the research indicates that the key is to engage employees and empower them through technology-enabled competencies to support consistent and effective green behaviors.

Keywords: Employee green behavior; Employee empowerment; Technology-driven self-efficacy; Green values; Psychological green climate.

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Recognizing How Financial Literacy Affects Investment Behavior

Karuna Patil and Rajendra Inamdar***

ABSTRACT

Financial literacy is crucial in influencing investment behavior in the fast-paced financial world of today. This study looks at how awareness, risk perception, and investment decision-making are impacted by financial knowledge. A structured questionnaire was used to gather primary data using a descriptive study methodology, which was then examined using percentage analysis and other relevant statistical tools. The results show that sound investment habits and financial literacy are closely related. Higher financial literacy is associated with increased self-assurance, stronger risk assessment skills, and a deeper comprehension of investing possibilities. The study does, however, also point out that financial literacy by itself does not ensure active engagement in investing activities, indicating the impact of behavioral and psychological aspects. The study adds to the body of literature by highlighting the importance of practical financial education and provides educators and policymakers with useful information for creating successful financial education initiatives that encourage ethical and informed investing.

Keywords: Financial literacy; Investment behavior; Risk perception; Investment decision-making; Financial education.

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Relationship between Job Satisfaction and Employee Performance

Prathamesh Chalke and Maruti Sadavar***

ABSTRACT

Job satisfaction plays a vital role in shaping how well employees perform in their jobs and contribute to organizational success. This study explores the connection between job satisfaction and employee performance by analyzing secondary data gathered from published research papers, academic journals, and industry reports. Job satisfaction reflects how employees feel about their work, including aspects such as pay, working conditions, management support, and opportunities for growth. Employee performance, on the other hand, relates to how effectively employees carry out their tasks and meet organizational goals. Findings from existing studies consistently show that employees who are satisfied with their jobs are more motivated, committed, and productive. The review also highlights that positive workplace factors—such as fair rewards, healthy work environments, and supportive leadership—encourage higher performance levels. In contrast, dissatisfaction at work often results in poor performance, absenteeism, and reduced commitment. This study emphasizes the importance of adopting employee-friendly human resource practices to enhance satisfaction and improve performance outcomes. By using secondary data, the research provides a practical and reliable understanding of the topic without the need for primary data collection. Overall, the study confirms that improving job satisfaction is a key strategy for boosting employee performance and achieving long-term organizational growth.

Keywords: Job satisfaction; Employee performance; Human resource practices; Workplace environment; Motivation.

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Research on Adoption of Green Finance Initiatives for Sustainable Development in India

*Soubhagya Megadi**, *Megha Mahale*** and *Jyoti Jamnani****

ABSTRACT

Sustainable development has emerged as a critical priority for emerging economies such as India, where the financial system plays a significant role in promoting environmentally responsible growth. In this context, green finance has gained importance as an effective mechanism to support sustainable development through environmentally focused financial instruments. This study examines the role of green finance in promoting sustainable development in India by analyzing existing policies, financial initiatives, and institutional frameworks. The study is based on secondary data collected from government reports, publications of the Reserve Bank of India, SEBI guidelines, World Bank reports, and prior academic studies. Descriptive and comparative analysis methods are used to evaluate trends in green finance initiatives in India. The findings indicate that green finance instruments such as green bonds, sustainable banking practices, and ESG investments contribute positively to environmental sustainability and economic growth. However, challenges such as limited market depth, lack of standardization, and low awareness continue to restrict wider adoption. The study concludes that stronger regulatory frameworks, improved transparency, and increased policy support are essential to enhance the effectiveness of green finance in achieving sustainable development goals and strengthening sustainable financial practices in India.

Keywords: Green finance; Sustainable development; Green bonds; Financial sustainability; India.

