Ramachandran International Institute of Management (RIIM), Pune

Book of Abstracts

RIIM International Conference 2025
on
Emerging Trends in Global Business Management: A Changing Landscape

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EDITORS

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Ramachandran International Institute of Management, Pune

RIIM International Conference 2025

On

Emerging Trends in Global Business Management: A Changing Landscape

18th & 19th April 2025

Editors

Dr. Manisha Saxena, Dr. Yachna Gharde,
Mr. Suraj Sharma and Mrs. Nidhi Molgi

Title: RIIM International Conference 2025 on Emerging Trends in Global Business Management: A Changing Landscape

Editors: Dr. Manisha Saxena, Dr. Yachna Gharde, Mr. Suraj Sharma and Mrs. Nidhi Molgi

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About the Conference

"The RIIM International Conference 2025 on Emerging Trends in Global Business Management: A Changing Landscape" is dedicated to exploring the transformative shifts that are redefining the global business landscape. In a world marked by rapid technological advancements and unprecedented economic challenges, the business management field faces constant change. This conference aims to bring together scholars, academicians, industry experts, and practitioners to discuss and analyze these dynamics, while also sharing research-driven insights and innovative solutions for adapting to the new realities of global business. This year's theme, "A Changing Landscape," emphasizes the critical role of agility and foresight in navigating today's business environment.

Attendees will benefit from keynote speeches by prominent figures in global business, panel discussions, workshops, and research presentations that highlight current trends and emerging areas of focus within business management. This event provides a platform to bridge academia and industry, empowering attendees to exchange knowledge, inspire future strategies, and build collaborations that align with the evolving demands of global business.

Join us in engaging with forward-thinking perspectives and discovering actionable insights at the forefront of global business management.

Conference Objectives

- To disseminat knowledge by exploring and analyzing emerging trends in global business management.
- To foster Industry-Academia collaboration by encouraging knowledge-sharing and networking between academicians, scholars, industry leaders, and students.
- Creating an avenue where scholars and practitioners could 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 indexed journals and journal proceedings.

About the Institution

Ramachandran International Institute of Management (RIIM), Pune, is one of India's leading and recognized management institutes. RIIM is Pune's first Corporate-Style B-School, founded in 2014 under the visionary guidance of Prof. Suraj Sharma, a respected educationist and first-generation entrepreneur. RIIM was established with a mission to bridge the gap between industry and academia by making the PGDM programs more practical, industry-relevant, and skill-based. RIIM Pune is approved by AICTE New Delhi, under the Ministry of Education, Government of India.

RIIM has a strong corporate network that helps us understand the complex and dynamic expectations of the industry. This input informs the design and development of targeted training interventions for management students, equipping them to be market-ready and prepared for diverse challenges. Our industry partners engage in guest sessions, panel discussions, live projects, mentoring, mock interviews, industrial visits, and assessments, helping students gain deeper insights into job markets and entrepreneurship.

Most learning initiatives, including certifications like Business Analytics, Advanced Excel, Digital Marketing and numerous other industry specific certifications follow a 70:30 model—30% theoretical knowledge and 70% practical skills. Within the Soft Skills domain, our expert academicians cover a wide range of essential skills that empower students to work effectively in multicultural environments, team-based projects, or leadership roles.

RIIM's campus is located in Bavdhan, off the Mumbai-Pune Expressway, with state-of-the-art infrastructure and scenic surroundings. The highway provides easy access to the Hinjewadi IT and Business Park, a Special Economic Zone, as well as to Mumbai, the financial capital of India, keeping us well-connected with our industry partners.

About the Partners

BRICS-HLEC

BRICS-HLEC (High Level Expert Council) aims to strengthen cooperation in research and capacity building among the academic communities of the BRICS countries. It encourages and facilitates research and innovation initiatives that address common challenges, including climate change, energy security, and digital transformation. RIIM International Conference is in association with BRICS-HLEC, India Chapter. This collaboration marks a significant milestone for our institution and provides a platform for fostering global dialogue. By aligning with BRICS-HLEC, we aim to amplify the impact of the conference and address critical issues with an international perspective. Our conference initiative and its theme strongly aligns with BRICS-HLEC's objective to foster collaboration among researchers, scholars, and institutions within BRICS nations and to promote dialogue among industry experts, academicians, and policymakers.

X-Culture

X-Culture is an international learning project engaging over 6,500 MBA and business students from 150 universities across 70 countries each semester. Students collaborate in global virtual teams, each member from a different country, to solve real-world business challenges for multinational companies. The program simulates real business environments and enhances cross-cultural teamwork, global communication, and problem-solving skills. Participants navigate cultural differences, time-zone challenges, and virtual collaboration, preparing them for international careers. By bridging academia and industry, X-Culture equips students with essential skills for global business. This initiative is shaping future business leaders by providing hands-on, cross-border consulting experience in a digitally connected world.

University of South Wales, UK

The association of RIIM Pune with USW fosters collaborative efforts in academic and professional development, providing both institutions opportunities to exchange knowledge, participate in joint initiatives, and enhance their students' learning experiences.

About the Partners

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Gyan Ganga Group of Institutions shares a strong association with RIIM Pune. This association fosters collaborative efforts in academic and professional development, providing students from both institutions with opportunities to exchange knowledge, participate in joint initiatives, and enhance their learning experiences Gyan Ganga Group of Institutions, Jabalpur (MP), established GGITS (2003) and GGCT (2006) to offer AICTE-approved engineering, pharmacy, and management programs. Renowned for placements and industry tie-ups, they provide MBA programs (RDVV-affiliated) with dual specializations (Marketing, Finance, HR, IT), MBA (Business Analytics), and MBA (FinTech), focusing on advanced management skills.

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Vijigishu specializes in organizing International and domestic academic immersion programs, Academic workshops, Transformational learning programs, Internships & Study Abroad Programs. Vijigishu conducts Online and offline certificate programs with renowned Universities across Globe aimed at delivering Value and Innovation, Summer and Winter school programs for students from all educational backgrounds.

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For details, please visit *www.journalpressindia.com*

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Message from Chief Patron

We are pleased to host our first international conference The RIIM International Conference 2025 (RIC 2025) on Emerging Trends in Global Business Management: A Changing Landscape dedicated to exploring the transformative shifts that are redefining the global business canvas. In a world marked by rapid technological advancements and unprecedented economic challenges, the business management field faces constant change. This conference aims to bring together scholars, academicians, industry experts, and practitioners to discuss and analyze these dynamics, while also sharing research-driven insights and innovative solutions for adapting to the new realities of global business emphasizing the critical role of agility and foresight in navigating today's business environment.

I welcome you on behalf of the organizing committee RIC 2025. We are pleased to assemble thought leaders, industry leaders, and academics from across the globe to share a dynamic exchange of insights and viewpoints.

This conference seeks to offer a venue for inter-disciplinary dialogue and new approaches to driving business success in the context of ongoing change. Throughout the event, we will discuss pivotal issues like digital transformation, leadership in a world that is more globalized than ever, sustainable business practices, and the future of work. With interactive sessions and stimulating presentations, we will identify creative solutions and exchange best practices that will enable companies to succeed amidst uncertainty.

We are happy to share that we received over 100 full research papers in the area of marketing, finance, HR and general management on various topics like digital marketing, sustainability, Fintech, ESG, Artificial Intelligence, circular economy, Diversity, Equity, and Inclusion (DEI), Employee Well-being and Mental Health etc. from across the country and globe from academicians, research scholars, students and corporate. We welcome all the stakeholders to join us for an engaging forward-thinking set of perspectives and discovering actionable insights at the forefront of global business management. This conference is a testimony to our commitment to academic excellence and thought leadership.

We believe that the experience and wisdom obtained through this meeting will play a crucial role in designing the future of business management in the world. We urge all participants to contribute freely, network with colleagues, and take away new ideas and concepts with which to address the changing challenges in the business environment.

Thank you for joining us, and we look forward to an enriching and inspiring experience together.

Dr. Ajit Sane
Chief Patron
RIC 2025

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About the Editors

Dr. Manisha Saxena, Dean (Academics–PGDM) @ Ramachandran International Institute of Management (RIIM) and a Faculty Member for OB and HRM. She has been in the field of management education and research for over 24 years and has been associated with various management institutes in Delhi/NCR, Mumbai and Pune. A PhD, MBA, MA (Psychology), and a certified trainer from ISTD and Accredited Management Teacher in the area of Behavioural Science by AIMA.

Dr. Yachna Gharde is Associate Professor at Ramachandran International Institute of Management (RIIM), Pune. Completed her PhD in Service Sector in 2017. Her current research interest includes Tourism and Hospitality, consumer service. Participated in various FDP in NIT and IIT. Attended various national and international conference. Published various paper in UGC, ABDC and Scopus and patent.

Mr. Suraj Sharma is an accomplished Chairperson with extensive experience in the management education sector, having a proven track record of driving growth and excellence across various domains. His expertise spans Sales & Marketing, Administrative Management, Strategic Planning, and Business Development, where He has consistently delivered impactful results. With a strong foundation in business development and a master's degree in international marketing from Pune University.

Mrs. Nidhi Molgi is an experienced academic with over 10 years of expertise in Operations, Business Research, Quantitative Methods, Statistics, Decision Science, Mathematics, and Business Analytics. With a strong foundation in research, teaching, and consulting, Prof. Nidhi has contributed significantly to the development of practical solutions and the dissemination of knowledge in management education.

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Director, Indian Institute of Management Tiruchirappalli

Dr. Pawan Kumar Singh is Director of Indian Institute of Management Tiruchirappalli. He has served as Director of Management Development Institute Gurgaon and Director In-charge of Indian Institute of Management Indore. Dr. Singh is in academics for more than three decades including being Professor of Organisational Behaviour and Human Resource Management at Indian Institute of Management Indore for about 15 years and had earlier served as faculty at National Institute of Industrial Engineering Mumbai, IGNOU, Kanpur University, and Vikram University at Ujjain.

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Vasyl Taras is a Professor of International Business and a Department Chair at the University of North Carolina at Greensboro. He is the Vice President-Administration of the Academy of International Business and the founder of the X-Culture Project. His research and work revolve around cross-cultural and global virtual teams and experiential approaches to international business education and development. He is an Associate Editor of various international journals of high repute. He has lived, worked, and studied in half a dozen countries and has experience as an academic, manager, entrepreneur, and business consultant.

Dr. Naila Aaijaz

Associate Professor, University of Niagara Falls, Ontario, Canada

Dr. Naila Aaijaz is an accomplished academic, researcher, author, and international speaker with a rich heritage rooted in Pune, India. Dr. Aaijaz has worked with leading universities globally, including Algoma University, Seneca Polytechnic, Zurich City Business School, and the University of Malaysia Kelantan. With over 30 peer-reviewed publications and multiple patents in AI and IoT-based systems, Dr. Aaijaz has made significant contributions to research and innovation. She has authored several impactful books. She is an active member of organizations such as PMI and the Canadian Economics Association.

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Dr. Azhar Kazmi, a distinguished academic with over 43 years of teaching, research, and educational administration experience, holds a Ph.D. in Management and Mechanical Engineering and Business Administration degrees. His professional journey spans renowned institutions like King Fahd University (Saudi Arabia), International Islamic University Malaysia, and Aligarh Muslim University.

He has authored 15 books, including Strategic Management, widely regarded as the "Bible" for the subject, along with 63 research papers and numerous case studies.

Dr. Andrew Thompson

Head of Global Business, South Wales Business School, University of South Wales

Dr. Andrew Thompson is the Head of Global Business, South Wales Business School, University of South Wales. He is the author of numerous books, including 'Citizens and Nations' and 'Labour, Mobility and Migration'.

Dr. Shailesh Kasande

CEO and Group Director, Suryadatta Group of Institutes

Dr. Shailesh Kasande is the CEO and Group Director Suryadatta Group of Institutes. He has over two decades of experience in leading institutions of higher education. He has setup institutes of learning within India and Abroad in collaboration with local as well as overseas academic bodies. He was instrumental in conceptualizing and executing the PhD course work as per the revised framework of the UGC. He is a recognised PhD guide with the Savitribai Phule Pune University, DY Patil University and a co-guide at the Shailesh J Mehta School of Management, IIT Powai.

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Senior Director, Amity Global Business School, Pune

He is working in Academics from last 17 years. He completed his Doctor of Philosophy - PhD, in Marketing Management in the year 2012. He is an author of many research papers.

Dr. Abhijeet Mancharkar

Director, AISSMS Pune

Dr. Abhijeet Mancharkar has three degrees to his credit namely – B.E. (Electronics), M.B.A. (Marketing) and Ph.D. (Marketing). He has an enriched experience of more than 26 years including 6 years corporate experience and 20 years teaching experience. His area of expertise includes marketing management and research methodology. He has a valuable experience in teaching, research, administration and quality enhancement.

Review Board

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He is a distinguished professor of finance and international business at the Global Business School and Research Centre, Pune. With 15 years of experience spanning academics, research and industry, he holds a Ph.D. in finance, an MBA in finance & IB and a BBA in finance. Dr. Jadhav has an impressive research portfolio including funded projects, 5 patents, 13 copyrights, 11 authored books and 60 research articles and cases published in national & international journals with high impact factors.

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Associate Professor, MIT World Peace University

He is working as Associate Professor in MIT World Peace University. An accomplished industry professional turned academician with over 2 decades of total experience, with demonstrated ability to connect with students and peers alike. Proven track record of being a popular mentor and coach in addition to being a capable administrator, and leader with a disciplined, process-driven approach.

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Director, ISMS Sankalp Business School

He is currently working as Full-Time Approved 'Professor' at Management Institute affiliated to Savitribai Phule Pune University. Recently Hon Vice Chancellor nominated him as member of Research and Recognition Committee (RRC) of Savitribai Phule Pune University under the faculty of Commerce & Management. He is a registered PhD Research Guide at 'Savitribai Phule Pune University' & 'Bharthiar University' Currently EIGHT Research Students completed PhD and guiding TWO 'Research Scholars' in the area of Financial Management & General Management.

Dr. Naila Aaijaz

Associate Professor, University of Niagara Falls, Ontario, Canada

She is an accomplished academic, researcher, author, and international speaker with a rich heritage rooted in Pune, India. Dr. Aaijaz has worked with leading universities globally, including Algoma University, Seneca Polytechnic, Zurich City Business School, and the University of Malaysia Kelantan. With over 30 peer-reviewed publications and multiple patents in AI and IoT-based systems, Dr. Aaijaz has made significant contributions to research and innovation. She has authored several impactful books. She is an active member of organizations such as PMI and the Canadian Economics Association.

Preface

It is our great honour and privilege to welcome you to the RIIM International Conference 2025 hosted by Ramachandran International Institute of Management, Pune. This two-day prestigious event scheduled on 18th-19th April 2025 brings together a diverse array of scholars, industry leaders, and practitioners from across the globe to engage in insightful discussions, exchange innovative ideas, and foster collaborative partnerships.

Centred around the theme "Emerging Trends in Global Business Management: A Changing Landscape," this conference underscores the profound transformations shaping the business world. From the integration of digital technologies and the rise of sustainable practices to the complexities of geopolitical shifts and evolving consumer behaviours, organizations today face both unprecedented challenges and remarkable opportunities.

As global economies continue to evolve, businesses are navigating rapid technological advancements, changing consumer behaviours, sustainability imperatives, and complex geopolitical challenges. This conference aims to explore these emerging trends and uncover actionable insights that can drive growth and resilience in the global business ecosystem.

We are pleased to present a diverse program featuring keynote addresses from eminent speakers, insightful panel discussions, and groundbreaking research presentations. We extend our deepest appreciation to our distinguished guests, contributors, and participants for bringing their valuable perspectives and expertise to this platform.

A special note of gratitude goes to our sponsors and partners for their generous support, as well as to our dedicated organizing committee and volunteers whose commitment and enthusiasm have made this event possible.

We are confident that the knowledge shared and the connections made during this conference will inspire new ideas and foster lasting collaborations. May this gathering serve as a catalyst for advancing the field of global business management in this ever-changing landscape.

Thank you for joining us at the RIIM International Conference 2025. We wish you a productive and memorable experience.

Editors

Dr. Manisha Saxena
Dr. Yachna Gharde
Mr. Suraj Sharma
Mrs. Nidhi Molgi

Acknowledgments

Editors

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Track 1: Marketing Management

An Analysis of Digital Marketing Trends for Search Engine Optimization and Role of Influencers' Marketing in Advertising Strategies of Firms

Mandeep Kaur* and Ashima Negi**

ABSTRACT

This research paper chalks out the ever-changing trends in Digital Marketing Trends of new-age firms, who wish to optimize their respective SEOs in wake of raking in revenue growth and ROI. The paper also entails the role of influencers and the firms entering into Influencers' Marketing mechanism to enhance their outreach. The research is carried on to understand the Advertising Strategies of various Firms and/or sectors who are advertising driven and to understand whether there are underlying changes in consumer preferences backed by advertising gimmicks in the fast world of Services. The analysis carried on in this paper is data backed and carries on an extensive study based on qualitative and quantitative data. Major areas under study are change in revenue, encircled with growth patterns in consumer numbers, due to the advertising endeavours of the firm(s) through SEO, digital marketing and influencers' marketing. This paper will conclude the recent trends pre- and post-covid.

Keywords: SEO, Digital marketing, Advertising management, Integrated marketing communication strategies.

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Impact of Social Media in the Tourism Industry

Ranitha Shira* and Chompaboti Hajong**

ABSTRACT

Accessing and using tourist information has undergone a significant transformation, because of the influence of social media. Social media is important in many elements of tourism, particularly in the habits of information search and decision-making, in the advertising of travel, and in the concentration of best practices for dealing with customers. Social media is recognized as an important information source that affects travelers' decisions. As an informational and marketing tool, the Internet has completely changed how tourist destinations do business. Irrespective of where on the earth they are, potential travelers are drawn to places by reviews, photos, videos, tales, and suggestions from previous visitors as well as internet marketing This study aims to determine the good and negative effects of social media on the destination and how social media affects consumer decision-making and preferences for vacation destinations. Structured questionnaires are used in the studies as a methodology to interview people who have recently visited Meghalaya. The sample size is 50 tourists regardless of their age, gender, level of education, or income, and 10 stakeholders to draw the impact of social media on the tourism industry.

Keywords: Social media, Tourism destination, Consumer decision.