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Role of Customer Reviews and Ratings in Online Purchases

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ABSTRACT

E-Commerce has exploded, and it is really changed the way of people shop. Nowadays customer reviews and ratings are not only just helpful but they are very essential whenever we are buying online. That's how reviews and ratings shape what people buy, how they trust a product, and whether they want to click the "buy" option or not. To get some answers, we went with a quantitative approach. We gathered fresh data straight from online shoppers using a structured questionnaire. We wanted to see how things like whether reviews are positive or negative, the ratings themselves, how trustworthy the reviews are seemed to be and just how many reviews are out there -all of that-play into the choices people make online. What result came out was pretty clear. When shoppers see reviews and ratings, they feel less risky and more confident. That boost in confidence makes them more likely to buy. Glowing reviews and high ratings push people towards a purchase decision, but negative feedback does the opposite and makes them hesitate. Managing customer reviews and ratings well isn't just good practice but it is vital for building trust and getting people engaged on any e-commerce platform.

Keywords: Customer reviews; Online purchase decision; Consumer trust; Ratings; E-commerce.

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Role of Eco-tourism Development in Enhancing Local Economic Growth

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ABSTRACT

Eco-tourism has emerged as a sustainable tourism approach that seeks to balance environmental conservation with socio-economic development in destination areas. This study aims to examine the role of eco-tourism development in enhancing local economic growth, with particular emphasis on employment opportunities, income generation, and the promotion of local enterprises. The research adopts a qualitative and exploratory approach based on a comprehensive review of existing literature, policy documents, and reports published by tourism organizations and government agencies. Through thematic analysis, the study identifies key linkages between eco-tourism initiatives and local economic outcomes. The findings indicate that eco-tourism development has the potential to contribute positively to local economies by creating livelihood opportunities, encouraging community participation, and supporting small-scale businesses, although its effectiveness depends on sustainable planning and inclusive governance. The study concludes that eco-tourism can serve as a viable tool for local economic growth when integrated with environmental protection measures and community-centered development strategies.

Keywords: Eco-tourism development; Local economic growth; Sustainable tourism; Community participation; Rural development.

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Role of Human Resource in Implementing Green Practices within Hospitality Organization

Preetam U. Revankar and Tanvi P. Revankar***

ABSTRACT

In today's rapidly changing world, marked by emerging technologies and evolving social and economic policies, humans play an increasingly vital role in shaping our planet's future. There's an urgent need for a comprehensive and forward-thinking global environmental management approach. Organizations across various sectors are now incorporating eco-friendly practices into their operations by embracing sustainable management principles, policies, and procedures that enhance life quality for customers, staff members, local communities, and the natural environment. Effective environmental management demands sophisticated technical expertise and advanced managerial capabilities from staff members, as organizations develop innovative environmental programs and initiatives that carry substantial administrative responsibilities. This research aims to explore how different hospitality organisation approach environmental responsibility. The hospitality sector faces similar challenges, though it stands to gain considerably from the current business trend toward environmental consciousness. Hotels must maintain exceptional cleanliness and upkeep standards to meet guest expectations and requirements. Consequently, cleaning supplies, waste materials, and disposal methods have become significant concerns as hotels work to join the environmental movement. This work justifies the deployment of HR interventions that lead to the creation of green concepts and their subsequent impact on diverse green practices in the hotel industry.

Keywords: Eco-friendly; Environment; Organization; Sustainable.

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Savings and Loan Bailouts and their Influence on Small Business Financing

Rekha Birje* and Padma Mankani**

ABSTRACT

Savings and loan bailouts have often been used to stabilize financial institutions during periods of systemic stress, yet their implications for small business financing remain contested. This study examines the effects of S&L bailouts on small business credit availability, lending behavior, and broader economic growth. Drawing on a systematic review of historical bailout episodes, financial reports, loan-level data, and policy responses, the paper evaluates changes in lending conditions before and after bailout interventions. The analysis indicates that bailouts can generate short-term liquidity relief, enabling financial institutions to resume lending and support small businesses during recovery phases. However, the findings also reveal potential long-term constraints, as heightened risk aversion, stricter regulatory oversight, and revised credit assessment practices may limit access to finance for smaller firms. Overall, the study highlights the dual impact of bailouts, offering important insights for policymakers seeking to balance financial stability with sustained small business growth and economic resilience.