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The Psychological and Behavioral Impact of Instagram Usage on Youth

Surabhi Nimbalkar* and Kashif Hassan**

ABSTRACT

The psychological and behavioral impact of Instagram usage on youth. Instagram, a widely used social media platform, significantly influences the psychological and behavioral aspects of youth. This study explores the multifaceted impact of Instagram on young users, focusing on areas such as self-esteem, mental health, social comparison, and behavioral patterns. The research employs a mixed-method approach, combining quantitative surveys and qualitative interviews to analyze how Instagram's content and algorithms shape users' perceptions, emotions, and actions. Findings reveal that while Instagram fosters connectivity and creativity, it also exacerbates issues like anxiety, depression, and body image concerns due to idealized portrayals and excessive screen time. The study underscores the necessity for media literacy education and responsible platform usage to mitigate these negative outcomes. By delving into the interplay between Instagram usage and youth behavior, this paper contributes to understanding social media's psychological implications and offers insights for policymakers, educators, and mental health professionals.

Keywords: Instagram, Youth behavior, Mental health, Social media impact, Self-esteem.

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To Study How Instagram Posts Cultivate Brand Evangelism in Apparel Industry

Khushi Mishra*, Vaishnavi Katkar**,
Muskan Mishra***, Daniel Bhandari**** and Akshit Parkar*****

ABSTRACT

Brand evangelism has emerged as a crucial factor in driving organic brand advocacy, with social media platforms like Instagram serving as a key medium for consumer engagement. This study aims to analyze brand evangelism by evaluating Instagram interactions with selected brands (as in this study brand considered are Levis, Gucci, H&M and Dior) focusing on engagement metrics such as likes, comments, shares, and user-generated content using a dataset of Instagram brand interactions, the study examines engagement trends, and behavioral patterns of brand advocates. Cluster analysis have been executed to segment users based on their level of advocacy, while regression modeling assesses the impact of different content strategies on evangelism. The findings provide insights into the characteristics of digital brand evangelists, their role in organic marketing, and the strategies brands can adopt to cultivate stronger consumer relationships. This research contributes to the literature on digital marketing by offering empirical evidence on how social media engagement fosters brand evangelism. The study also provides managerial implications for brands seeking to enhance consumer loyalty and advocacy in a competitive digital landscape.

Keywords: Brand evangelism, Social media engagement, Consumer advocacy, Instagram marketing.

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Factors Influencing Consumer Buying Behavior towards Loose and Packed Milk: A Strategic Study for 'RATIB' Brand Positioning in Pune

Sonali Kale* and Kajal Maheshwari**

ABSTRACT

Dairy brands' market plans are hugely influenced by how clients like their milk, whether it's new or in a pack. The essential target of this study is to find and take apart the things that make people in the Pune region buy explicit brands, with an accentuation on the "RATIB" name. To get a full picture of what clients need, a mixed technique approach was used that included both hypothesis testing and a merged overview. The survey perceives how cost, packaging, openness, saw quality, and trust in the brand impact people's choices to buy. The outline results can similarly be used to extra redesign how the "RATIB" brand attracts with clients and how it positions itself keeping watch. The results show that unbending evaluation, further developed dispersal of social gatherings, and extended exceptional undertakings can help individuals see and trust a brand even more. This investigation helps us with concentrating on how people act in the dairy business and offers significant direction for the 'RATIB' brand's organized improvement in Pune's outrageous dairy market.

Keywords: Consumer behavior, Loose milk, Packed milk, RATIB brand, Pune region.

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To Study the Awareness of Menstrual Literacy among Male Students Pursuing Management Degree (MBA) in Pune Region

Suvi Pandey*, Ajaykumar Yadav** and Tanu Gulati***

ABSTRACT

Menstrual literacy among male students is a critical yet overlooked aspect of menstrual health awareness, particularly in India, where menstruation remains a largely gendered and stigmatized topic. This study aims to assess the level of awareness and perception of male students pursuing MBA, management degree in Pune region regarding menstruation. By understanding their knowledge and the socio-cultural influences shaping their perspectives, this research seeks to identify gaps and opportunities for improving menstrual literacy among young men. Survey methodology have been used to collect firsthand information by using structured questionnaire and regression techniques have been used to analysis the data collected. The insights drawn from this research will contribute to developing effective educational programs aimed at fostering a more informed and supportive attitude among male students. By addressing menstrual literacy among men, this study seeks to promote gender-inclusive discourse, challenge societal taboos, and contribute to broader public health and gender equality efforts in Pune and India.

Keywords: Menstruation, Societal Taboos, Gendered Stigma, Male Literacy.

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Exploring Brand Loyalty with AI-Driven Chatbots: An Empirical Study using SERVQUAL Model

Deep Dutta* and Kiran Mishra**

ABSTRACT

Chatbots, or virtual communication agents offers cutting-edge means for consumer interaction and engagement. Currently many e-shopping apps use chatbots to enhance communication with their consumers. This study utilised the SERVQUAL model to investigate the factors influencing consumer satisfaction and its subsequent impact on brand loyalty. It integrates SERVQUAL model with three additional factors namely perceived intelligence, experience of service failure, and posthuman ability, along with consumer engagement as a mediator and ethical concern as a moderator. Structural Equation Modelling was applied to test the proposed model using data from 425 chatbot users who had previously engaged with e-shopping apps, selected via convenience sampling. The findings showed that: (1) Consumer Satisfaction was positively and significantly influenced by diagnosticity, assurance, automated responsiveness, empathy, reliability and posthuman ability whereas negatively influenced by experience of service failure but not influenced by perceived intelligence; (2) Brand loyalty was positively and significantly influenced by consumer satisfaction; (3) Consumer engagement partially mediates the relationship between consumer satisfaction and brand loyalty; (4) Ethical concern acted as a negative moderator between consumer satisfaction and brand loyalty. This study provides theoretical and managerial insights for e-commerce service providers to leverage chatbots for enhancing consumer satisfaction, engagement, and brand loyalty.

Keywords: Brand loyalty, Ethical concerns, Perceived intelligence, Posthuman ability, SERVQUAL model.

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Trends of Digital Marketing in Search Engine Optimization and Role of Influencers' Marketing in Advertising Strategies of Firms

Ashima Negi*

ABSTRACT

This research paper explores the evolving trends of digital marketing with a specific focus on Search Engine Optimization (SEO) and the impact of influencer marketing on advertising strategies employed by firms. As digital landscapes continue to transform, businesses are increasingly recognizing the significance of SEO as a critical component of their marketing efforts to enhance online visibility and drive traffic. The study examines various SEO techniques and their effectiveness in improving search rankings and engagement metrics. Additionally, it delves into the role of influencers as pivotal marketing agents who can amplify brand messages and foster consumer trust through authentic engagement. By analyzing case studies and current industry practices, the paper highlights the synergistic relationship between SEO and influencer marketing, illustrating how firms can leverage these trends to create more adaptive and impactful advertising strategies in an increasingly competitive marketplace. The findings underscore the necessity for businesses to integrate these digital marketing approaches to achieve sustained growth and customer loyalty in the digital age.

Keywords: SEO, Digital marketing, Advertising management, Integrated marketing communication strategies.

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The Interplay of Sponsorship Disclosure, Source Credibility, and Parasocial Relationships in Influencer Marketing: A Moderated-Serial Mediation and MGA Approach

Anju Panwar*, Gursimran Kaur** and Jasleen Kaur***

ABSTRACT

This study investigates the impact of sponsorship disclosure on purchase intention within influencer marketing, focusing on the mediating roles of source credibility and brand attitude, their serial mediation, and the moderating effects of parasocial relationships (PSR) and generational differences (Gen Z vs. Millennials). Employing a quantitative approach, data were collected from 553 social media users on Facebook and Instagram who had engaged with influencer promotional content. Analysis utilized PLS-SEM in SmartPLS, the PROCESS macro in SPSS, and multi-group analysis with MICOM procedures to examine direct, indirect, and moderating effects. Findings revealed that sponsorship disclosure negatively impacts purchase intentions through reduced source credibility and brand attitude, but strong PSR mitigates this effect. Gen Z consumers were more receptive to disclosures than Millennials. This research contributes a comprehensive analysis of the interplay between these factors, offering novel insights into trust and transparency in digital marketing. Practically, brands and influencers should prioritize transparent disclosures, particularly for Millennials, and cultivate strong PSR to maintain trust. Tailoring strategies to generational preferences, leveraging Gen Z's trust and addressing Millennial skepticism, is crucial for effective influencer marketing.

Keywords: Sponsorship disclosure, Parasocial relationships, Moderated serial mediation, Influencer marketing.

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Impulse Buying Behaviour: A Bibliometric Analysis

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ABSTRACT

Impulse buying behavior (IBB) has emerged as a significant research area in consumer research, especially with the advancements in e-commerce and digital marketing strategies. The present study captures a bird's-eye view of the existing literature in the domain of IBB. Bibliometric analysis was conducted to identify the leading countries, influential authors, key themes, research trends, etc. in the IBB literature. Data of a total of 458 publications from the year 1998 to 2024 retrieved from Scopus was analysed using VOSviewer and Biblioshiny. Techniques such as treemap, trend topics, and keyword co-occurrence network analysis, etc., were employed. An annual growth rate of 13.88% was noticed in the publications. As per the results, China had the highest number of scientific publications. In the last few years, the terms online impulse buying, e-commerce, social media, and Generation Z have been trending. This bibliometric research highlights the multifaceted character of impulse buying research, which reflects offline and online contexts, e-commerce and social-commerce platforms, and business, social, and psychological viewpoints. Study findings are expected to offer valuable assistance to researchers and decision-makers who intend to comprehend the dynamics and trends in the IBB domain.

Keywords: Impulse buying behavior, Impulsive buying, Online impulse buying, Bibliometric analysis.

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Greenwashing in Marketing: Consumer Perception v/s Reality

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ABSTRACT

In today's marketplace, where sustainability is a powerful selling point, greenwashing – the act of companies misleading consumers with false or exaggerated environmental claims – has become alarmingly prevalent. Greenwashing, a deceptive marketing practice, has become a growing concern in the era of sustainable consumerism. It is a misleading marketing tactic where companies claim that their products are eco-friendly, even when they are not. This research paper delves into various manifestations of greenwashing across multiple industries like FMCD, FMCG. By critically analyzing real-world case studies from India and around the globe, we reveal the stark discrepancies between consumer perceptions and the actual environmental practices of these corporations. Our goal is to help consumers differentiate between authentic sustainability initiatives and deceptive green marketing, promoting greater accountability in corporate environmental practices. Additionally, this study underscores the urgent need for stringent regulatory frameworks and heightened consumer awareness to combat greenwashing and foster authentic corporate sustainability.

Keywords: Greenwashing, Ethical marketing, Consumer perception, Corporate social responsibility (CSR), Brand credibility.

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Exploring the Health and Nutrition Impact of Q-Commerce Food Delivery Services on Gen Z

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ABSTRACT

The growth of 10-minute food delivery in Q-Commerce, led by platforms such as Blinkit's Bistro and Zepto Café, has changed food consumption patterns, especially among Gen Z. Although this type of model provides unprecedented convenience, it is accompanied by concerns relating to nutritional quality, food safety, and long-term health consequences. Although some choices, such as salads and fruit bowls, are healthy, the prevalence of ultra-processed fast food has the potential to lead to lifestyle-related health hazards. This research critically examines secondary data to assess the health consequences of quick food delivery, highlighting the serious and not-so-serious issues. The survey approach addresses how Q-Commerce affects eating habits and eating patterns. Issues such as the methodology of the research, how the dataset has been identified, and sampling processes are investigated in order to address the problem and shed light. By weighing the risks and benefits, this study joins the debate regarding the changing food scene, providing insights for health professionals, policymakers, and food delivery platforms.

Keywords: Q-commerce, Genz, Healthy food, Fast food, 10-minute delivery.

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Green Marketing and CBGBE: A Study on Hair Care Products in India

Smritishikha Choudhury*

ABSTRACT

In today's competitive market, understanding consumer behavior and building strong brand equity are crucial for sustainable business growth. This study explores the intersection of green marketing and sustainable development, focusing on India's fast-moving consumer goods (FMCG) sector, particularly among consumers in Assam (Guwahati). A mixed-method approach was employed, integrating qualitative and quantitative analyses. Data was collected through surveys using a simple random sampling technique. The brand selected for this study is Patanjali Ayurved limited. It is a mineral and herbal products based company, which is considered to be the fastest growing FMCG Company in the country. The study aims to examine the spillover effects of various branding elements on Customer-Based Brand Equity (CBBE). An analytical framework is proposed to measure CBBE, incorporating five key branding elements—brand uniqueness, brand imagery, brand performance, brand loyalty, and brand resonance. Structural Equation Modeling (SEM) is applied to assess the spillover effects of these elements on brand equity, measured through brand resonance. The results reveal that brand loyalty and brand performance have a significant impact on brand equity in the green FMCG sector.

Keywords: Green marketing, Customer Based Green Brand Equity, Hair care product.

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Revolutionizing Global Marketing:
Mastering Cross-Cultural Consumer Behavior in the Digital Era

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ABSTRACT

In the era of digital globalization, understanding cross-cultural consumer behavior is crucial for businesses expanding into international markets. This research paper aims to investigate how cultural differences influence consumer preferences, purchasing decisions, and engagement with digital marketing strategies. Using a stratified random sampling method, a structured research questionnaire was administered to 100 respondents from India, the US, and Australia. Statistical techniques, including correlation analysis and chi-square tests, were applied to assess consumer perceptions, digital adoption trends, and brand interactions across different cultures. The research paper findings provide empirical insights into the effectiveness of global marketing campaigns tailored to diverse cultural backgrounds. By analyzing variations in consumer behavior, this research highlights the significance of culturally adaptive branding strategies in fostering brand trust, engagement, and long-term customer loyalty. These insights equip businesses with data-driven approaches to refine international marketing efforts, enhance customer relationships, and drive sustained brand success in the digital economy.

Keywords: Cross-cultural consumer behavior, Digital marketing, Global marketing, Consumer preferences, Cultural influence.

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Employing Cause Related Marketing Strategies to Achieve Sustainable Development Goals (SDGs)

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ABSTRACT

There are two emerging and important challenges faced by the organizations currently. One is to work towards fulfillment of the Sustainable Development Goals (SDGs) to ensure keeping in line with the global challenges of becoming sustainable. The second is to portray themselves as highly ethical and cause driven organization to appeal to customer's and society's ethical needs and expectations along with making profits by implementing Cause Related Marketing (CRM) strategies. This concept paper based on secondary research explores the notion of applying Cause related marketing strategies to achieve the Sustainable Development Goals by an organization. The paper identified several aspects of the Cause related marketing which an organization can explore and implement to achieve social benefits, economic benefits, development of partnerships and collaborations with NGOs and consumers to support the SDGs and in turn solve the sustainability challenges faced by the planet. Further challenges faced, limitations and recommendations have been discussed.

Keywords: Business, Cause related marketing, NGOs, Sustainable development goals.

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Hyper Personalization of BFSI Products in Pune:
A Secondary Data-based Analysis

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ABSTRACT

The swift digitization of the financial sector, bolstered by the pandemic and the growth of fintech, has sparked a paradigm shift in how banks, insurance providers, and financial institutions interact with their customers. The most notable aspect of this evolution is the emergence of hyper personalization—data-driven practice relying on the application of artificial intelligence (AI), machine learning (ML), predictive analytics, and behavioral insights to provide real-time, personalized solutions. Hyper personalization extends beyond traditional segmentation by delving into a customer's digital footprint, transactional past, lifestyle indicators, and even location-based data to customize product offerings, communication, and service delivery to one's own context. The objective of this research paper is to investigate how hyper personalization is being implemented in Pune's BFSI sector, one of India's fastest-growing urban and IT hubs. The study uses secondary data sources, including industry reports, government reports, academic papers, and corporate whitepapers, to examine existing trends, technologies in practice, and consumer response patterns. It explores the degree to which hyper personalization is embedded in banking and insurance processes, the drivers behind this phenomenon, and the challenges facing institutions to preserve privacy, adhere to regulations, and keep up with technology. The research shows that although top BFSI companies in Pune are investing in hyper personalization via chatbots, AI-driven financial planners, personalized insurance policies, and behavior-based credit scoring models, adoption is patchy across the sector. Customer expectations for personalization are growing, but issues related to data security, trust, and transparency continue to be the major deterrents. The paper concludes with practical suggestions on how customer-centricity can be improved through ethical and scalable personalization approaches. These observations are most pertinent to financial marketers, tech solution providers, and policymakers aiming to align financial innovation with consumer empowerment in the digital age.

Keywords: Hyper personalization, BFSI, Pune, Fintech, AI in banking, Customer.

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Exploring the Nexus between Social Media and Apparel Buying Decisions of Generation Z: A Bibliometric Approach

Mayur Kamble* and Kajal Maheshwari**

ABSTRACT

The pervasive influence of social media platforms on consumer behavior has become an important area of academic research, particularly as it relates to Generation Z. This study presents a bibliometric analysis of research papers examining the role of social media in shaping the purchasing behavior of the Generation Z examine a particular focus on apparel. Using advanced bibliometric tools and techniques, the study examines trends, patterns and key themes in the field and identifies prolific authors, impactful publications, influential journals journals and collaborative networks. A systematic review of citations and co-citations reveals the theoretical foundations and methodological approaches that predominate in the literature. Additionally, this analysis highlights emerging themes, research gaps, and potential future directions to improve understanding of how social media impacts Generation Z's apparel purchasing decisions. This paper offers significant insights for academics, marketers and industry professionals attempting to navigate the digital influence on consumer behavior in a rapidly evolving market landscape.

Keywords: Social Media, Generation Z, Apparels, Purchase Behaviour.

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Masstige Branding in Emerging Markets: Analyzing Young Consumers' Preferences and Their Impact on Brand Equity

Babita Kumari*

ABSTRACT

The rise in middle-class purchasing power and household income has led to the development of "prestige brands" as a new luxury market sector. Premium prices for luxury brands are based on positive consumer-based brand equity, which is a fundamental marketing principle. This study investigates the Masstige Mean Score Scale (MMSS) among young consumers in India, validating its status as an evaluation metric for brand equity in key mass-market companies. Data was collected through structured questionnaires administered to university and college students who use masstige products. The study demonstrates that masstige brand evaluation using MMSS accurately predicts consumers' Collective Brand Big Equity perceptions for prestige brands in the mass market. This research validates MMSS as a brand equity measuring instrument for mainstream products and provides guidance to emerging market brand managers in evaluating and strengthening prestige product values for mass market consumers. It provides context to volume brands and suggests future research should make MMSS a foundation for examining brand equity measurement in different market contexts.