Keywords: Bailout; Financing; Bank bailout; Saving.

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Strategic Management Practices in Startups: Challenges and Solutions

*Atharv Ramankatti**

ABSTRACT

Startups operate in dynamic, resource constrained environments where strategic management practices are pivotal for survival and growth. However, founders often grapple with unique challenges such as limited capital, talent acquisition difficulties, rapid market shifts, and scaling ambiguities. The paper examines this hurdles through a mixed methods approach, integrating case studies of 20 high growth startups (e.g., from tech and fintech sectors) with surveys of 150 entrepreneurs and qualitative interviews with venture capitalists. Key challenges identified include misaligned resource allocation, inadequate competitive intelligence, and governance gaps that exacerbate failure rates estimated at 90% within five years. The study proposes targeted solutions: agile strategic frameworks like OKR integration for prioritization, lean experimentation for market validation, and hybrid governance models blending founder vision with advisory boards. Empirical analysis reveals that startups adopting this practices achieve 35% higher survival rates and 2.5x faster scaling. Findings underscore the need for adaptive, data-driven strategies tailored to startup stages. This research offers practical implications for entrepreneurs, investors, and policymakers, advocating ecosystem support through incubators and policy incentives. Ultimately, it bridges theory and practice, equipping early stage ventures to transform challenges into competitive advantages.

Keywords: Strategic management; Startups; Agile strategic frameworks; Lean experimentation; Hybrid governance models.

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Stress Management and Work Life Balance among Bank Employees

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ABSTRACT

Bank employees work in high pressure environment, heavy workloads, multiple responsibilities, increase in compliance requirement and consumer demands. These conditions lead to increase in the level of stress which will affect their productivity and creates imbalance in their professional life and personal life. As stress has become one of the critical challenges in the banking sector. This study is undertaken to examine the stress level, stress management and work life balance of the employees working in the private sector banks. Through an analysis of the relationship between stress level, stress management and work life balance the study aims to highlight the effective coping strategies that are helpful in promoting employee wellbeing. The research is proposed to adopt a descriptive and analytical approach using a structured questionnaire. The data will be analysed using SPSS. The research will contribute to the existing literature by addressing the gaps related to the combined analysis of stress management and work life balance among bank employees.

Keywords: Stress; Work life balance; Stress management.

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Sustainability Branding as a Strategic Tool for Achieving Competitive Advantage

*Diya Sadiye**

ABSTRACT

Sustainability branding has gained significant importance as organizations face increasing pressure from consumers, regulators, and stakeholders to operate responsibly. This study examines sustainability branding as a strategic tool for achieving competitive advantage by analysing its impact on consumer trust, loyalty, and perceived differentiation. The study assesses consumer awareness, perceptions, and behavioural intentions towards sustainability-oriented brands using primary data gathered through a structured questionnaire from 106 respondents. The results show that sustainability branding positively influences customer loyalty, brand trust, and willingness to pay a premium, all of which contribute to long-term competitive advantage. Moreover, the study illustrates how transparency and digital communication help build trust in sustainability branding. By integrating sustainability into core marketing campaigns rather than considering it as a promotional activity, organisations can boost resilience and market positioning. The research contributes to existing work by giving actual evidence from consumer viewpoints and offers management ideas for utilising sustainability branding effectively. The study concludes that real sustainability branding is not only an ethical responsibility but also a strategic need for continued competitiveness.

Keywords: Sustainability branding; Competitive advantage; Consumer trust; Brand loyalty.