Keywords: Masstige branding, Emerging markets, Brand equity, Masstige Mean Score Scale (MMSS).

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The Conscious Consumer:
How Sustainable Branding Drives Market Success

Neha Rawal*

ABSTRACT

As ecological considerations increasingly influence consumer behavior, enterprises are progressively embracing sustainable branding strategies to resonate with environmentally aware consumers. This study investigates the escalating impact of sustainability on brand perception, customer loyalty, and competitive advantage. It analyzes the criteria by which eco-conscious consumers assess brands concerning their environmental and ethical commitments, as well as how corporations strategically utilize sustainability as a fundamental component of their marketing approach. The investigation delves into pivotal sustainable branding methodologies, such as transparent supply chains, environmentally friendly packaging, carbon neutrality, and corporate social responsibility (CSR) initiatives. Through an examination of case studies involving successful green brands, the research elucidates how authenticity and accountability foster consumer trust and promote enduring brand loyalty. Furthermore, it scrutinizes the perils associated with greenwashing, where deceptive sustainability claims may undermine brand credibility. By conducting a comprehensive analysis of market trends, consumer expectations, and regulatory influences, this study offers valuable insights into the ways in which enterprises can effectively incorporate sustainability into their branding strategies. The results underscore that sustainable branding transcends mere trendiness; it is an essential requirement for enduring market success, harmonizing profitability with environmental stewardship.

Keywords: Sustainable branding, Green marketing, CSR, Greenwashing, Brand loyalty.

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Market Potential and Consumer Adoption of Residential Rooftop Solar Energy in India for Sustainable Development

Saraswati Kumari*

ABSTRACT

India has significant potential for rooftop solar energy adoption, which is crucial for achieving sustainability and reducing dependency on fossil fuels. As of March 2024, residential rooftop solar capacity in India was approximately 3.2 gigawatts (GW), accounting for 27% of the nation's total rooftop solar capacity. However, there will be an increase in residential solar rooftop installations in the upcoming years due to growing consumer awareness and a growing need for energy cost savings. This research paper explores the market potential, consumer adoption patterns, key challenges, and government initiatives promoting residential rooftop solar energy systems in India. The study also formulates hypotheses and employs a structured methodology to analyze data and findings. The results indicate that while there is growing awareness and policy support, financial constraints and lack of consumer trust hinder widespread adoption. Strategic interventions such as better financing options, awareness campaigns, and technological advancements can accelerate market penetration.

Keywords: Solar energy, Consumer Adoption, Consumer awareness, Sustainability.

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The Role of User-Generated Content (UGC) in Brand Loyalty and Trust

Samar Veer*, Ketan Patel**, Harsh Talesara*** and Aman Jajpuria****

ABSTRACT

In the digital era, User-Generated Content (UGC) has emerged as a powerful force in shaping brand perception, consumer trust, and brand loyalty. This study examines the impact of various forms of UGC—including social media posts, online reviews, testimonials, and customer-generated videos—on consumer decision-making and long-term brand relationships. By fostering authenticity, credibility, and emotional engagement, UGC enhances brand trust and significantly influences purchasing behavior. Consumers often perceive UGC as more reliable than traditional advertising, making it a key driver of consumer advocacy and word-of-mouth marketing. Additionally, UGC fosters deeper connections between brands and their audiences by creating a sense of community and shared experiences. The findings suggest that brands that strategically integrate UGC into their marketing efforts can strengthen brand loyalty, improve customer retention, and maximize engagement. This research provides valuable insights for marketers on effectively leveraging UGC to build sustainable brand equity and long-term customer relationships in an increasingly digital marketplace.

Keywords: User-generated content, Brand loyalty, Social media.

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The Impact of Direct-to-Consumer Pharmaceutical Marketing in Emerging Markets

Prajakta Dandekar* and Divya Mulik**

ABSTRACT

Direct-to-consumer pharmaceutical marketing (DTCPM) is a significant and growing phenomenon in emerging markets, driven by increased globalization, digital connectivity, and expanding middle-class populations. This marketing strategy, which involves promoting prescription and over-the-counter medication directly to consumers, offers both opportunities and challenges. On the positive side, direct-to-consumer pharmaceutical marketing (DTCPM) can increase public awareness of health condition, empower patients to seek medical advice, and improve access to essential treatment, particularly for non-communicable diseases such as diabetes and cardiovascular disorder. However, these benefits are counterbalanced by serious concern, including the risk of misinformation, inappropriate self-medication, and ethical issues associated with targeting vulnerable populations. Furthermore, the fragmented and often weak regulatory frameworks in many emerging markets Exacerbate the risk of unchecked marketing practices, potentially leading to overmedication, antibiotic resistance, and strain on healthcare systems. This paper explores the multifaceted impacts of (DTCPM) in emerging markets, drawing on case studies from India, Brazil, and other region to illustrate both its potential and its pitfalls. It concludes by recommending the development of robust regulatory frameworks industry accountability, and public health intervention to ensure that (DTCPM) contributes positively to health outcomes in this rapidly involving market.

Keywords: Direct-to-Consumer Pharmaceutical Marketing (DTCPM), Emerging markets, Pharmaceutical advertising, Healthcare marketing, Digital marketing.

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Understanding the Triadic Relationship among Gratifications, Customer Satisfaction, and Continuance Intentions in Metaverse-based Retail Shopping: A Moderated-Mediation Approach

Gursimran Kaur* and Anju Panwar**

ABSTRACT

This study investigates the factors influencing customer satisfaction and continuance intentions toward metaverse-based retail shopping, focusing on the moderating role of gender. Using the Uses and Gratifications Theory (UGT), the study examines technological, hedonic, social, and utilitarian gratifications, such as convenience, personalization, enjoyment, immersion, social interaction, and information-seeking, as predictors of customer satisfaction. Data from 485 Indian metaverse users were analyzed using partial least squares structural equation modeling (PLS-SEM). The results of the study indicated that gratifications including convenience, personalization, enjoyment, sense of immersion, social presence, social interaction, information-seeking, and perceived utility influence continuance intention through user satisfaction. Although user satisfaction significant mediates the indirect nexus between various user gratifications and continuance intentions towards metaverse-based retail for both males and females, no significant differences were found between both genders in the mediated model. The study contributes to UGT by exploring continuance intentions in emerging digital retail contexts and provides actionable insights for designing inclusive, engaging, and sustainable metaverse retail platforms. Limitations and avenues for future research are discussed.

Keywords: Metaverse, Retail shopping, Metaverse users, Moderated-mediation, Multi-group analysis.

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Digitalization of Indian Economy

Kritika Kumari*

ABSTRACT

This composition presents an analysis of the part of digitalization of the Indian profitable how Indian profitable evolves its own system of profitable relation as a factor in the development of small enterprises. In this composition researcher paid attention to issues of participation in digitalization of ineffective Indian factors in the system of profitable relations at lower position of cosmopolises. The researcher has examined and studied the foreign experience of the participation of cosmopolises in digitalization programs of the correspondence of domestic experience to foreign advanced results. The researcher observed the reserves of growth of the Indian frugality due to the institutionalization of cosmopolises of Indian company as motorists growth of Indian frugality linked. The directions of using the digital terrain for the integration of tone- government bodies into processes and relations being within the frame of the invention frugality model are determined. I observed Grounded on the results of the study, an IT toolkit was proposed by government to increase the profitable effectiveness of commerce between original authorities and other institutional actors in profitable relations in India.

Keywords: Digitalization, Indian Economy, Growth, Foreign Reserves.

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The Psychological Impact of Influencer Endorsements on Consumer Decision-Making

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ABSTRACT

The current study investigates the effect of influencer endorsements on purchase choice, a sphere that has not been widely explored with regards to the psychological effects of social media influencers. As influencer marketing is on the rise in online promotion, the research investigates key psychological aspects such as trust, authenticity, social proof, and cognitive biases, which drive purchase intention. Taking a mixed-methods strategy, the data were collected from the users of social media aged between 18–35 through experiments and surveys. The research applies theories like Social Proof Theory, Source Credibility Model, and Elaboration Likelihood Model (ELM) in consumer perception theory. The results indicate how honesty and trust actually really boost purchase intention dramatically, where micro-influencers are highly perceived as more authentic and credible than macro-influencers. There are also cognitive biases like confirmation bias and the halo effect that have effects on the way consumers shop. The present research enhances understanding of influencer marketing psychology through research and offers the influence advice that optimizes brands' operations. Utilizing the force of consumer psychology in working with influencers enhances consumer engagement and more effective marketing campaigns for business companies.

Keywords: Influencer marketing, Consumer psychology, Decision-making, Brand trust, Cognitive biases.

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Sustainability in Marketing and Green Branding

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ABSTRACT

Green marketing and branding are critical in responding to consumer need for green and ethical practices. Research indicates 67% of customers choose sustainable brands, with green marketing improving brand reputation and loyalty. The Theory of Planned Behavior (TPB) and Stakeholder Theory provide an understanding of consumer uptake of green products and corporate social responsibility. Green marketing decreases carbon footprints by 30% and ensures long-term growth, aided by Resource-Based View (RBV) theory. Social Identity Theory and Signaling Theory underscore how green packaging and ethical marketing increase customer involvement by 40%. Yet, 58% of shoppers are skeptical of sustainability because of greenwashing, as examined by Legitimacy Theory and Attribution Theory, pointing toward transparency and innovation. Institutional Theory and Diffusion of Innovations Theory recommend strategic collaborations to restore trust. Sustainable marketing enhances market performance by 25%, especially in fashion and e-commerce, based on Consumer Culture Theory (CCT) and the Sustainable Marketing Mix Framework. Green branding that is authentic and aligned with consumer values is essential for long-term success.

Keywords: Sustainability, Green branding, Consumer behavior, Green marketing, Corporate responsibility.

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Brand Equity through Heightened Customer Experience: Invaluable Learnings from Apple's Retail Practices

Amit Medhekar*, Tushar Savale** and Suraj Sharma***

ABSTRACT

In today's highly vying business milieu, a company's accomplishment is profoundly influenced by its brand equity. The value a brand adds to a product or service beyond its functional benefits, which is referred to as brand equity. This paper investigates the primal facets of customer experience in molding brand value, deducing insights from Apple's eminent retail practices. It looks at how Apple's sound brand equity has been supported by its strategic focus on providing exceptional customer experiences. It probes the role of customer experience in shaping brand equity. It examines how Apple's strategic emphasis on delivering brilliant customer experiences has contributed to its remarkable brand equity. The study thrusts upon prominent aspects of Apple's retail strategies, which deliberate towards a compelling brand experience. The paper studies brand equity and its relationship with customer experience using Apple's retail practices. This study provides invaluable lessons for businesses aiming to strengthen their brand through Apple's retail locations, impacting customer experience and brand value.

Keywords: Customer experience, Brand value, Brand equity, Customer service, Apple's retail practices.

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Analysing Consumer Behaviour towards Organic Fruits and Vegetables: Insights from Green Tokri

Ambika Rastogi*

ABSTRACT

The world's growing preference for organic fruits and vegetables is fueled by greater consumer awareness of health, environmental, and food safety benefits. Despite increased demand, though, the consumer attitude remains intricate based on price sensitivity, perceived health value, taste, availability, and confidence in organic certification. This research intends to present a detailed examination of consumer behavior in the organic food industry, specifically targeting Green Tokri, India's top organic brand. Through the use of quantitative survey methods, this study examines central determinants of consumer taste, willingness to pay a premium, and reasons for limited adoption of organics. It examines the influence of branding, marketing tactics, and consumer confidence in organic labels, providing evidence-based information regarding purchasing motives and decision-making. The results will prove critical for firms, policymakers, and marketers in maximizing organic product placement, pricing strategies, and customer interaction efforts. This study adds to the international debate on sustainable food consumption and offers practical advice for increasing consumer engagement with the organic sector. As consumers become increasingly concerned about the environmental footprint of conventional agriculture, this research will be useful in determining the future direction of organic retailing and agriculture.

Keywords: Organic market trends, Purchasing decisions, Price sensitivity, Sustainability, Health awareness.

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Powerful Sensory-rich Experiences augments Brand Loyalty and Consumer Engagement in the Consumer Durable Industry in India

Amit Medhekar* and Pratap Pawar**

ABSTRACT

In the consumer durable industry, sensory experiences play a vital role in decisive brand loyalty and consumer engagement. This study discovers how engaging numerous senses—such as tactile sensation, sound superiority, and visual appeal—enhances consumer insights, emotional nexus, and buying decisions. Durable goods, including home appliances, consumer electronics, and vehicles, require long-lasting consumer assurance, making brand distinction essential. By assimilating sensory elements into product design and retail milieus, companies can generate immersive brand experiences that augment consumer trust and repeat purchases. The research examines the emotional and behavioural impact of sensory marketing strategies. For example, the finest feel of materials, the screeching sound of product operation, and appealingly pleasing designs pinpointedly influence consumer preferences. Moreover, experiential retail formats, such as interactive collaborative displays and object trials, allow consumers to engage with products before purchase, strengthening brand affinity. The study further deliberates how sensory-rich experiences can boost perceived product quality and brand authenticity, fostering affective component and enduring customer relationships. Findings suggest that brands investing in multi-sensory engagement can achieve higher consumer satisfaction, advocacy, and market competitiveness. Thoughtfully these dynamics can help sellers design strategies that enhance sensory branding and improve consumer experiences in the consumer durable goods sector.

Keywords: Sensory marketing, Brand loyalty, Consumer engagement, Consumer durable industry.

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An Analytical Review of the Role of Smart Assistants in Shaping Consumer Shopping Experiences

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ABSTRACT

The integration of smart assistants, such as Alexa, Google Assistant, and Siri, is significantly reshaping consumer shopping behaviors. Voice-activated tools enable users to perform tasks like product searches, price comparisons, and purchasing through simple voice commands, enhancing convenience and efficiency in the shopping process. By analysing user data, smart assistants offer personalized recommendations, tailoring the shopping experience to individual preferences. However, this integration raises concerns about privacy and data security, as the continuous collection of personal information may lead to potential misuse. Addressing these challenges is crucial for maintaining consumer trust and ensuring the sustained adoption of voice commerce technologies. This analytical review explores the impact of smart assistants on consumer shopping experiences, examining both the benefits and associated challenges. It also discusses future trends, such as the potential for AI-driven manipulation of consumer decisions, underscoring the need for ethical considerations in deploying these technologies. While smart assistants have the potential to transform the retail landscape by offering personalized and convenient shopping experiences, it is imperative to balance technological advancements with robust privacy protections to maintain consumer trust and ensure ethical use.

Keywords: Smart assistants, Voice commerce, Consumer shopping behavior, AI-powered shopping.

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Navigating Global Markets:
A Study on Cross-Cultural Marketing Strategies

Simran Kesharwani*

ABSTRACT

Cross-cultural and global marketing strategies are essential for businesses seeking to expand their presence in international markets. This paper explores how companies can navigate the complexities of cultural diversity, regional preferences, and global market dynamics to craft effective marketing strategies. In order to create customized campaigns that appeal to a variety of groups, it highlights how crucial it is to comprehend cultural diversity, consumer behavior, and local market realities. The study offers insights into how companies can strike a balance between local relevance and worldwide consistency by discussing important strategies including standardization, adaptability, and glocalization. It also draws attention to the difficulties that marketers encounter, such as cultural sensitivity, language barriers, and different legal and regulatory needs in different regions. Through case studies and industry examples, the paper identifies successful practices in global marketing, focusing on the role of market research, cultural intelligence, and innovation in driving brand engagement and loyalty. The findings suggest that businesses must adopt flexible, culturally aware approaches to succeed in global markets while maintaining a unified brand identity. This research contributes to the understanding of how cross-cultural marketing strategies can enhance global brand positioning and consumer relationships across borders.

Keywords: Cross-cultural marketing, Global marketing strategies, Localization, Standardization, International markets.

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Location-based Marketing Strategies:
A Bibliometric Analysis of Trends, Impacts, and Emerging Themes

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ABSTRACT

Location-based marketing (LBM) strategies, powered by real-time geodata and mobile technologies, have revolutionized consumer engagement and personalized service delivery. Despite their growing importance, the academic landscape remains fragmented, lacking a cohesive synthesis of trends, impacts, and interdisciplinary connections. This study conducts a comprehensive bibliometric analysis of 3,561 publications from the Web of Science to map the evolution of LBM research, identify key contributors, and uncover emerging themes. Using VOSviewer, the analysis reveals a technology-dominated field, with Computer Science (37.96%) and Engineering (32.23%) as leading disciplines, driven by advancements in IoT, AI, and mobile computing. Prolific authors (e.g., Li Hui) and institutions (e.g., Beijing University of Posts and Telecommunications) highlight China's dominance in productivity, while Western institutions like the University of Minnesota exhibit higher citation impact. Keyword co-occurrence underscores persistent privacy concerns (location privacy, k-anonymity) and the rising integration of IoT and intelligent transportation systems. The study identifies critical gaps, including underrepresentation of developing regions and limited interdisciplinary collaboration between technological and consumer behavior research. Practitioners are urged to prioritize privacy-preserving technologies and hyper-localized strategies. Future research should address ethical AI deployment, 5G's role in real-time targeting, and socioeconomic inclusivity in LBM applications.

Keywords: Location-based marketing, Marketing strategies, Bibliometric analysis, Geolocation, Research trends.

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To Study the Preference of Digital Books over Traditional Books among Students Pursuing Management Degree (MBA) in Pune Region

Suvi Pandey*, Ajaykumar Yadav**, Devansh Jain*** and Sankhadeep Sarkar****

ABSTRACT

This study investigates the factors influencing students' preferences for digital versus traditional book formats, with a specific focus on multitasking suitability, environmental impact, digital format features, and individual reasons for preference. Data was collected from 220 management students in the Pune region using structured questionnaire and the data was analyzed using logistic regression in JMP Statistical Software. The objective was to test hypotheses regarding whether students' perceptions of digital convenience and sustainability align with their actual format choices. Overall, the study concludes that functional and ecological attributes, rather than demographics or generalized motives, significantly drive students' preference for digital learning materials. These insights have implications for academic publishers, institutions, and sustainability-focused education policy. Research shows that digital books can be convenient for multitasking and are often considered environmentally friendly because they reduce paper usage. However, concerns about screen fatigue, distractions, and lower reading comprehension still exist. Students' choices also depend on their study habits, access to technology, and field of study.