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Systematic Mapping of the Literature: Job Satisfaction of Women Employees in Public Hospital and Private Hospital (2015–2024)

Rekha Birje* and Savita Kulkarni**

ABSTRACT

Considering the growing emphasis on gender equality, the retention of employees, and improved performance, research into work satisfaction among hospital women has been impressive. The study presents a complete overview of the research landscape through bibliometric analysis using the VOSviewer software. From 2015 to 2024, the intellectual structure, main research trends, and thematic developments in this area are systematically identified, mapped, and visualized. In addition, the keyword content analysis has been undertaken to explore the historical progress, current state, and emerging themes in this area of study. The findings indicate a positive upward trend in research output from the Year 2015 to 2025, peaking in 2024. The United States appears as the leading contributor to this research area, while Tehran University of Medical Sciences stands out with the maximum number of indexed publications (13) on this topic. The University of London also shows significant contributions, whereas other institutions have comparatively fewer studies. This study provides valuable insights into the development and major focus areas of research on job satisfaction among women employees in the hospital sector.

Keywords: Job satisfaction; Meta-analysis model; Motivation; Organizational commitment.

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Talent Retention Strategies in the Era of Flexible Work Models: A Study on Gen Z Workforce Expectations

Sanmati Shetteppanavar and Soumya Rudagi***

ABSTRACT

The Indian organizational landscape is undergoing significant transformation due to digitalization, evolving employment structures, and the growing presence of Generation Z employees in the workforce. These changes have intensified the need to re-examine talent retention strategies, particularly through flexible work models and development-oriented human resource practices. Drawing on psychological contract theory, social exchange theory, and strategic human resource management (SHRM), this study proposes a conceptual framework to explore how flexible work arrangements, remote work, hybrid models, and flexible scheduling may influence Gen Z employees' perceptions of autonomy, work-life integration, and organizational support, which are theorized to impact job satisfaction, engagement, and retention intentions. Learning and development mechanisms, including continuous learning, structured career growth, and upskilling initiatives, are incorporated as reinforcing factors that may strengthen long-term commitment and the psychological contract between employees and organizations. Adopting a descriptive and exploratory approach, the study has collected primary data from 102 Gen Z employees across selected Indian organizations; data analysis is yet to be undertaken. The study situates flexible work and development practices within the Indian context, characterized by hierarchical structures and emerging technology-enabled work practices.

Keywords: Talent retention; Generation Z workforce; Learning and Development; Talent management.

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The Impact of Digital Banking on Customer Satisfaction in India

Mayuri Patil*

ABSTRACT

Digital banking has emerged as a major component of the Indian banking system, offering customers faster and more convenient access to financial services. With the rapid adoption of mobile banking, internet banking, and digital payment platforms, understanding their effect on customer satisfaction has become increasingly important. The primary objective of this study is to examine the impact of digital banking services on customer satisfaction in India and to identify the key factors influencing customer perceptions and experiences. The study follows a descriptive research design using a survey method. Primary data was collected from 100 banking customers through a structured questionnaire, while secondary data was gathered from journals, reports. The data was analysed using basic statistical tools such as percentage analysis and mean scores to evaluate customer responses related to convenience, security, reliability, and service quality. The findings reveal that digital banking significantly improves customer satisfaction due to ease of use, time savings, and 24/7 service availability. However, concerns related to data security, technical issues, and limited personalized interaction were also identified. The study concludes that continuous technological advancement and strong trust-building measures are essential for banks to enhance customer satisfaction and maintain long-term customer relationships in the digital era.

Keywords: Digital banking; Customer satisfaction; Online banking; Financial technology; Indian Banking System.

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The Impact on Social Media Influencer Marketing on Consumer Purchase Decisions

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ABSTRACT

This research paper examines the significant role of social media influencer marketing in shaping consumer purchase decisions through a comprehensive secondary data analysis. The study synthesises findings from contemporary academic literature, industry reports, and market research conducted between 2020 and 2025 to understand the mechanisms through which influencer marketing influences consumer behavior. The research identifies critical gaps in existing literature regarding authenticity, consumer trust dynamics, and platform-specific effectiveness. Through systematic analysis of secondary data sources, this study reveals that social media influencer marketing positively correlates with consumer purchase intentions, with consumer trust and perceived authenticity acting as significant mediating variables. The global influencer marketing industry reached \$21.1 billion in 2023 and is projected to continue growth, indicating substantial business relevance. Key findings suggest that brands must prioritize authentic influencer partnerships, particularly on platforms like TikTok and Instagram where engagement rates significantly exceed traditional advertising channels. The research contributes to marketing theory by clarifying the relationship between influencer credibility, consumer trust, and purchase behavior, while providing actionable recommendations for practitioners in brand management and digital marketing strategies.