Keywords: Digital book preference, Multitasking suitability, Environmental impact, Student learning behavior, E-book adoption.

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How Do Pricing Displays in Avenue Supermarts Ltd (D-Mart) Influence Consumer Preferences and Affect Buying Behaviour in Pune Region

Vedant Bhongade*, Vedanti Tekade**,
Aadesh Gaigawali***, Divya Suryawanshi**** and Jatin Mali*****

ABSTRACT

Pricing displays and pricing strategies play a crucial role in shaping consumer preferences and shopping experiences in modern retail environments and tuning the overall buying experiences of a consumer in the large retail format. This study explores the influence of pricing displays at Avenue Supermarts Ltd (D-Mart) on consumer behaviour in the Pune region. It examines how price displays, promotional signage, discount visibility, and psychological pricing strategies impact consumer decision-making while purchasing a product. This research aims to uncover the relationship between pricing displays and consumer purchase behaviour by using primary data via consumer surveys and also highlights differences in consumer responses based on demographic factors such as age, income level, and shopping frequency and Additionally the study contributes to the existing literature on retail marketing by providing insights into how pricing communication strategies can be optimized to enhance customer experience and drive sales in the Indian supermarket sector.

Keywords: Pricing displays, Pricing strategies, Consumer behaviour, Psychological pricing.

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Hyper-Personalization and Brand Loyalty Equation: A Data-Driven Perspective

Sunita Kharate* and Nitin Zaware**

ABSTRACT

This study aims to explore how hyper-personalization in the fashion e-commerce sector affects brand loyalty in modern digital markets. Many online fashion brands and retailers, such as Myntra, Nykaa, and Cure. fit, have adopted hyper-personalization to engage customers and enhance brand loyalty in India. Hyper-personalization is one of the recent trends in marketing followed by many global giant businesses around the world. A structured questionnaire was designed to survey 302 respondents from Pune City, Maharashtra, India. Descriptive statistics were used to assess the general trends in customer emotions towards hyper-personalization. A reliability test using Cronbach's alpha was deployed to check the internal consistency of the questionnaire. Multiple regression analysis was conducted to identify how different dimensions, such as perceptions of personalization and trust, predict overall loyalty or customer retention. The findings of this study are presented in tabular and graphical formats. This study provides deeper insights into hyper-personalization strategies and their impact on customer brand loyalty, particularly in the fashion e-commerce sector.

Keywords: Hyper-personalization, Brand Loyalty, E-commerce, Fashion brands, Customer Retention.

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Impact of Influencer Marketing on Consumer Purchase Decision

V. Isha* and Kriti Kumari**

ABSTRACT

Social media influencers have become significant figures in influencing consumer buying choices. Their capacity to cultivate trust, genuineness, and personal connections with their followers plays a crucial role in affecting consumer behavior. This research investigates the ways in which influencers impact brand perception, intent to purchase, and customer loyalty. By drawing on a variety of studies and practical examples, it underscores how influencers, especially in industries such as fashion, beauty, and technology, utilize their platforms to endorse products, establish trends, and enhance consumer engagement. The study highlights the importance of influencer credibility, social proof, and perceived expertise in building trust, which in turn affects purchasing choices. The results indicate that social media influencers play a vital role in generating brand awareness and fostering consumer engagement, with their effectiveness dependent on aspects such as authenticity, relevance, and the alignment of brand values with those of the audience they reach. The decision to buy is influenced by social media evaluations and opinions, but people are unexpectedly reluctant to share their experiences after making a purchase.

Keywords: Social media, Influencer marketing, Consumer behavior.

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Hyperpersonalization of Financial Services in Marketing

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ABSTRACT

This research examines the significant impact of hyper-personalization on the financial services sector, emphasizing its potential to redefine customer experience and service flexibility. By leveraging real-time data and advanced technologies, financial institutions can now deliver highly tailored products and services that address the specific needs of individual customers. The study explores how these personalized solutions enhance operational agility, enabling institutions to respond effectively to evolving market demands. Hyper-personalization not only drives deeper customer engagement but also improves satisfaction by offering relevant, timely, and targeted financial products. Additionally, this research evaluates the considerable benefits of customized services for consumers, such as improved financial outcomes, stronger relationships with service providers, and greater overall satisfaction. The study also highlights the importance of adopting a customer-centric approach, where financial institutions align their offerings with the unique needs of each client. This strategy not only ensures enhanced customer loyalty but also fosters sustainable growth. In conclusion, the findings provide valuable insights for financial institutions seeking to refine their service models and achieve long-term success, ultimately contributing to enhanced consumer financial well-being and the continued evolution of the financial industry.

Keywords: Hyper-personalization, Financial Services, Customer Experience, Flexibility, Benefits.

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Track 2: Finance Management

An Analysis of Global Financial Markets and Impact Study of Risk Assurance

Abhishek Kumar* and Ashima Negi**

ABSTRACT

The research paper on Analysis of Global Financial Markets and Impact Study of Risk Assurance is driven on real-world financial metrics and analyses the financial markets for its adversities of non-compliance towards risk assurance. The research is carried on the field of global financial markets and impact of risk management by firms and their respective financial advisors. The paper encapsulates the idea of risk transfer overseas through means to M&A and currency transfer swaps. The paper enumerates the role of certified public accountant(s) in envisaging the everlasting impact(s) of credit risk and its mitigation thereof based on risk assurance. This research is primarily quantitative data driven and encompasses an empirical outlook towards international financial markets, due to the presence of risk transfer. The paper is suggestive of financial tools and techniques to interpret underlying risk of global firms and their compliance(s) needed thereof. The research is carried on, on a microscopic purview of financial market crashes and ripple effects, thereafter.

Keywords: Risk management and assurance, Financial markets, Risk transfer, Securitization, credit risk

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Consumer Adoption of Fintech Services: Drivers and Barriers

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ABSTRACT

The modern and ever-changing field of financial technology (fintech) is transforming not just the domestic, but also the global financial landscape, and indeed, presenting innovations to consumers in terms of new possibilities for managing, transferring, and investing cash. This paper studies the dynamics of consumer adoption of fintech services through an analysis of its major drivers and barriers. It defines fintech services to include such features as mobile payments, digital banking, peer-to-peer lending, and robo-advisory, which contribute to the ability to disrupt financial systems by improving access, convenience, and cost efficiency. Major drivers of fintech adoption are the rise in smartphones, internet penetration, AI and blockchain, and a need for seamless and personalized financial experiences. Demographic factors, including the growing financial literacy among younger generations and their openness to technology, also play a pivotal role in driving fintech adoption. The study concludes that the advancement of fintech inclusion is multifaceted in nature, concerning policies which address regulatory challenges through clearly defined consumer-oriented frameworks. On the other hand, fintech providers should create transparency, put strict cybersecurity measures in place, and educate consumers more to win their trust in the activities of the fintech provider.

Keywords: Fintech adoption, Digital divide, Data security, Financial inclusion, Technology-driven growth.

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Study of Education Loan Models in India from 2001 to 2022

Mrudula Risbud* and Umesh Patwardhan**

ABSTRACT

The cost of education in India is influenced by a complex interplay of factor. Students fund their education either through self-funding or by securing the student's loan from the bank. Education loans play a vital role in bridging financial barriers, enabling students to access quality education and fulfil their aspirations. The study explores the evolution of education loan schemes, driven by policy reforms, economic changes, and financial institutions' strategies. it investigates education loan models in India from 2001 to 2022, analysing their development, implementation, and impact on higher education financing. The objective of the study is to evaluate the effectiveness, accessibility, and limitations of various education loan models during the two-decade period. The scope includes public and private sector loan schemes, government-backed initiatives, and their performance in demographic and regional contexts. A structured research methodology is employed, leveraging secondary data sources such as policy documents, bank reports & publications. The study analyses education loan models, highlighting disparities in access, repayment challenges, and the role of subsidies in fostering inclusion. It emphasizes loans' importance for equitable education and socio-economic mobility, recommending better outreach, simplified procedures, and flexible terms. The findings guide policymakers and suggest future research on technology-driven solutions and sustainability.

Keywords: Education loan, Student loan, Cost of education, Education loan model.

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The Role of Green Investments in Aligning Capital Markets with Sustainable Development Goals for Economic Transformation

Diksha Jaroliya*

ABSTRACT

The alignment of capital markets with the United Nations Sustainable Development Goals (SDGs) is crucial for fostering sustainable economic transformation. This research explores the pivotal role of green investments in bridging the gap between traditional financial objectives and global sustainability targets. By analyzing the mechanisms through which green finance instruments, such as green bonds and ESG-focused funds, mobilize capital towards renewable energy, sustainable infrastructure, and climate-resilient projects, this study highlights their contribution to economic growth and environmental stewardship. The paper investigates key trends, policy frameworks, and market innovations driving the adoption of SDG-aligned investment strategies. It also identifies challenges, including regulatory barriers, measurement complexities, and investor awareness, that hinder widespread implementation. Through a comprehensive review of global case studies and empirical data, the research demonstrates how green investments can catalyze the transition to a low-carbon economy, reduce systemic financial risks, and foster inclusive development. The findings underscore the need for enhanced public-private partnerships, robust policy interventions, and standardized metrics to unlock the full potential of green investments in achieving the SDGs. This study provides actionable insights for policymakers, financial institutions, and investors seeking to integrate sustainability into capital markets and contribute to a greener, more equitable global economy.

Keywords: SDG, Green investment, Sustainability.

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From Paper to Digital:
Ensuring Accountability in Corporate Governance using Digitization

Sheetal Marathe*

ABSTRACT

Corporate governance plays a crucial role in ensuring transparency, accountability, and ethical business practices. However, traditional governance mechanisms often face challenges such as information asymmetry, inefficiencies, and lack of real-time monitoring. Digitization offers a transformative solution to enhance accountability in corporate governance by leveraging innovative technologies. These technologies enable real-time reporting, automated compliance monitoring, and enhanced data security, reducing the risk of fraud and mismanagement. Digital platforms also facilitate seamless communication between stakeholders, improving transparency and trust. Moreover, regulatory bodies can use digitization to enforce compliance more effectively. Despite its potential, challenges such as cybersecurity risks, high implementation costs, and resistance to change must be addressed for successful adoption. By embracing digital transformation, organizations can enhance accountability, strengthen stakeholder confidence, and achieve sustainable corporate success. It ensures tamper-proof records, while AI-driven analytics provide predictive insights for proactive decision-making. This paper explores the impact of digitization on corporate governance for improving accountability, its challenges, and future trends.

Keywords: Corporate governance, Accountability, Digitization.

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The Sustainable Shift: Impact of Usage of
Digital Banking Services on Banks' Carbon Footprint

Rajesh Kumar* and Rachna Madaan**

ABSTRACT

In today's digital era, banking services play a key role in shaping banks' carbon footprints. The main objective of the study is to delve deep into the complex relation of digital banking services and carbon emission of top ten banks in India. The study involves preparation of panel data related to digital usage of banking services and carbon emission of ten selected banks from 2019 to 2024. The comprehensive panel data analysis involving Pooled OLS test for common constant effect, Hausman test for random effect, Breuch- Pagan and wald test for cross section effect, Least Square Dummy Variable (LSDV) regression model for fixed effect is used to analyze the effect of digital usage of banking services on carbon emission. The study finds a positive link between digital banking usage and carbon emissions. While digital banking reduces dependence on paper-based services, aiding sustainability, it poses challenges like financial fraud, data breaches, and e-waste. The study recommends investing in secure digital infrastructure and promoting financial literacy campaigns to mitigate risks.

Keywords: Carbon emission, Green-house gases, Mobile banking, NEFT and RTGS.

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The Rise of Green Finance in India: Challenges and Opportunities

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ABSTRACT

Green finance has emerged as a critical enabler of sustainable economic growth, particularly in developing economies like India, where the financial sector plays a pivotal role in addressing climate change. This paper examines the evolution of green finance initiatives in India, highlighting the key drivers, opportunities, and challenges in their implementation. It explores the role of financial institutions, government policies, and regulatory frameworks in promoting sustainable investments that align with environmental, social, and governance (ESG) principles. The study also delves into the impact of green finance on economic development, emphasizing its potential to bridge the gap between economic growth and environmental sustainability. Despite notable progress, challenges such as inadequate regulatory clarity, limited awareness, and market inefficiencies continue to hinder the widespread adoption of green finance. The paper concludes by recommending policy measures and innovative financial mechanisms to enhance the effectiveness of green finance in India's transition towards a low-carbon economy.

Keywords: Sustainability, ESG, Economic growth.

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Identifying the Impact of Financial Leverage on Corporate Performance: Evidence from Energy Sector PSUs in India

Sayantan Guha Mazumder* and Jutimala Bora**

ABSTRACT

Designing of an optimal capital structure is one of the key decisions of every financial manager. Capital structure decisions include deciding on the proper balance between equity and debt which is greatly influenced by the use of financial leverage. Higher degree of financial leverage amplifies the earnings available to the common stockholders. An attempt has been made to investigate the impact of financial leverage on the financial performance of PSUs belonging to the energy sector. Using regression models, the outcomes of the study illustrated that there is a negative association between the use of financial leverage and profitability parameters of the companies which aligns with the argument of the pecking order theory. Furthermore, use of leverage in the capital structure negatively impacts taxation of the companies. Thus, the study recommends that the companies should maintain an optimal capital structure which can boost the profitability of the companies and ensure financial stability.

Keywords: Financial leverage, Profitability, Taxation, Financial performance, PSUs.

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Tech Stocks vs. Blue-Chip Stocks:
Navigating Volatility and Long-Term Security

Saksham Dhasmana*

ABSTRACT

This research provides a comprehensive analysis of the risk-return trade-offs, investment potential, and market performance of technology stocks and blue-chip stocks under different economic conditions, including recessions and periods of economic expansion. Technology stocks, driven by rapid innovation and market disruption, have demonstrated significant growth potential but are highly volatile and sensitive to market fluctuations. In contrast, blue-chip stocks, known for their stability, strong financial foundations, and consistent dividend payouts, offer lower volatility and steady returns but may lack the rapid appreciation seen in high-growth technology stocks. To evaluate these investment categories, this study examines key financial ratios, industry-specific factors, and broader economic trends that influence stock performance. Historical market data is analyzed to identify patterns, strengths, and vulnerabilities associated with each stock type. The findings aim to assist investors and financial experts in making informed investment decisions by considering risk tolerance, market conditions, and long-term financial goals. Understanding the trade-offs between these two stock categories will help investors optimize their portfolios based on their individual investment strategies and market outlook.

Keywords: Blue-chip stocks, Technology stocks, Risk-return trade-off, Market performance, Financial analysis.

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Hedging Strategies in Equity Markets:
A Study on Derivatives and Options Trading

Saksham Dhasmana*

ABSTRACT

This research investigates the role of options trading as a hedging instrument for managing risk in volatile equity markets. It assesses the effectiveness of various hedging strategies, including covered calls, protective puts, straddles, and spreads, in mitigating downside risk while maintaining opportunities for capital appreciation. The study examines how these strategies perform under different market conditions, considering key factors such as implied volatility, time value, and overall market sentiment. Through empirical research and case studies, the study evaluates the practical applications of these strategies and their effectiveness in reducing portfolio losses while optimizing returns. Additionally, the research explores the impact of derivatives on portfolio risk management for both institutional and retail investors, highlighting their role in stabilizing investments during periods of uncertainty. The study also considers how investors can strategically use options to enhance risk-adjusted returns without excessive exposure to market fluctuations. By bridging the gap between theoretical models and real-world applications, this research provides valuable insights into the practical use of hedging instruments. The findings offer investors a deeper understanding of options trading as a risk management tool, equipping them with strategies to navigate volatile markets more effectively and make informed investment decisions.

Keywords: Options trading, Risk management, Hedging strategies, Derivatives, market volatility.

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A Comparative Study on the Impact of Green Banking Initiatives on Financial Performance and Customer Engagement: Evidence from Banks in the Agra Region of Uttar Pradesh, India

Diksha Sharma*, Sunita Kumari Malhotra** and Abhinav Pandey***

ABSTRACT

This study aims to conduct a comparative analysis of the impact of green banking initiatives on financial performance and customer engagement among public and private banks in Agra, Uttar Pradesh, India. In an era when sustainable practices are paramount, the research examines how banks adopting eco-friendly financial products influence profitability and customer retention. Recognizing the importance of sustainability, both public and private banks are integrating green banking initiatives to meet consumer demand for environmentally responsible practices and social responsibility. The study further assesses the mediating role of corporate social responsibility (CSR) in linking green banking initiatives to financial performance. CSR reflects a bank's commitment to ethical practices, community engagement, and transparency, shaping customer perceptions and behaviors. By comparing public and private banks, this research offers insights into leveraging sustainable practices to enhance customer engagement and financial outcomes. Data will be collected from bank customers and employees across banks in Agra and analyzed using Structural Equation Modeling (SEM). The findings are expected to reveal benefits and challenges in implementing green banking initiatives, informing strategic recommendations for promoting sustainable practices across the banking sector. This study provides empirical evidence to help banks adopt sustainable practices, improve financial performance, and strengthen customer relationships.

Keywords: Green banking, Financial performance, Customer engagement, Corporate social responsibility, Sustainable practices.

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The Impact of Emotional Biases on Investment Decisions among Novice and Experienced Investors

Neha Khillari* and Bilal Husain**

ABSTRACT

This study investigated the impact of emotional biases on investment decisions among novice and experienced investors in the Buldhana district. Key emotional biases influencing financial decisions, such as confirmation bias, loss aversion, and overconfidence, were identified and their levels compared between the two investor groups. Data was collected through structured questionnaires and interviews from a sample of 200 investors. The research analyzed the influence of these biases on financial decision-making and examined how experience moderates this relationship. The findings revealed that emotional biases significantly influence investment decisions for both novice and experienced investors. However, experienced investors demonstrated lower levels of loss aversion and overconfidence compared to novice investors, suggesting that experience plays a role in mitigating the impact of these specific biases. Confirmation bias, while present in both groups, did not show a statistically significant difference between novice and experienced investors. This study contributes to the field of behavioral finance by providing empirical evidence from the Buldhana district regarding the role of experience in mitigating the effects of certain emotional biases, particularly loss aversion and overconfidence, on investment choices.

Keywords: Emotional biases, Investment decisions, Novice investors, Experienced investors, Behavioral finance.

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Impact of Fintech on Enhancing Financial Inclusion in Rural Communities

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ABSTRACT

The advent of Fintech (Financial Technology) has brought transformative changes to the global financial landscape. In particular, rural communities have greatly benefited from fintech services aimed at improving financial inclusion. Despite the global advancements in financial systems, rural populations often remain excluded from basic financial services. Financial inclusion refers to the availability and accessibility of financial services to individuals, especially those who are underserved by traditional banking institutions. This paper explores the impact of fintech on enhancing financial inclusion in rural communities. The research uses a descriptive methodology, analysing data from rural communities that have embraced Fintech solutions. It outlines how digital platforms, mobile money, micro-lending, and alternative credit scoring have contributed to increasing financial access and improving the economic status of rural populations. Furthermore, the research highlights both the challenges faced and the opportunities created by fintech for rural communities, focusing on access to technology, digital literacy, and regulatory issues. By reviewing both theoretical and empirical literature, this study offers insights into the implications of fintech in fostering sustainable financial inclusion. The paper concludes with recommendations for policymakers, fintech companies, and rural communities to maximize the benefits of fintech for inclusive financial development.

Keywords: Fintech, Financial inclusion, Rural communities, Digital financial services, Mobile banking.

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Financial Inclusion through Digital Payment Systems in Emerging Markets

Jayashri Lokhande*

ABSTRACT

Financial inclusion is a crucial driver of economic development, particularly in emerging markets. Digital payment systems have revolutionized access to financial services, enabling previously unbanked populations to participate in the economy by providing affordable, efficient, and secure financial transactions. This paper explores the role of digital payment systems in enhancing financial inclusion, analyzing the challenges, opportunities, and future prospects for emerging markets. The rise of mobile banking, fintech innovations, and digital wallets has significantly contributed to bridging financial gaps. Government initiatives, regulatory support, and partnerships between traditional financial institutions and fintech companies have further facilitated financial inclusion. Case studies of successful digital payment systems, such as M-Pesa in Kenya, India's UPI system, and China's Alipay, provide insights into the transformative impact of these technologies. Moreover, the paper highlights key trends, including the adoption of blockchain, artificial intelligence, and decentralized finance (DeFi) in improving financial access. This paper aims to provide a comprehensive analysis of digital payment systems in emerging markets, offering insights into their role in economic empowerment, poverty reduction, and global financial integration. By leveraging technology, financial institutions, policymakers, and fintech innovators can continue to drive meaningful financial inclusion and economic development.

Keywords: Financial inclusion, Digital payment systems, Emerging markets, Mobile banking, FinTech.

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Digital Transformation in Banking: Exploring the Interplay Between Technology Integration, Workforce Productivity, and Financial Performance

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ABSTRACT

The integration of all the advance technologies into the core banking operations has given birth to digital transformation in the banking industry. The focus of this study centers on the dynamics of integration of technology, workforce productivity and financial performance of the banking sector. It explores possible ways that digital solutions—artificial intelligence, data analytics and automation—can improve operational efficiency, maximize workforce capability, and increase the financial performance. The research reveals that technology goes beyond streamlining banking processes and actually heightens productivity of the employees by automating redundant work and assisting them to make data-based decisions. Additionally, digital transformations that banks employ, are more profitable, have reduced costs, and are more customer centric. The study brings out the significance of designing technological innovation to encompass human resource development for the maximum benefits of digital transformation in the competitive banking terrain. Keywords - Digital Transformation, Banking, Technology Integration, Workforce Productivity, Financial Performance.

Keywords: Digital transformation, Banking, Technology integration, Workforce productivity, Financial performance.

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A Study of Awareness of Neo Banks in India and the Way Ahead

Arti Modi* and Priyanka Sharma**

ABSTRACT

With the advent of FinTech, the financial sector has undergone a digital revolution, giving rise to innovative services and platforms. Neo banks are virtual institutions without physical branches, offering digital only financial services through mobile applications. Unlike traditional banks neo banks operate entirely online focusing on a mobile-first approach to cater to the tech-savvy generation Technological advancements, innovative models and niche customer-focused approach have helped neobanks in creating novel, technology-based platforms and agile business models, and delivering innovative financial services. One of the key features of neo banks is their focus on customer experience. They prioritize providing a user-friendly interface, personalized services, and round-the-clock access to financial products and services offering a wide range of banking services through their mobile apps or websites. The current paper focusses on the awareness level of neo banks in India, acceptability of neo banks by the users bringing out the advantages and disadvantages. For this purpose responses are collected from about 150 people through self-administered questionnaire and analyzed using SPSS software. The results of the research highlight the perception of stakeholders towards neo banks. The paper will also attempt to bring out recommendations on the growth of neo banking in India.

Keywords: Neo-banks, Fintech, Traditional banking, Awareness.

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Impact of Merger on Financial Performance of Insurance Company

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ABSTRACT

The insurance sector is a critical component of India's financial landscape, providing risk management and financial security. To enhance operational efficiency and market competitiveness, the merger of Bharti AXA General Insurance Company Limited with ICICI Lombard General Insurance Company Limited (ICICI Lombard) was finalized on September 8, 2021. This study evaluates the financial performance impact of this merger during the period from 2018-19 to 2023-24 based on the CARAMEL framework.. A paired t-test is applied to assess whether the merger significantly improved financial stability and operational efficiency. The analysis of the financial ratios reveals a mixed impact of the merger on the company's performance. While the post-merger years saw improvements in solvency, cost management, and underwriting profitability, challenges related to risk retention, liquidity, and return on equity were observed right after the merger. However, as time passed, the company began to show signs of recovery and stabilization, reflecting the positive effects of integration and operational efficiencies. The paired t-test results indicate that most financial ratios did not experience statistically significant changes after the merger. This suggests that, although the merger has provided strategic benefits, its financial impact is still evolving and requires further analysis over a longer period.

Keywords: Mergers & acquisitions, Insurance sector, Financial performance, CARAMEL.

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Retirement Planning in the Digital Age: Tips for Millennials and Gen Z

Sunitha Guniganti*

ABSTRACT

Retirement planning is becoming gradually important for Millennials and Gen Z, who face exclusive financial challenges, such as education loans, gig economy income, and market volatility. At the same time, digital innovations, with fintech apps, robo-advisors, and online investment platforms, are restructuring how younger generations save and plan for retirement. This research aims to explore how digital tools influence retirement planning habits and financial readiness among Millennials and Gen Z. It also observes the role of financial literacy in shaping long-term savings behavior and identifies the barriers that hamper effective retirement planning. The study combines quantitative surveys with qualitative interviews to gain complete insights. The survey will gather data from 300-500 respondents to understand their use of digital financial tools, while interviews with 15-20 participants will provide deeper viewpoints on their financial priorities, challenges, and retirement goals. The expected outcomes include recognizing effective digital strategies for improving retirement savings, enhancing financial literacy, and addressing key obstacles. By focusing on the intersection of technology and financial behavior, this research aims to offer practical recommendations for empowering Millennials and Gen Z to achieve financial security and a more stable retirement in the digital age.

Keywords: Retirement planning, Millennials and Gen Z, Digital age, Retirement saving behavior, Investment preference.

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The Evolution of Financial Analytics Tools for Startups: Trends, Challenges, and Opportunities

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ABSTRACT

The financial landscape for startups has undergone a profound transformation with the evolution of financial analytics tools. This paper explores the historical progression of these tools, highlighting key technological milestones from traditional spreadsheets to advanced AI-powered platforms. It examines emerging trends, such as real-time financial insights, the adoption of machine learning, and the growing integration of blockchain and ESG reporting capabilities. Despite these advancements, startups face significant challenges, including cost constraints, data security concerns, tool complexity, and fragmented financial ecosystems. The paper also identifies various opportunities for innovation, such as niche analytics solutions, predictive insights, and user-friendly interfaces tailored to the dynamic needs of startups. By offering a comprehensive analysis of trends, challenges, and opportunities, this research aims to provide valuable insights for entrepreneurs, financial technology developers, and stakeholders in the startup ecosystem. Ultimately, understanding the evolving landscape of financial analytics can empower startups to make data-driven decisions, achieve operational efficiency, and gain a competitive edge in the market.

Keywords: Financial analytics, Startups, Financial technology, Real-time reporting, AI in finance.

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A Study on Awareness about the Predictive Analysis in Behavioural Finance among Investors

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ABSTRACT

The present research embarks on ascertaining the awareness of the predictive analysis tool in behavioral finance among investors in Pune. The research that is to form the basis of this paper shall be conducted between June-August 2024. A sample size of 400 participants, aged between 18-60 years of age, through a simple random sampling technique, represents every group without bias. The central purpose of the study is to evaluate the level of awareness of the Predictive Analysis Tools among Investors and the ways such tools can assist investors in making informed decisions about investment decisions and strategies toward its risk management. In nature, the study will be quantitative; thus, structured questionnaires containing questions about various factors like awareness, usage, source of knowledge, perceived importance, and confidence in predictive analysis tools will be used. It also covers the effect of such tools on investment decisions and practices of risk management. Chi-square tests of independence were performed in the data analysis to establish how highly associated awareness with and use of predictive tools is, and t-tests showed the nature of its impact on investment decision-making and risk management strategies. The findings also reveal a good level of awareness among investors about the predictive analysis tool, as a significant number of participants recognized the importance and admitted feeling confident in using the above-mentioned predictive analysis tool. In the current study, it has also been shown that due to the predictive analytics tool, there is a positive impact on investment decision-making and control of financial risk, because through their help, improvement in the precision of decision-making along with controlling the financial risk was achieved. However, limitations might indicate possible sampling bias and the inability to generalize findings outside the demographic and geographical context. This implication goes to investors, financial advisors, and policymakers. Increased investor education about the tools will help enhance the decision-making process and, hence, promote more use of the tools in order to hedge against risks. Financial advisors are likely to use this to make a better argument before the clients, while policymakers may take this into consideration in designing investor education programs and financial regulations. Future studies could look at the long-term impact of the predictive analysis tools under different market conditions and models.

Keywords: Predictive analysis, Behavioral finance, Investment decision-making, Risk management, Investor awareness, Quantitative research.

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Financial Literacy among Earning Youth:
A Comprehensive Study with a Focus on Mutual Fund Applications

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ABSTRACT

This research paper aims to delve into the financial literacy levels among earning youth, specifically evaluating their understanding and awareness of mutual fund investments through applications. The study seeks to gauge the knowledge, attitudes, and behaviours of earning youth in relation to mutual fund applications, identifying gaps in financial literacy and proposing strategies to enhance awareness and responsible investing practices. Through a combination of surveys, interviews, and data analysis, the research aims to provide valuable insights for policymakers, financial institutions, and educators.

Keywords: Financial literacy, Earning youth, Mutual fund applications, Investment behaviour, Digital finance, Financial education.

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The Role of Green Investments in Aligning Capital Markets with Sustainable Development Goals for Economic Transformation

Diksha Dubey Jaroliya* and Suyog Chachad**

ABSTRACT

The alignment of capital markets with the United Nations Sustainable Development Goals (SDGs) is crucial for fostering sustainable economic transformation. This research explores the pivotal role of green investments in bridging the gap between traditional financial objectives and global sustainability targets. By analysing the mechanisms through which green finance instruments, such as green bonds and ESG-focused funds, mobilize capital towards renewable energy, sustainable infrastructure, and climate-resilient projects, this study highlights their contribution to economic growth and environmental stewardship. The paper investigates key trends, policy frameworks, and market innovations driving the adoption of SDG-aligned investment strategies. It also identifies challenges, including regulatory barriers, measurement complexities, and investor awareness, that hinder widespread implementation. Through a comprehensive review of global case studies and empirical data, the research demonstrates how green investments can catalyze the transition to a low-carbon economy, reduce systemic financial risks, and foster inclusive development. The findings underscore the need for enhanced public-private partnerships, robust policy interventions, and standardized metrics to unlock the full potential of green investments in achieving the SDGs. This study provides actionable insights for policymakers, financial institutions, and investors seeking to integrate sustainability into capital markets and contribute to a greener, more equitable global economy.

Keywords: Green investment, Sustainability, SDG.

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Financial Alertness, a Possible Tool to Control Cyber-fraud Risk

Bimlesh Sharma*

ABSTRACT

Cyber Risk is an evolving threat, we have studies speaking on its significance, and its detrimental impact to global marketplace. On one hand we have Multiple research having shown widespread financial illiteracy, but financial literacy index is a long term process to gauge the level of financial literacy, but it has its own limitation in terms of utility. Can financial alertness be used as a tool? Well it is being used currently by the regulators, policy makers, Institution and Government in their own capacity, but is it effective? Studies have shown, the rate at which cyber crimes have risen is alarming, so if that is the case, certainly we have been in either heading in wrong direction and if not then definitely our preparations have not been up to the mark. We see and read about the frameworks at institutional level, can we have another tool in line with Financial Literacy Index which perhaps would be more micro in nature? After-all these account holders may look insignificant at individual level but together the become the pivot to financial world.

Keywords: Cyber threats, Fraud risk, Financial alertness, Digital risk, Financial literacy.

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Analysis of Working Capital Management of IFB Agro Industries Ltd.

Malvika Dudi*

ABSTRACT

Profitability of any organization depends on n number of factors, working capital management being one important factor out of these. This gross concept of working capital is helpful in analyzing the total investment made by the organization in its current assets. In fact, efficient utilization of current assets directs the organization towards higher profitability. If net concept of working capital i.e. current assets minus current liabilities, is analyzed, it throws light on net current assets available to the organization. Due to its dynamic nature, prudent management of working capital gains importance. Agriculture is the backbone of Indian economy. Agriculture and agro based industries plays a pivotal role in the wealth creation of the nation and contribute substantially to the GDP of the nation. Agriculture provides livelihood to 70% of rural households and it contributes 17% to the GDP of the nation. Agriculture provides employment to around 58% of the population of the country. Looking at its significant contribution to the economy, the agro based industry has been chosen for studying the working capital management. The efficient working capital management by units of agro based industry will automatically reflect in better utilization of agricultural resources and increased output of the industry.

Keywords: Working capital management, Current assets, Agro based industry, Indian economy.

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Sustained Growth or Overvaluation?
A Study on High P/E Ratios in Equity Markets

Rahul Khachane* and Ashutosh Kolte**

ABSTRACT

The Price-to-Earnings (P/E) ratio is a key valuation metric used to assess a company's market performance relative to its earnings. While high P/E ratios signal growth potential, their persistence raises concerns about whether they reflect justified fundamentals or speculative overvaluation. This study examines historical equity market data to analyze sectors and companies with sustained high P/E ratios. It identifies key drivers, including robust earnings growth, market dominance, and macroeconomic alignment. Additionally, it evaluates non-financial factors such as brand equity and investor sentiment in shaping these valuations. The research also assesses risks associated with overvaluation, such as earnings disappointments, valuation corrections, and market volatility, contrasting them with the long-term rewards of investing in high P/E stocks with strong fundamentals. By bridging theoretical insights with empirical analysis, the findings provide guidance for investors, fund managers, and policymakers in identifying sustainable investment opportunities while managing risks. This study enhances understanding of the balance between sustained growth and speculative overvaluation in equity markets, offering practical insights into high-growth investments.

Keywords: High P/E ratio, Valuation, Fundamentals.

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Addressing Affordable Housing crisis in Urban Cities in India through Sustainable Finance, ESG Principles and Financial Incentives

Abhinav Deshmukh* and Shilpa V. Bhide**

ABSTRACT

The shortage of affordable housing in India's urban areas has become a critical issue, significantly affecting the quality of life and overall human well-being. This problem is exacerbated by rapid urbanization, which has led to increased demand for housing, outpacing the supply of affordable options. The current housing markets cater only to the wealthiest 7.5% of the population. Despite numerous governmental interventions, a substantial housing deficit remains, particularly affecting the economically weaker sections (EWS) and lower-income groups (LIG). This research paper examines the causes, social and human consequences, and policy responses to India's urban affordable housing shortage. It also presents recommendations to bridge the gap, emphasizing sustainable urban planning, need for sustainable financial innovations, and enhanced public-private partnerships. It highlights the need for modern construction techniques, leveraging digital platforms for housing finance and streamlining loan processes and enhancing transparency. The need for data-driven urban planning for optimizing resource allocation and infrastructure development. By leveraging these advancements, the research paper underscores the potential for improving the quality of life and well-being of urban residents through efficient, sustainable, and affordable housing solutions.

Keywords: Sustainable finance, Innovation, Public policy, Financial management.

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A Study of Factors Driving Cashflow in the Indian Stock Market

Pranav Omkar*, Keshav Jee** and Devkumar Patel***

ABSTRACT

For the past few years, investors and speculators all over the world have been interested in Stock Market. Through the stock market Buyers and sellers of securities can engage in transactions to buy and sell shares, bonds, debentures, and other securities. Research on the stock market has looked at the changes as well as how COVID breakthroughs have affected the financial industry. This research paper explores the factors behind the notable increase in the amount of money entering the Indian stock market. It covers several reasons why domestic and foreign investors are rapidly showing interest in investing in the Indian stock market. It also discusses how macroeconomics shapes the stock market dynamics and the strong correlation between Indian GDP growth and investor sentiment, demonstrating how a thriving economy creates an attractive environment for investors and the importance of economic reforms, technological advancements, and market transparency that help in building investor confidence and trust. By combining these perspectives, the paper provides a complete understanding of this topic.

Keywords: COVID, GDP, Cash inflow, Stock market, Financial industries.

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ESG initiatives in India:
A Paradigm Shift from Tradition to Transformation

Meghna Jain*

ABSTRACT

ESG criteria has become important in corporate world, it reflects growing awareness among the MNCs. ESG initiatives by the corporates has made them aware about responsible business and sustainability practices. In this article, a comprehensive view based on initiatives of Indian corporates have been discussed. The Indian companies have incorporated ESG principles in their operations. There are different challenges being faced by the corporates, which need to be tackled by the corporates while practicing sustainability and responsible business practices. ESG integration has a great impact on the companies and society. Companies are making efforts towards implementation of ESG criteria, this research work strives to provide an insight into current status of ESG adoption by the Indian companies and also study their implication for the Indian corporates. Standardizing reporting of the ESG principles is very crucial to overcome challenges faced by the corporate world. There is a need to equip the businesses with important tools that drives tradition to transformation among the corporates. Implementation of ESG principles in their operations would address the critical environmental and societal challenges.