Keywords: Influencer marketing; Consumer behavior; Social media; Purchase decisions; Digital marketing.

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The Role of Institutional Support in Enhancing Faculty Productivity: A Study of Private Management Colleges Affiliated to Karnatak University, Dharwad

*Ravikumar Shivapuji**

ABSTRACT

This study investigates the role of institutional support in enhancing faculty productivity in private management colleges affiliated with Karnatak University, Dharwad (KUD). The study's objectives are to (i) investigate the kinds and levels of institutional support given to educators; (ii) assess the impact of professional development opportunities—such as training courses, seminars, and workshops—on educators' academic achievement; and (iii) evaluate the ways in which technological and infrastructure support enhances student engagement, research output, and teaching efficacy. A structured questionnaire incorporating 13 independent variables related to institutional support and faculty productivity was administered to a sample of 100 faculty members drawn through convenience and snowball sampling techniques. The reliability of the instrument was confirmed using Cronbach's alpha, indicating strong internal consistency. The sampling frame consisted of all private management colleges and faculty members under KUD. Data were analyzed using correlation and regression techniques to determine the strength and significance of relationships among key variables. Preliminary expectations suggest that higher levels of institutional, professional development, infrastructural, and technological support will positively influence faculty productivity across teaching, research, and student-related activities. The study advances knowledge about how focused institutional interventions can improve overall academic outcomes and faculty performance in private higher education institutions.

Keywords: Institutional support; Faculty productivity; Teaching effectiveness.

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Understanding Labour Contracts in Indian Organizations: An Employee Perspective

Harshraj Shipekar and Sanjeevini Gurjar***

ABSTRACT

Labour contracts play a crucial role in defining the rights, responsibilities, and working conditions of employees in organizations. In India, the increasing use of formal and contract-based employment has made labour contracts an essential component of human resource management. However, employees' understanding of labour contract terms remains a critical concern. This study aims to examine the level of understanding of labour contracts among employees in Indian organizations from an employee perspective. A descriptive research design was adopted, and primary data were collected through a structured questionnaire administered to employees working in various sectors. Percentage analysis and Chi-square tests were used for data analysis. The findings reveal that while most employees are aware of the existence of labour contracts, many lack a clear understanding of important clauses related to wages, working hours, leave, and termination. The study also found a significant relationship between educational qualification and understanding of labour contracts. The paper concludes that improving employee awareness and transparency in labour contracts can enhance job satisfaction and reduce workplace disputes.

Keywords: Labour contracts; Employee awareness; Human resource management; Labour laws; Indian organizations.

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Unveiling Behavioral Biases in Investor Discussions using Neuro Linguistic Programming Techniques

Shweta Patroti*, Rohitraj S.** and Shivshankar K.***

ABSTRACT

This research investigates behavioral biases in investor discussions by applying neuro-linguistic programming techniques to analyze language patterns and sentiment cues in digital financial communication. Foundational theories from behavioral finance and cognitive psychology, this study draws prospect theory, overconfidence theory, anchoring theory, herd behaviour theory, and framing effect theory to inform the development to detect cognitive biases in investor discourse. The advancement of neuro linguistic programming techniques has enabled the analysis of data from investor discussions, social media platforms, and financial documents with enabled efficiency and precision. Challenges remain in the accuracy and reliability of neuro linguistic programming, the complexity of capturing behavioural patterns, meeting diverse regulatory and compliance requirements, and integrating cross-disciplinary perspectives. The study shows the gap between behavioral finance and advanced analysis by applying neuro linguistic programming to unveil hidden behavioral biases and enhance the understanding of how language reflects financial decision-making. The findings demonstrate the potential of neuro linguistic programming as an effective augmentation to traditional expert judgment, valuable in real-time behavioral risk monitoring across diverse investor populations. The study also highlights the limitations of neuro linguistic programming in identifying complex or overlapping behavioral patterns in investor discourse, reinforcing the need for complementary methodologies.