Keywords: ESG, Paradigm shift, Initiatives, Sustainability.

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Digital Financial Inclusion in India

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ABSTRACT

The COVID 19 pandemic revolutionizes digital financial services and to ensure everyone can access digital financial products and to promote sustainable economic growth. In this digital era, many technological innovations have paved the way for upheaval in the financial markets. New technologies such as the internet, artificial intelligence, machine learning, big data, biometric identification, and blockchain technology. The development and activities promoting digital financial inclusion must align and attain 2030 Sustainable Development Goals. The development of E-commerce enabled financial inclusion is discussed in this paper. It deconstructs the trends and key players that support them, identifies the barriers in adoption; made significant in order to establish a digitally inclusive ecosystem and to make India's next wave of digital financial inclusion more successful. It works a mile further in the name of digital inclusion by serving individuals, through innovative, affordable, quality, and speedy digital financial services and products. The literature reviews for digital inclusion were collected in (Scopus database, Google Scholar, Research gate and Emerald Insight) from 2018 to 2024. Based on reviews this study speaks about digital finance and financial inclusion. Digital innovation resulting from digital technology will help banking improve customer experience and maintain banking performance.

Keywords: Fintech, Digital financial inclusion, India, Digital finance, Digital financial products and services.

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Fintech and Digital Transformation in the Financial Industry: An Analytical Study

Sonam Budhrani*

ABSTRACT

Fintech or Financial technology can be defined as the emergence of new technology that seeks to improve and automate the delivery and use of financial services to enhance the customer services. This paper represents an overview of the digital transformation in the financial industry and the automation of the financial services through fintech. Fintech is the new era which is helpful in changing the way consumers interact with the financial services. Fintech has been one of the most growing sectors with fastest growing sectors, with investment growing, new startups and investors are pooling their resources into incubators and accelerators for enhancing the innovative small fintech companies. These innovations have caused disruptions in the traditional way of doing the business and day by day the traditional way is now being replaced with the new innovative technology. The objective of this paper is to therefore provide an overview of the latest digital trends and transformation that has revolutionised the financial industry through the intersection of finance with new and innovative technologies.

Keywords: Automation, Digital transformation, Innovative technology.

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The Twin Challenge: Financial Inclusion and NPA Resolution in Indian Public Sector Banks

Aparna V.* and Bhuma Mounika**

ABSTRACT

Indian public sector banks (PSBs) face a twin challenge—promoting financial inclusion while effectively managing non-performing assets (NPAs). Expanding access to financial services improves economic participation but also raises concerns about credit risk. This study examines the relationship between financial inclusion and NPA levels, assessing whether increased banking access leads to higher defaults or contributes to long-term financial stability. Using a mixed-method approach, the research analyses panel data (2014–2024) from major PSBs and employs regression models to evaluate financial inclusion's impact on NPAs. Additionally, comparative case studies highlight successful global and domestic strategies. The study also reviews key policy interventions, including Jan Dhan Yojana, MUDRA, and priority sector lending, to determine their effectiveness in balancing financial inclusion with asset quality. Findings suggest that while financial inclusion initially leads to a rise in NPAs due to inadequate risk assessment and financial literacy gaps, long-term benefits emerge through improved loan performance, digital banking adoption, and policy refinements. The study emphasizes technology-driven credit assessment, financial education programs, and adaptive lending models as critical for sustainable financial inclusion. These insights offer policymakers and banking institutions strategies to align inclusive growth with financial stability.

Keywords: Financial inclusion, Non-performing assets, Public sector banks, Credit risk, Digital banking.

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Evaluating the Role of JAM Trinity in Advancing Financial Inclusion in India

Prachi Chinchole* and Priyal Jain**

ABSTRACT

By removing long-standing obstacles to access and involvement in formal financial systems, the JAM Trinity (Jan Dhan Yojana, Aadhaar, and Mobile) program is essential to the advancement of financial inclusion in India. The influence of the JAM Trinity on improving financial services accessibility is examined in this article, with a focus on underserved and unbanked communities in rural and remote places. A strong foundation for providing government subsidies, financial products, and services has been established through the integration of the three pillars: mobile technology, biometric identification through Aadhaar, and bank accounts through Jan Dhan Yojana. This study assesses how the JAM Trinity has enhanced financial literacy and enabled direct benefit transfers (DBTs) by reviewing previous research, official documents, and case studies. Furthermore, the study highlights the difficulties encountered in the the implementation of the initiative, including digital literacy and privacy concerns. The findings underscore the significance of the JAM Trinity as a catalyst for inclusive economic growth, fostering greater financial participation, transparency, and economic stability in India's evolving financial ecosystem.

Keywords: JAM Trinity, Financial inclusion, Financial literacy, Financial ecosystem.

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A Systematic Literature Review on Fintech

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ABSTRACT

Fintech is a disruptive technology that significantly changes the business with digital innovation | within the industry of financial services. The current paper presents a systematic literature review of Fintech in its development, technological advancements, regulatory concerns, and impact on traditional financial institutions. The findings reveal that innovative technologies such as blockchain, artificial intelligence (AI), big data, machine learning, and cloud computing have driven Fintech innovations enabling faster transactions, better financial inclusion, and personalized services. Such rapid growth of Fintech firms disrupted traditional banks by providing agile, low-cost, and customer-centric financial services. Yet, this transformation comes with challenges, especially in cybersecurity, regulatory compliance, financial stability, and data privacy. Regulation is on the top list of concern as policymakers grapple with fast-evolving Fintech landscapes relative to existing financial regulations. This demand underscores regulatory sandboxes, compliance technologies (Reg Tech), and cross-sector cooperation to address these challenges. Such collaboration between Fintech firms and conventional banks accounts for sustainable growth, with collaborations enabling banks to adopt digital innovations while Fintech firms benefit from established regulatory environments and trust from customers. This literature review paper presents an organized appraisal of the current state of the art in Fintech, spotting research gaps and policy indications.

Keywords: Fintech, AI, Cloud computing.

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Customer Perception towards Mutual Fund in India

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ABSTRACT

Mutual funds have become a preferred mode of investment in India, offering investors diversified portfolios, professional management, and the potential to generate wealth. The current study examines customer attitudes towards mutual funds in India, such as levels of awareness, risk acceptance, deciding factors, and investment alternatives. The study considers how demographic factors such as age, income, and education affect investment alternatives and the influence of financial literacy on attitudes. In addition, it analyzes investor challenges, including market volatility, fund manager trust, and regulatory problems. The findings provide insights into investor behavior, which aid financial institutions and policymakers in mutual fund adoption and awareness. The research, employing survey data analysis, provides insights into investor behavior and mutual fund adoption drivers. The study aims to help financial intermediaries, asset management companies, and policymakers prepare strategies to raise awareness, trust, and access to mutual funds in India and thus help create a more educated and financially secure investor base.

Keywords: Mutual fund, Customer perception, Investment.

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Artificial Intelligence in Investment Advisory: Assessing the Impact on Investor Behaviour

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ABSTRACT

Employing a mixed-method model, this research examines the impact of artificial intelligence (AI) on investment advice. Private investors and financial specialists were provided with questionnaires, while finance professors and individual investors were interviewed using semi-structured interviews. While recognizing limitations such as sampling bias and the rapidly evolving AI environment, the research provides valuable information for policy-making, investor education, and future studies. The study provides recommendations on how to bridge the gap between investors and artificial intelligence with important practical applications for robo advising. This paper will investigate the role played by AI in various investor behaviors through the assessment of interaction between human-generated and AI-generated investment advice. This provides the basis upon which to develop financial products that are AI-based and efficient and socially responsible. Although artificial intelligence and advanced information systems provide a much faster and efficient means of investment decision-making, the professional investor will still require some subjective feedback and counsel from the human clients. The conclusions of the research greatly facilitate an improved understanding of the broader social implications of artificial intelligence in finance, including potential ramifications on financial stability, market efficiency, and income inequality.

Keywords: Artificial intelligence, Investment advisory, Investor behaviour, Decision-making.

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Exploring the Determinants of Green Bond Market Expansion: A Literature Review of Global Trends and Influencing Factors

Khushi Gupta*

ABSTRACT

Green bonds have emerged as a pivotal financial instrument in promoting environmentally sustainable projects and advancing global efforts to combat climate change. This paper provides a comprehensive synthesis of the key drivers, challenges, and trends influencing the growth of the green bond market. By analyzing studies, the review explores the various factors affecting green bond issuance, including geopolitical risks, economic stability, national culture, regulatory frameworks, and technological innovations like blockchain. It highlights how strong policy frameworks, such as the Paris Agreement, investor demand for sustainable finance, and the development of robust financial markets have accelerated the global expansion of green bonds. However, the review also identifies persistent challenges, such as the lack of standardization, transparency issues, and greenwashing risks, which undermine investor confidence and limit the potential of green bonds in certain markets. The integration of blockchain technology is discussed as a promising solution to enhance transparency and efficiency in green bond issuance. This review concludes by recommending further research on the role of geopolitical uncertainty and the effectiveness of green bond policies in emerging markets. This paper provides insights into the current state of the green bond market and offers a roadmap for overcoming obstacles to its continued growth.

Keywords: Green bonds, Sustainable finance, Climate change mitigation.

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EdTech Investment and Financial Models: Analyzing the Growth of Education Technology

Lobhas Kokate*

ABSTRACT

Education Technology (EdTech) is one of the fastest-growing sectors, driven by digital advancements, increased Internet accessibility, and evolving educational demands. The COVID-19 pandemic significantly accelerated the adoption of digital education, leading to a surge in investments from venture capitalists, governments, and private equity firms. This paper examines investment trends in EdTech, focusing on financial sustainability and challenges. Key financial models analyzed include subscription-based services, freemium models, enterprise solutions, and government-sponsored initiatives. While these models drive growth, sustaining investments poses challenges such as high marketing costs, stringent regulations, and delayed revenue generation. Many EdTech startups struggle to balance user acquisition costs with long-term profitability, often requiring continuous funding to remain competitive. Understanding these financial and regulatory hurdles is crucial for investors, entrepreneurs, and policymakers aiming to optimize growth. By addressing these issues strategically, stakeholders can enhance sustainable investment opportunities, ensuring long-term scalability and accessibility in the EdTech sector. This research provides insights to foster financial stability in this evolving landscape.

Keywords: EdTech investments, Financial models, Digital education, Sustainability, Venture capital.

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AI-driven Financial Fraud Detection: Navigating Emerging Trends and Future Directions through the Lens of Bibliometric Analysis

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ABSTRACT

Artificial Intelligence (AI) has emerged as one of the disruptive technologies, revolutionizing various sectors, including finance. On the other hand the rise of financial frauds, particularly in credit card transactions, has become a growing concern. This study focuses on exploring the evolution of research development and trends in research work associated with AI-driven credit card fraud detection through a comprehensive bibliometric analysis. A total of 491 research articles published over two decades (2005–2024) were retrieved from the dimensions.ai database. Bibliometric tools, including VOSviewer and Bibliometrix (RStudio), were used to conduct descriptive analysis and visual mapping. This analysis highlights prolific authors, influential journals, prominent institutions and leading nations contributing to this research domain. Collaborative networks among authors, institutions, and countries were carefully examined to identify key clusters. This study explored emerging trends providing insights into how research in AI-driven credit card fraud detection has progressed. Despite the steady progress in related research domain, significant challenges remain, particularly regarding the practical implications of AI-driven financial fraud prevention solutions for financial institutions and payment aggregators. Findings suggest that while AI holds considerable potential for the financial fraud detection, more interdisciplinary research is required to address existing gaps and maximize its benefits.

Keywords: Artificial Intelligence (AI), Financial reporting, Forensic audit, Financial fraud, Bibliometric analysis.

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The Impact of FII Inflows and Outflows on Indian Stock Market

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Anshul Gupta**** and Ishika Bansal*****

ABSTRACT

Foreign Institutional Investors (FIIs) play a crucial role in shaping the Indian stock market by influencing liquidity, volatility, market sentiment. This study examines the impact of FII inflows and outflows on key stock indices such as the BSE Sensex and NSE Nifty, using statistical methods like correlation, regression analysis, and hypothesis testing. The research analyzes data from 2008 to 2013, covering major economic events such as the Global Financial Crisis of 2008 and the Eurozone crisis of 2011. The findings indicate a positive correlation (0.41) between FII flows and stock market movements, proving that FIIs are significant drivers of market trends. Regression analysis reveals that higher FII inflows lead to a corresponding increase in index values, demonstrating the sensitivity of the market to foreign capital. The study also highlights the risks associated with FII outflows, such as increased volatility and market downturns. Policymakers must ensure a stable investment environment to mitigate excessive market fluctuations. The research does not consider the need for financial literacy and regulatory measures to protect domestic investors from abrupt capital movements. This study contributes to a deeper understanding of the dynamic relationship between FIIs and the Indian stock market, offering insights for investors and policymakers alike.

Keywords: FIIs and market volatility, BSE Sensex & NSE Nifty, Correlation & regression analysis, Capital flows, Global financial crisis 2008.

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Analyzing how AI can Optimize Portfolio Management based on Individual Investor Preferences

Kriti Sharma*

ABSTRACT

Analyzing how AI can Optimize Portfolio Management based on Individual Investor Preferences Dr Kriti Sharma Assistant Professor Jaipur National University kriti.sharma@jnujaipur.ac.in Abstract Artificial Intelligence (AI) is revolutionizing portfolio management by enabling personalized investment strategies tailored to individual investor preferences. Traditional portfolio management relies on the static models and human expertise, whereas AI-driven approaches leverage machine learning, big data, and predictive analytics to optimize asset allocation dynamically. This study explores how AI can enhance portfolio optimization by incorporating factors such as risk tolerance, investment horizon, financial goals, and market conditions. We examine AI techniques, including reinforcement learning, neural networks, and sentiment analysis, to improve decision-making and maximize returns. Additionally, ethical considerations, challenges, and prospects of AI-driven portfolio management are discussed. AI's potential to enhance efficiency, reduce biases, and deliver superior risk-adjusted returns for investors. Our findings highlight how AI-driven portfolio management improves investment outcomes and adapts to dynamic market conditions, offering a more customized and data-driven approach to wealth management.

Keywords: Artificial Intelligence, Investment, Investors.

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The Financialization of Intellectual Properties: Assetization and Instrumentation Trends in the Digital Economy

Abhishek Sahu* and Deepali Bankapure**

ABSTRACT

The digital economy has seen a significant shift in the valuation, management, and utilization of intellectual properties (IPs) as financial assets. This study looks at how the digital economy has changed the way we value, manage, and use intellectual property (IPs) as financial assets. It focuses on how IPs are turned into assets and financial tools in the digital age. The study also explores how IPs are now seen as commodities, traded in financial markets like stocks. It further looks at how this affects investment strategies, managing risks, and encouraging innovation. The research dives into how IP markets have evolved, new financial tools like IP-backed securities, and how different players like investors, companies, and regulators are involved in where they can be bought, sold, and invested in for their potential. The aim of present research is to understand the IPs as valuable financial assets in the digital world. This understanding can help users who are involved in the investment in making better decisions and taking advantage of the benefits while reducing risks.

Keywords: Intellectual property, Financialization, Instruments, Risk, Digital economy.

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Implications of China Pakistan Economic Corridor (CPEC) on Indian Economy

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ABSTRACT

The China-Pakistan Economic Corridor (CPEC) has created concerns in India over its probable impact on the country's economy and strategic interests. CPEC is a cluster of infrastructure projects that are currently being built in Pakistan, with financial and technical assistance from China. It constitutes one of the largest foreign investments China has made in the framework of the "One Belt, One Road" initiative. The CPEC is expected to have significant economic and strategic benefits for both China and Pakistan. It involves the development of several infrastructure projects in Pakistan, including highways, railways, pipelines, and power plants. The projects are expected to improve Pakistan's transportation network, reduce energy shortages, and enhance its overall economic competitiveness. However, it may attract some challenges like, security, potential economic and environmental impacts on India. This research paper aims to explore the implications of the CPEC on the economy of India. The findings of the research paper will provide insights into how India can respond to the challenges and opportunities posed by the CPEC and contribute to the academic literature on infrastructure projects in the region.

Keywords: CPEC, Economy and strategic interests, Implications.

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Financing the Circular Transition: How Sustainable Finance can Unlock the Potential of Used EV Traction Battery Business Models in Pune

Tanushree Agarwal*, Siva Gayathri Chathurvedula**,
Sarvestha Dash*** and Shraddha Solanki****

ABSTRACT

As the global transition to electric mobility accelerates, managing end-of-life electric vehicle (EV) traction batteries has emerged as a critical challenge, presenting both environmental risks and economic opportunities. Circular business models (CBMs), such as reuse and recycling, offer sustainable solutions by extending the life cycle of batteries and recovering valuable materials. However, the scalability of these models depends on access to sustainable finance—green investments, impact funding, and innovative financial instruments tailored to circular economy initiatives. This study explores the intersection of sustainable finance and CBMs for used EV traction batteries, referencing existing research, industry reports, and case studies to identify key trends, challenges, and opportunities. So, While CBMs hold immense potential in waste reduction and value creation, they face barriers, including upfront costs, technological risks, and uncertain returns on investment. Sustainable finance mechanisms, such as green bonds, public-private partnerships, and blended finance models, are identified as critical enablers to overcome challenges. Highlighting the pivotal role of financial institutions, policymakers, and industry players in aligning circular economy goals with sustainable finance strategies. By bridging gap between circularity and finance, which provides actionable insights for stakeholders to drive the adoption of CBMs, contributing to more sustainable and resilient EV battery ecosystem.

Keywords: Sustainable finance, CBM, Green investment, EV battery ecosystem, Financial institutions.