Keywords: Behavioral biases; Investor discussions; Unveiling.

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Upskilling, Reskilling and Workforce Transformation to Accelerate the SDG's

Srushti Kalghatgi and Ameet Chate***

ABSTRACT

Upskilling, reskilling, and workforce transformation are essential to attaining the Sustainable Development Goals (SDGs) of the United Nations because rapid technological innovation, automation, and sustainability issues are changing global labor markets. By analyzing how organized skill development programs support sustainable workforce preparation, this study focuses on SDGs 4 (Quality Education), 8 (Decent Work and Economic Growth), and 9 (Industry, Innovation, and Infrastructure). Based on a thorough analysis of secondary data, the study uses a qualitative research design. Global policy reports, peer-reviewed scholarly works, and business publications from institutions including the World Bank, ILO, UN, and World Economic Forum were examined. Workforce transformation initiatives and their alignment with sustainability goals were interpreted using the Triple Bottom Line Model and the Human Capital Development Framework. Key observations were synthesized using thematic analysis. The results show that training focused on sustainability, digital skill development, and ecosystems for continuous learning greatly improve workforce flexibility, innovative capacity, and employability. According to the study's findings, firms and economies may accelerate the SDGs by aligning commercial success with social inclusion and environmental sustainability through strategic investment in workforce transformation.

Keywords: Upskilling; Workforce transformation; Sustainable development goals; Human Capital Development; Reskilling.

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Virtual Experience to Purchase Intention: How AR/VR Try-on Builds Consumer Confidence in Fashion E-commerce

*Nupur Veshne**

ABSTRACT

The growing use of AR/VR try-on technologies in online fashion retail seeks to reduce evaluation uncertainty, yet limited evidence explains how specific attributes influence purchase intention across consumer generations. This study examines the effects of perceived usefulness, enjoyment, trust, and fit accuracy on purchase intention, with perceived confidence as a mediator, while comparing Gen X, Gen Z, and Gen Alpha consumers. Using a quantitative research design, data were collected from 300 online fashion shoppers with prior experience using AR/VR try-on tools. The study employed regression analysis and mediation analysis to test the proposed relationships. The results indicate that all AR/VR attributes significantly influence perceived confidence, with perceived fit accuracy emerging as the strongest predictor. Perceived confidence was found to play a central mediating role in driving purchase intention. Further, significant generational differences were observed, with younger consumers showing stronger responses to experiential and visual attributes, while older consumers placed greater emphasis on trust. The findings contribute to immersive retail and technology acceptance literature by highlighting perceived confidence as a key psychological mechanism linking AR/VR experiences to conversion outcomes while offering practical guidance for designing generation-specific AR/VR strategies in fashion e-commerce.

Keywords: Augmented reality; Virtual try-on; Perceived confidence; Purchase intention; Fashion retail.

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Volatility Transmission and Causal Dynamics among India's Consumption-led Nifty Indices

Sneha Gujar and Yasmin Begum Nadaf***

ABSTRACT

Consumption driven sectors occupy a growing share in India's financial landscape. They capture the behavior of households whose spending forms a large part of India's GDP. Our study examines how volatility moves across three National Stock Exchange indices tied to India's consumption cycle. The indices are Nifty India Consumption which is a thematic index and, Nifty FMCG and Nifty Consumer Durables which are sectoral indices. Daily NSE closing prices from 1st January 2019 to 31st October 2025 form the base for the empirical analysis. The analysis employs GARCH (1,1) modelling, vector autoregression, granger causality, generalized forecast-error variation decomposition and rolling connectedness measures. Results show that FMCG index consistently leads the system by granger causing both, thematic Consumption index and the sectoral Consumer Durables index. GARCH estimates confirm volatility persistence across all indices with Consumer Durables having highest clustering. Spillovers intensify during COVID-19 and stabilize gradually. Rolling correlations increase during stress periods reducing diversification opportunities. The study provides brings out clear hierarchy between defensive and cyclical consumption indices and highlights its practical relevance for investment and strategic decisions.

Keywords: Volatility; Consumption indices; FMCG; Granger causality; GARCH.

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Waste Marble Powder in Concrete: A Review of Its Potential for Sustainable and Heat-mitigating Pavements and Roofs

Pratik Lohar*, Nityanand Kudachimath** and Amit Patil***

ABSTRACT

Urban pavements significantly contribute to the urban heat island (UHI) effect through strong solar heat absorption. It has been demonstrated that lowering surface and air temperatures can be achieved by increasing pavement albedo with light-colored, reflective materials. Rich in calcium oxide (CaO), waste marble powder (WMP) can partially substitute cement or sand in concrete, thereby saving resources and minimizing waste. It also reduces the disposal risks associated with marble production. Research indicates that whereas higher replacement levels (>15–20%) are likely to decrease strength, modest WMP content (~5–15%) typically preserves or increases concrete compressive strength. Crucially, WMP-containing concrete mixes are lighter in color and function as “cool pavements.” For instance, an IRJET study found that a concrete mix containing approximately 30% WMP had a surface temperature that was approximately 7.5% lower than that of a standard mix. Therefore, WMP-concrete provides durability similar to ordinary concrete at ideal mixtures while recycling industrial waste and reducing embodied CO₂ (by substituting cement). In conclusion, adding waste marble powder to concrete provides two advantages: passive UHI mitigation and sustainable waste-reuse. However, more field research is required to measure the cooling benefits at the metropolitan scale.

Keywords: Marble powder in concrete; Urban Heat Islands (UHI); Sustainable material.

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Women at Work: Catalyst for Achieving Sustainable Development Goals

Arif Shaikh and Rashmi Harti***

ABSTRACT

The Sustainable Development Goals (SDG's) represent a global framework for attaining Inclusive growth, environment sustainability and social equity. Women awareness of these goals and participation in the workforce is a key driver of progress across multiple dimensions of development. Women economic empowerment not only foster inclusive growth but also accelerates the progress in areas such as quality education, poverty reduction, gender equality and decent work. This paper explores how women at work serve as a catalyst for Sustainable Development. This paper investigates three interconnected aspects: level of awareness among women about SDG's, the way in which women participation act as a catalyst to Sustainable development and also studies the barriers that hinder their contribution. The finding emphasis that empowering women through awareness programmes, supportive policies and inclusive framework is essential for realizing SDG. The research underscores that Sustainable Development cannot be achieved without recognizing women as central agents of change and also addresses the barriers that restricts their potential

Keywords: Women empowerment; Sustainable development goals; Awareness; Barriers.

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Workload and Job Stress as Determinants of Performance and Psychological Well-being among Employees

Shreyas Pujari and Anvi Sammatshetti***

ABSTRACT

Job demands and work-related stress have emerged as critical challenges in the modern workplace, significantly influencing employee productivity and mental health. Heavy workloads and high-pressure work environments often lead to reduced efficiency and disruptions in employees' psychological well-being. This study examines the impact of workload and job stress on employees' health, productivity, and overall well-being, both independently and in combination. A quantitative research design was adopted, with primary data collected through a structured questionnaire based on a five-point Likert scale. The findings reveal a clear negative correlation between excessive workload, increased job stress, and employee performance. Employees experiencing heavy workloads reported lower productivity levels, reduced concentration, and decreased job satisfaction. Prolonged exposure to job stress further contributed to mental fatigue, burnout, emotional strain, and physical exhaustion, adversely affecting overall well-being. The study highlights the crucial role of organizational support systems, flexible work arrangements, and effective stress management practices in mitigating these negative outcomes. By ensuring fair workload distribution and fostering a supportive and healthy work environment, organizations can enhance employee well-being, improve morale, and achieve sustainable productivity in the long run.

Keywords: Workload; Job stress; Employee performance; Psychological well-being.

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