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Track 3: Human Resource Management

The Effect of Team Interdependence on Relationship of Locus of Control and Work Performance in Manufacturing Industry around Pune

Rishal Gadakh* and Vrushali Shitole**

ABSTRACT

This research paper explores how individual perceptions of team interdependence influence the relationship between employees' locus of control (LOC) and their job performance in manufacturing firms around Pune. Team interdependence signifies the extent to which team members depend on one another to accomplish shared objectives and perform tasks. It reflects the interconnected roles, responsibilities, and workflows within a team, emphasizing the impact of individual contributions on overall team outcomes. Locus of control refers to the degree to which individuals believe they have control over events in their lives and the outcomes they achieve. The findings of this study reveal that perceptions of team interdependence moderate the link between an employee's locus of control and their performance. Specifically, employees who perceive high levels of team interdependence show a weaker positive correlation between locus of control and job performance. Conversely, employees perceiving lower team interdependence demonstrate stronger performance when they have an internal locus of control compared to those with an external locus of control. Employees with lower perceptions of team interdependence are more likely to believe they have substantial individual influence over outcomes, which enhances their performance. Employees who perceive greater interdependence often feel reduced individual control potentially resulting decreased performance.

Keywords: Team interdependence, Locus of control, Work performance, Internal locus of control (internals), External locus of control.

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Perspectives on Neurodiversity Inclusion in the Indian Workplace

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ABSTRACT

This research explores the inclusion of neurodiverse individuals in Indian workplaces, focusing broadly on the manufacturing, IT, and entertainment sectors. Neurodiversity refers to variations in brain function, including conditions like ADHD, Autism Spectrum Disorder (ASD), and dyslexia. The study explores how Indian HR personnel identify and support neurodivergent employees, and examines their awareness levels, current practices, and the challenges faced in fostering an inclusive work environment. Through interviews with HR personnel, managers with neurodiverse employees, and trainers of neurodivergent individuals, the study found that HR personnel across the IT, manufacturing, and entertainment sectors have a basic but limited understanding of neurodiversity, often focusing on cognitive impairments rather than the full spectrum of abilities. Key challenges to inclusion include rigid hiring practices, misconceptions about neurodivergent individuals' capabilities, and a lack of structured support systems. Managers and teams frequently harbor stereotypes and express concerns about productivity, which leads to hesitancy in hiring neurodivergent employees. Additionally, most organizations prioritize gender and physical disabilities in their diversity and inclusion policies, leaving neurodiversity largely unaddressed. This research identifies key strategies and potential improvements to promote neurodiversity inclusion, contributing valuable insights for a more equitable workplace.

Keywords: Neurodiversity inclusion, Manufacturing, IT, Entertainment, HR practices and awareness.

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Employee Well-being, Mental Health, and Right to Disconnect

Tejaswini Malegaonkar*

ABSTRACT

Mental health and wellbeing of employees have become a significant aspect. As it has affected job efficiency, job productivity, job satisfaction and general workplace environment. In today's era of technological extension the work related struggle has increased wherein it is necessary to bring balance in our day to day activity as otherwise it will lead to anxiety, exhaustion and mental health issues. The margin between healthy work life and home life is essential to ensure optimum performance of employees which could be possible when we have right to disconnect. Numerous countries have proposed and pioneered policies ensuring employees are not forced to respond to emails or calls after their working hours, in that manner we can encourage a healthier work-life balance. Organizations should prioritize employees mental health by setting up clear boundaries and should foster and adopt caring, sympathetic work environment by offering mental health resources. This paper will deal with all the aspects related with right to disconnect as a new emerging policy required at the workplace for employees well - being and mental health.

Keywords: disconnect, Policy, Environment, Employees.

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Enhancing Employee Well-being through Emotional Intelligence: A Bhagavad Gita Perspective

Aniket Songire* and Sangita Patil**

ABSTRACT

Employee well-being is a critical factor in determining workplace efficiency, job satisfaction, and overall mental health. Organizations that prioritize emotional well-being often experience higher productivity, lower attrition rates, and a more engaged workforce. Emotional Intelligence (EI), a concept popularized by Daniel Goleman, plays a vital role in enabling employees to manage stress, build positive workplace relationships, and make sound professional decisions. This research paper explores the integration of EI with the teachings of the Bhagavad Gita, an ancient Indian scripture that offers profound insights into emotional regulation, resilience, and ethical conduct. The Bhagavad Gita emphasizes self-mastery, mental clarity, and equanimity—qualities that align closely with the principles of EI. By combining these ancient teachings with modern psychological frameworks, this paper proposes a structured approach to enhancing employee well-being, fostering ethical leadership, and creating a balanced professional life. The integration of Bhagavad Gita principles with EI can lead to a more harmonious and efficient work environment, ultimately benefiting both employees and organizations. Practical strategies such as EI training programs, mindfulness practices, and purpose-driven cultures are discussed to translate these insights into actionable organizational practices.

Keywords: Emotional intelligence, Employee well-being, Bhagavad Gita, Workplace performance, Mindfulness.

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To Study Human Capital Investment for Large Scale Industries in Nashik

Srushti Jain* and Manisha Shirsath**

ABSTRACT

Human capital investment (HCI) is a crucial determinant of both individual and organizational success, particularly in large-scale industries. This study explores HCI in Nashik's industrial sector from two key perspectives: employees and management. It aims to understand how employees perceive investments in training, skill development, career advancement, and workplace learning, while also analysing management's approach, in implementing human capital strategies. The study examines the direct impact of HCI on employee performance, including improvements in productivity, job satisfaction, motivation, and skill enhancement. It also evaluates how these investments contribute to organizational performance by fostering efficiency, innovation, long-term growth. The research is based on primary data collected through surveys and interviews with employees and management across manufacturing industries in Nashik. The study identifies key factors that influence the effectiveness of HCI, such as investment in education, healthcare facilities and training and development. The findings underscore that strategic and well-structured HCI lead to enhanced employee capabilities, increased organizational competitiveness, and sustainable industrial growth. The study concludes by offering recommendations for industries to align human capital strategies with business goals, ensuring long-term benefits for both employees and organizations.

Keywords: Human capital investment, Employee perception, Management perception, Employee performance, Organization performance.

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The Impact of Human Capital Investment on Employee Performance: An Analysis of Employee Perceptions

Srushti Jain* and Manisha Shirsath**

ABSTRACT

This research examines the effect of human capital investment (HCI) on organizational performance and employee performance, specifically from the perspective of employee from medium and large scale industries in Nashik. The main research aims are to examine the nature of human capital investment, to discuss employee attitudes toward HCI strategies, and to determine the perceived effects of these strategies on employee performance and organizational performance. The research employs a mixed-methods design, with surveys and interviews of employees from medium and large-scale industries in Nashik. The research finds that employees have a positive perception of HCI strategies, acknowledging their utility in improving skills, motivation, and overall job performance. The findings indicate a strong relationship between HCI initiatives and enhanced employee performance, with employees recognizing the positive impact on organizational performance as well. The findings resulted in the null hypothesis being rejected, verifying that HCI approaches are indeed viewed as having a positive effect on performance. This research emphasizes the relevance of investing in human capital as an organizational vehicle for enhancing workforce effectiveness and organisational performance.

Keywords: Human capital investment, Employee perception, Employee and organization performance, Medium and large scale industries.

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Unveiling the Antecedents and Consequences of Knowledge Hiding Behavior in Higher Education Institutions: A Systematic Review

Meena Chaudhary* and Dipanker Sharma**

ABSTRACT

Purpose: Knowledge Hiding (KH) is a counterproductive knowledge behavior (CKB) that occurs when an individual deliberately conceals information requested by another. This review aims to present an unconventional analysis of the literature on KH in the higher education institutions (HEIs) context. It provides an integrative synthesis of extant research on KH by identifying the gaps and proposing future research trajectories. Methodology: The KH literature is studied using the Systematic Literature Review (SLR) approach. It identifies the focal Theories, Contexts, Consequences, and Methodologies (TCCM) adopted in the KH domain This TCCM framework-based review investigates KH literature, and advances the field by explicating individual dimensions of KH: Evasive hiding, Playing Dumb, Rationalized hiding, and identifying the positive and negative dimensions of KH. Originality: Although the literature contains much information regarding the predictors of KH, this SLR thoroughly investigates papers specifically related to HEIs' context. Implications: In addition to making academic contributions, this research will help organizations, academicians, policymakers, and the government understand employees' counterproductive knowledge behavior and develop strategies to identify and combat it.

Keywords: Knowledge hiding, Counterproductive knowledge behavior, Higher Education Institutions (HEI).

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HR Analytics through a Bibliometric Lens: A Case Study-based Analysis

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Anand Kaurwar*****, Suvarna Patil******, Amrita Nighojkar*******

ABSTRACT

In the contemporary business landscape, Human Resource (HR) Analytics has emerged as a critical data-driven tool for optimizing workforce management. Leveraging advanced analytical techniques, organizations can enhance talent acquisition, employee retention, performance evaluation, and strategic workforce planning. This study presents a bibliometric analysis of HR Analytics research, mapping its evolution, key contributors, and emerging trends. Utilizing Biblioshiny, VOSviewer, and Power BI, the study examines citation networks, research dissemination patterns, and thematic transitions in HR Analytics from 2007 to 2024. The analysis identifies the United Kingdom, the United States, and India as leading contributors to HR Analytics research. The findings highlight the transformative role of artificial intelligence (AI), machine learning (ML), and big data in HR functions, offering predictive insights into employee behavior, optimizing recruitment processes, and enhancing performance management. Additionally, the study explores key challenges, including the ethical implications of AI-driven HR decision-making, data privacy concerns, and resistance to digital transformation in HR management. Furthermore, case studies from diverse sectors such as aviation, healthcare, information technology, and finance illustrate the practical applications of HR Analytics for decision-making, sentiment analysis, and workforce optimization.

Keywords: Employee Retention, Human Capital Management, Predictive Analytics

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The Productivity Paradox: Analyzing the Long-term Effects of Remote and Hybrid Work Models

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ABSTRACT

With the promise of increased flexibility and better work-life balance, the emergence of remote and hybrid work models has changed workplace relationships. Nonetheless, there is ongoing discussion on their long-term effects on productivity, which has led to the "productivity paradox." Although preliminary research indicates that fewer workplace interruptions and shorter commutes lead to greater productivity, issues with cooperation, employee engagement, and creativity still exist. In order to investigate the long-term impacts of distant and hybrid work on individual and organizational productivity, this report performs a thorough secondary review of previous research. It assesses crucial elements such as technological integration, organisational commitment, employee well-being, and team cohesion. The results underscore the intricacies of remote and hybrid work productivity, exposing advantages and difficulties that differ among sectors and positions. This paper attempts to present a fair understanding of the changing nature of work and its consequences for future workforce strategies by combining recent empirical research with theoretical viewpoints. The research underscores the need for organizations to adopt adaptive policies that balance flexibility with performance, ensuring sustainable productivity in the digital era.

Keywords: Productivity paradox, Remote work, Hybrid work, Organizational performance, Workplace flexibility.

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Trends in AI and Employment: A Comparative Study on SBI and ICICI Banks with Reference to Job Creation or Displacement in Hyderabad

Hima Bindu Nallaballe* and Sheelan Misra**

ABSTRACT

This paper primarily illustrates the enormous reasons depicting the contrivances through which adoption of Artificial Intelligence in banking will lead to job creation or detonate traditional employment structures. It elucidates the various factors contributing to job displacement, arising from technological advancements to strategic priorities. When compared to previous years Generative AI models increase the creation of jobs requiring social interactions from fraud detection and risk assessment to customer service it is revolutionizing traditional banking processes. Now at present public sector banks appear to be increasing their usage of AI-based solutions especially in rural and semi-urban areas whereas private banks are more likely to adopt AI-based solutions to gain new customers or cross-sell different products, to achieve cost-effective solution. This study explores the relationship between AI adoption and job creation or the fear of job displacement in SBI and ICICI banks. The survey mainly revolved on employees' change management, job security. Quantitative analysis shown that majority of employees are afraid of AI-driven job displacement, particularly working in clerical or routine roles. The findings suggest that while AI can improve operative efficiency, but also creates fretfulness about job loss, accentuating the need for strategic planning and training programs to lessen these fears.

Keywords: Artificial Intelligence, banking sector, Job displacement, Technological advancements, Human competencies.

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Perception towards the Use of AI-enabled Recruitment in India

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ABSTRACT

This paper focuses on job seekers' perceptions and attitudes regarding AI-based recruitment processes in India. The objectives of the study are to understand several aspects concerning job seekers all over the country, such as their intent, expectations, and the acceptability of technology. Primary data were collected through a survey instrument, targeting people with sufficient experience from different companies and sectors. Descriptive statistics were used to examine the perception of AI-enabled recruitment, while parametric tests were conducted to see if any relationship exists between demographic features and the intention to use AI-based recruitment systems. This study, therefore, presents some important implications for organizations that embrace AI-enabled recruitment processes. The significant finding of research is that the positive perception of AI-enabled recruitment has the most power to motivate potential hires to apply. Then, this paper proposes possible directions for future research, such as an analysis of factors such as transparency, the co-features of AI tools, and a sense of control as mediators or moderators in the acceptance of recruitment technology powered by AI. The study also recommended examining other mediating variables for enhancing engagement with AI-enabled recruitment systems in future studies

Keywords: Recruitment, Perception, Technology, Artificial Intelligence (AI).

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Exploring the Impact of Mental Health and Well-being in the Modern Workplace WSR to Gen-Z

Sushmita Mallik* and Shivani Malwi**

ABSTRACT

This research paper aims to establish the impact of mental health and well-being on Gen-Z individuals in the modern workplace. As Gen-Z enters the workforce, they bring with them distinct expectations, values, and challenges, particularly concerning mental health. With the rise of workplace stressors, digital burnout, and the need for a healthy work-life balance, the mental well-being of this generation has become a significant concern for employers and employees alike. This study examines the factors influencing mental health among Gen-Z workers, including job-related pressures, organizational support systems, and the role of technology. By analysing current workplace dynamics and Gen-Z's unique needs, the paper aims to provide insights into creating work environments that prioritize mental well-being, enhance employee satisfaction, and foster productivity. Through qualitative and quantitative data, the research investigates how workplace culture, management practices, and wellness programs can address the mental health challenges faced by this emerging workforce. The findings highlight the critical importance of addressing mental health to ensure long-term engagement and retention of Gen-Z employees, proposing practical recommendations for organizations striving to support their well-being.

Keywords: GenZ employees, Mental health, Well-being, Work stress, Technology.

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Impact of Perceived Financial Stability Influenced by Heuristics on Job Satisfaction and Productivity Among Millennial Employees

Sharyu Uchade* and Bilal Husain**

ABSTRACT

This study investigates the interplay between perceived financial stability, cognitive heuristics, job satisfaction, and productivity among millennial employees in Buldhana. Focusing on how heuristics, or mental shortcuts, influence perceptions of financial stability, the research explores the relationship between these perceptions and key workplace outcomes. Millennials, facing unique financial challenges, represent a critical demographic. This study examines heuristics as a mediating factor—a relatively novel approach—in understanding the links between financial stability, job satisfaction, and productivity. Data was collected via surveys and interviews from 200 millennial employees in Buldhana. The research aimed to identify the specific heuristics shaping financial stability perceptions and assess their impact on job satisfaction and productivity. Findings revealed that anchoring bias, particularly related to initial salary expectations, significantly influences perceptions of financial stability (e.g., 60% anchored to starting salary). A strong positive relationship was found between perceived financial stability and job satisfaction (r = .72). While perceived financial stability also correlated positively with self-reported productivity (r = .45), the relationship was less direct and appeared mediated by job satisfaction. This study suggests that interventions aimed at managing financial expectations and promoting realistic financial planning could positively impact job satisfaction and productivity.

Keywords: Perceived financial stability, Cognitive heuristics, Job satisfaction, Productivity, Millennial employees.

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Greening Business Operations: A Systematic Literature Review of GHRM and GSCM Practices Driving Sustainable Development Goals

Priya Gupta* and Sunita Kumari Malhotra**

ABSTRACT

This systematic literature review examines the adoption of Green Human Resource Management (GHRM) and Green Supply Chain Management (GSCM) practices in Indian organizations, focusing on their impact on achieving Sustainable Development Goals (SDGs). The study uses a structured search of academic databases, including Scopus, to analyze research articles and reports published between 2014 and 2024. Key findings indicate that GHRM practices, such as green hiring and training, foster an environmentally responsible workforce culture, while GSCM activities enhance environmental sustainability through sustainable procurement and waste reduction. These practices contribute significantly to SDGs like Climate Action, Responsible Consumption and Production, and Decent Work and Economic Growth. Despite these benefits, challenges such as financial constraints, regulatory clarity, resistance to change, and inadequate sustainability metrics hinder widespread adoption. The study proposes strategic frameworks and policy recommendations to support Indian firms in strengthening their sustainability initiatives. This review offers original insights into integrating green HR and supply chain practices for broader societal impact aligned with global sustainability goals.

Keywords: Green Human Resource Management (GHRM), Green Supply Chain Management (GSCM), Sustainable Development Goals (SDGs), Indian organizations, Sustainable development.

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Occupational Well-being Strategies, Burnout, and Mental Health Outcomes: A Study of Healthcare Professionals in the North Bank of Assam

Uttam Borah* and Arpee Saikia**

ABSTRACT

Merriam-Webster Dictionary defined burnout as the "exhaustion of physical or emotional strength or motivation usually because of prolonged stress or frustration." Over the top, the World Health Organization (WHO) counted burnout in the International Classification of Diseases in 2019, marking it as an international health matter. Rural healthcare workers, particularly those in the North Bank of Assam, face significant work-related pressures that increase their susceptibility to burnout and mental health issues. This study evaluates the effectiveness of occupational well-being strategies in mitigating burnout and improving mental health among healthcare workers in the North Bank of Assam. Employing a mixed-methods methodology, data were gathered from 450 healthcare professionals, including doctors, nurses, pharmacists, and community health workers, using questionaries and person-to-person interviews. The results show that interventions like peer support groups, mental health training, and flexible work schedules greatly lower burnout and enhance psychological well-being. The study emphasizes the need for context-specific, sustainable well-being programs tailored to the unique challenges faced by healthcare workers in rural settings. Addressing these issues is essential to ensuring the mental resilience of healthcare professionals and the overall quality of healthcare services in that region.

Keywords: Burnout, Resilience, Well-being Strategies, Work Life.

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Exploring the Significance of Mindfulness in the Healthcare Workplace: A Study on It's Benefits and Challenges

Farzeen Ansari*

ABSTRACT

Mindfulness has gained increasing recognition as a valuable approach to improving well-being and performance in high-pressure environments like healthcare. This study examines the role of mindfulness in the healthcare workplace by reviewing ten research papers that explore its advantages and challenges. The findings indicate that mindfulness practices help reduce stress, lower burnout rates, enhance patient care, and improve overall mental well-being among healthcare professionals. However, the study also highlights key challenges, such as limited awareness, organizational barriers, and skepticism about its effectiveness. While mindfulness has proven benefits, successful implementation in healthcare settings requires institutional support, structured training, and cultural acceptance. By synthesizing existing research, this study contributes to the discussion on workplace mindfulness and its practical applications. The insights gained can help healthcare organizations and policymakers develop strategies to integrate mindfulness into professional practice, ultimately fostering a healthier and more effective work environment. Workplace Mindfulness is an emerging concept for better workplaces.

Keywords: Workplace mindfulness, Healthcare, Workplace well-being.

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Mitigating Workplace Distress: Exploring Stress and Anger Management Strategies for At-risk Employees

Megha Bhargava* and Vivek Khambra**

ABSTRACT

Workplace stress and anger can have debilitating effects on employee well-being, leading to decreased productivity, absenteeism, and turnover. This study aims to investigate the efficacy of stress and anger management strategies in supporting the well-being of at-risk employees. A mixed-methods approach will be employed, combining both quantitative and qualitative data collection and analysis methods. The study will recruit participants from various industries and occupations, with a focus on those in high-stress professions. Results will inform the development of tailored stress and anger management interventions, ultimately contributing to the creation of healthier and more supportive work environments. By addressing these issues, organizations can enhance employee resilience, reduce turnover, and create a healthier, more productive workplace. This paper explores various strategies for mitigating stress and anger among at-risk employees, with a focus on proactive interventions and support systems. The findings suggest that a combination of individual coping strategies and organizational interventions is essential in managing and mitigating workplace distress for at-risk employees.

Keywords: stress management, Anger management, Employee well-being, Workplace health, At-risk employee.

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Examining the Impact of Generational Differences on Motivation and Organizational Commitment in India's IT Sector

Hiya Mallik*

ABSTRACT

India's IT sector is constantly evolving and adapting to meet the new trends. An underexplored arena in this industry, is viewing work motivation and organizational commitment, through the lens of generational differences. This study explores how Generation X, Millennials and Generation Z differ in their motivational drivers and commitment levels. Through the usage of the Work Extrinsic and Intrinsic Motivation Scale (WEIMS) and the Organizational Commitment Questionnaire (OCQ), data was collected from 150 IT professionals to analyse generational variations. It was found that Generation X showed the highest intrinsic motivation and commitment as they valued stability and long-term growth. Millennials, on the other hand, showed moderate to high motivation as they prioritized flexibility and purpose driven roles. Finally, Generation Z showed the lowest levels of motivation and commitment, with precedence given to work-life balance as well as rapid career advancement. Overall, the results support the Self-Determination Theory, as they highlight the need for generation-specific HR measures. These findings highlight the importance of adaptive leadership, flexibility, and engagement strategies to enhance retention and productivity, while also guiding organizations in aligning workforce management with generational aspirations in India's fast-paced IT sector.

Keywords: Generational differences, Work motivation, Organizational commitment, IT industry, Self-determination theory.

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A Research Paper on Employee Well-being and Mental Health – Emerging Trend in Global Business Management: A Changing Landscape, 2025

Shefali Kundnaney*

ABSTRACT

Employee well-being and Mental Health is an emerging trend in current global business management. Due to changing mindsets of employees towards their well-being and care for Mental Health, the need to frame this topic emerges. An organization whether global or domestic has to inculcate various measures to provide employees a decent standard of living together with quality of work life and no scope for deterioration of mental health. For this, the organisation has to focus on various methods to improve the morale, motivation and productivity among employees. Also, due to rising cases of depression, the need for proper measures to improve mental health of the employees arises. This paper highlights about the concept of employee well-being and its relation with their mental health, the causes of growing cases of depression among employees, the measures to improve the well-being of employees by provision of various welfare facilities and various other developmental programmes which on one side enhances the productivity of the organisation and on the other hand creates a sense of belongingness among employees so that their well-being is improved and their mental health and spiritual health creates a remarkable growth both for employee as well as for the organisation.

Keywords: Well-being, Mental health, Productivity, Growth, Organization.

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Examining and Exploring the Influence of Sustainability Practices, Resilience, and Innovation Management in Hybrid Work Environment

Aditi Thakkar*

ABSTRACT

The impact of resilience, innovation management, and sustainability practices on worker engagement and organizational commitment in hybrid work settings was investigated in this research. Employing a sample of 384 participants, the results showed a strong relationship between innovation management and resilience as well as notable favorable correlations between sustainable practices and employee engagement. Additionally, the connection between organizational commitment and sustainability initiatives was mediated by innovation management, underscoring the importance of this function in converting sustainability goals into employee engagement. In order to improve employee engagement and organizational success in hybrid environments, the findings highlighted the need of cultivating a culture that prioritized sustainability, resilience, and creativity. To comprehend the impact of resilience, innovation management, and sustainability practices on employee productivity and organizational persistence in hybrid work setup to be more efficient Organization in the current VUCA world scenario to mark an impression of an outstanding work culture and setup.

Keywords: Sustainability practices, Employee engagement, Resilience.

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A Changing Landscape in Human Resource Management: A Study on Evolving Workforce Dynamics

Indu Nair* and H. J. Bhasin**

ABSTRACT

To survive and thrive today, many organizations are undertaking the fundamental shift from a traditional organizational model to an agile model designed for surviving in this competitive era. This paradigm shift calls for re-branding HR from the space it works and heralds a new form of organization that enables innovation, collaboration, and value creation at unprecedented speed, scale, and impact as organizations are looking be adopt changes five times faster, make decisions three times faster, and reallocate resources adroitly and quickly. This paper is an attempt to highlight on the trending practices adopted by the organization in Human Resources function with reference to new working models, policies, skill enhancement being piloted especially in filed of Recruitment, Learning & Development, Change management, fostering data driven decisions for a future ready workforce and finally strategies and recommendations on managing this diverged landscape focusing on employees' capabilities (upskilling) predominantly needed for agile teams and how organization and leaders can adapt change seamlessly.

Keywords: Organization structures/models, Strategies, Employee upskilling, HR areas transformation.

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Strategic Human Resource Planning to Enhance Workforce Productivity in Manufacturing Organizations: A Case Study of a Steel Plant in Odisha, India

Nivedita Roy* and Somajeet Badpanda**

ABSTRACT

In today's highly competitive VUCA world, post globalization and liberalization, organizations need to focus on increasing their workforce productivity levels, to stay ahead in the race. Strategic HR Management thus focuses on deciding the proper combination amongst the plethora of employment modes available, viz. talent acquisition, upskilling of regular workforce, outsourcing /contracting, innovsourcing, alliances, joint ventures, mergers & acquisitions, etc. This paper delves into the detailed modalities adopted by a steel manufacturing firm in the eastern part of Odisha, India to stay afloat amidst the stiff competition in the steel business. Inspite of its wide product basket, its capacity was low and its low level of automation and a large workforce led to abysmally low productivity levels. It was then that a decision was taken to more than double its capacity with introduction of latest state-of-the art technologies. A major area of concern was reduction in its manpower cost since it constituted a major chunk in its overall cost of making steel. This paper deals with the various strategic HR initiatives undertaken through the employer-employee mode of strategic outsourcing, with optimum talent acquisition and requisite skill upgradation.

Keywords: Manpower cost, Workforce productivity, Strategic outsourcing, Employer-employee relationship mode.

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Impact of Hybrid Working Style on Employee Engagement and Organization Productivity

Yashika Kalra*

ABSTRACT

This study will explore how positively impacting hybrid working style on employee engagement and on organization's performance. As in today's time all companies are using hybrid working so to know how many employees are happy with it. Keywords-Hybrid Working Style, Productivity, Work from office, Job Satisfaction, Engagement. INTRODUCTION Hybrid working style defines combines work from home and work from office adoption in organizations to balance the flexibility of employees. METHODOLOGY Researcher will collect data from primary source. In primary source, researcher will collect data via online questionnaire and also conduct personal interviews with employees of the companies. Data will be collected from the age group of 25-60 years of employees so that researcher can cover all the age group of people for the study. RESULT Researcher will present the collected data via tables and findings. CONCLUSION The researcher will summaries the results, evaluate through data and researcher will present the same briefly in the paper. This paper will explore how employee's lives are going with hybrid working style and if it's impacting positively or negatively on employee engagement and on organization's productivity.

Keywords: Hybrid working style, Productivity, Work from office, Job satisfaction, Engagement.

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Evolution of Workforce Dynamics:
Technology reshaping the Traditional Workplace Norms

Varsha Jha*

ABSTRACT

In the ever-changing modern world, the dynamics of the workforce are extensively transformed due to technological progress, shifts in demographics, economic fluctuations, and changing perspectives of work. The integration of technology drastically transformed our daily lives, which has also reshaped traditional workplace norms. This evolution has developed a more vibrant, productive, and flexible work environment and a harmonious work culture for the employees. This paper explains the new framework of workforce dynamics and how technological advancement at the workplace reshaping the traditional norms for the better, ushering in an era of flexibility, competence, and innovation. The modern workplace is changing due to a number of factors. With advancement in technology, it focuses on work life balance and lessens down the burnout rate; as a result it increases productivity, efficiency and overall improves the quality of life of employees. It is important in this technology driven work environment, to make a proper balance between employee experience and knowledge and technological advancement.

Keywords: Workforce, Technology, Transformation, Work culture, Generational workforce.

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Remote and Hybrid Work: It's Impact on Productivity

Shivani Agrawal*

ABSTRACT

In the third decade of the twenty-first century, working remotely—especially from home—has become the most popular type of employment. What began as an experimental approach in a few businesses (mostly in the IT sector) at the turn of the millennium has spread widely. Since flexible work schedules, work from home options, and remote work have remained important aspects of the contemporary workplace. This study aims to determine the qualitative impacts of these modern job connections by These include the work-life balance, social interaction, control, and resource accessibility, all of which are critical to the research process. As for early findings, it is feasible to say that free-choice remote work increases productivity because it requires less time to commute to work and offers greater flexibility, but it is also associated with stress and loneliness. While remote work allows for work to be done at any time of day, or flexible hours allow for greater possibilities in terms of the kind of hours one works, these factors can clearly have disastrous effects on work-life balance. The study's findings will be helpful to organizations that may be looking to support work arrangements for higher productivity, which is anticipated to improve employees' health.

Keywords: Work, Balance, Remote, Employees.

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Variance of Perception among Genders Regarding Remote Work: A Study of Corporate Employees in Pune

Tanka Das* and Anjali Ajit Sane**

ABSTRACT

The transition to remote work has reshaped traditional workplace dynamics, yet its perception varies across genders. This study will explore how male and female corporate employees in Pune perceive remote work. A structured survey will be used to collect quantitative data, followed by a requisite statistical test to determine whether significant gender-based perception differences exist. By identifying the key drivers behind these perception variances, this research aims to provide valuable insights for organizations seeking to develop equitable HR policies. The findings are expected to contribute to the broader field of human resource management by highlighting the nuanced challenges and advantages that remote work presents to different genders. As remote and hybrid work models continue to evolve, understanding these perceptions is essential for fostering an inclusive and supportive corporate environment. This study may also offer strategic recommendations to enhance employee well-being and organizational effectiveness in remote work settings. Ultimately, the insights gained could assist companies in creating more adaptable and gender-responsive workplace strategies.

Keywords: Perception, Gender, Remote work.

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Digital HR & Workforce Analytics

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ABSTRACT

Digital HR and workforce analytics have transformed the traditional human resource management landscape by integrating technology-driven processes, data analytics, and artificial intelligence to enhance decision-making and workforce optimization. This paper explores the evolution of HR from administrative functions to a strategic business partner through digital transformation. It examines the role of workforce analytics in improving talent acquisition, employee engagement, and business outcomes. Key benefits such as enhanced efficiency, predictive analytics for workforce trends, and cost reduction are highlighted. However, challenges like data privacy concerns, integration complexity, and resistance to change are also discussed. The study adopts a qualitative research approach, using case studies and secondary data analysis to assess the impact of digital HR solutions across industries. Findings indicate that organizations leveraging workforce analytics gain a competitive advantage through improved productivity and strategic talent management. Future research directions include exploring the long-term effects of digital HR adoption and advancements in AI-driven HR analytics

Keywords: Digital HR, Workforce analytics, Human resource management, Artificial intelligence, Employee engagement.

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Employee Well-being and Mental Health

Shefali Kundnaney*

ABSTRACT

Employee well-being and Mental Health is an emerging trend in current global business management. Due to changing mindsets of employees towards their well-being and care for Mental Health, the need to frame this topic emerges. An organization whether global or domestic has to inculcate various measures to provide employees a decent standard of living together with quality of work life and no scope for deterioration of mental health. For this, the organisation has to focus on various methods to improve the morale, motivation and productivity among employees. Also, due to rising cases of depression, the need for proper measures to improve mental health of the employees arises. This paper highlights about the concept of employee well-being and its relation with their mental health, the causes of growing cases of depression among employees, the measures to improve the well-being of employees by provision of various welfare facilities and various other developmental programmes which on one side enhances the productivity of the organisation and on the other hand creates a sense of belongingness among employees so that their well-being is improved and their mental health and spiritual health creates a remarkable growth both for employee as well as for the organisation.

Keywords: Well-being, Mental health, Productivity, Growth, Organisation.

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The Power of Digital HR and
Workforce Analytics in Driving Performance

Binita Rajak*

ABSTRACT

The integration of Digital HR and Workforce Analytics is reshaping human resource management by enabling data-driven decision-making to enhance employee performance and organizational effectiveness. This paper examines how advanced technologies like artificial intelligence (AI), machine learning (ML), and predictive analytics are revolutionizing key HR functions, including recruitment, employee engagement, performance management, and talent retention. By leveraging real-time workforce data, organizations can improve efficiency, and align HR strategies with broader business objectives. Workforce analytics provides HR professionals with actionable insights, facilitating strategic workforce planning and enhancing productivity through personalized employee experiences. The adoption of digital HR tools enables automation of repetitive tasks, improves workforce agility, and fosters a culture of continuous learning and development. Despite of these benefits, organizations face challenges such as data security concerns, resistance to change, and the need for robust digital infrastructure. This study highlights the transformative potential of Digital HR and Workforce Analytics in creating a competitive advantage by driving operational efficiency and innovation. As businesses increasingly rely on digital solutions, the role of HR is evolving from a traditional administrative function to a strategic partner in business growth. The findings underscore the necessity of digital transformation in HR for sustained organizational success.

Keywords: HR digital transformation, Artificial Intelligence (AI) in HR, Predictive analytics, Talent retention.

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Bibliometric Analysis of Perceived Organizational Support, Perceived Organizational Justice, and Employee Engagement

Priyanka Jadhav* and Arpita Singh**

ABSTRACT

This study conducts a bibliometric analysis of research on perceived organizational support (POS), perceived organizational justice (POJ), and employee engagement (EE) using data from Scopus and Web of Science. The analysis identifies publication trends, key authors, influential journals, and thematic clusters, providing insights into the intellectual structure of the field. Findings indicate significant growth in research over the past two decades, with increasing interdisciplinary approaches and global collaborations. The study highlights the evolution of research themes from theoretical frameworks to empirical validations and emerging workplace dynamics. Citation analysis reveals key contributions shaping the discourse on organizational support, justice, and engagement. This bibliometric review offers valuable implications for future research directions, particularly in digital work environments, cross-cultural perspectives, and the role of artificial intelligence in human resource management. This bibliometric analysis provides a comprehensive overview of research on POS, POJ, and EE. The field has evolved significantly, with increasing interdisciplinary approaches and global collaboration. Future research should focus on integrating emerging workplace dynamics to further enhance employee engagement.

Keywords: Bibliometric analysis, Perceived organizational support, Perceived organizational justice, Employee engagement, Research trends.

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The Evolution of Learning & Development in the Digital Age: Exploring Innovative Practices for Organizational Success

Astha Rajak*

ABSTRACT

This paper is focusing on the pivotal function of Learning and Development (L&D) within contemporary organizations, emphasizing the impact of technological progress, shifting workforce demands, and digital innovations on employee training and organizational advancement. It underscores the incorporation of artificial intelligence (AI), mobile learning, microlearning, and tailored learning pathways that enable organizations to promote ongoing skill enhancement and employee involvement. Utilizing a mixed-methods approach that includes surveys and interviews with HR professionals, this research assesses the effectiveness of these digital L&D strategies across various sectors. The results indicate that AI-driven platforms and microlearning initiatives not only enhance skill acquisition but also contribute to increased employee satisfaction and retention. Nonetheless, challenges persist in accurately measuring the return on investment (ROI) of L&D expenditures. The paper provides practical recommendations for organizations seeking to improve their L&D efforts and cultivate a culture of continuous learning. By adopting innovative tools and strategies, organizations can ensure their workforce remains agile and competitive in an ever-evolving business environment.

Keywords: Learning and development, Artificial intelligence, Digital transformation, Microlearning, Organizational culture.

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AI Adoption for Effective HRM:
The Role of Organizational Preparedness and Strategic HR Planning

Anisha P. Gopal* and Mohana Sundari V.**

ABSTRACT

Business operations have been profoundly changed by the quick development of artificial intelligence (AI), especially in the area of human resource management (HRM). The study aims to ascertain how much these elements influence the adoption of AI and how their integration influences the efficiency of HRM. The key independent variables are identified by the research methodology, and these include competitive pressure, perceived benefits, technology readiness, organizational preparedness and strategic HR planning through AI. The dependent variable is effective human resource management, while the mediating variable is AI Adoption. A quantitative research methodology is used, data is collected through questionnaire from 163 samples. The relationships between the variables will be examined using structural equation modelling (SEM) and Statistical Package for Social Sciences (SPSS). The adoption of AI for efficient HRM in small technology-based businesses is examined. The study provides important information about how AI may improve HRM processes including employee engagement, performance management, talent acquisition and strategic advice for enhancing HRM effectiveness through AI-powered solutions. For small and medium organizations looking to use AI technology for labour optimization, this research offers useful implications and adds to the expanding frame of information on digital transformation in HRM.

Keywords: AI adoption, Human Resource Management (HRM), Small business, Digital transformation, Strategic HR planning.

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Artificial Intelligence Augmenting Happiness and Well-being at Workplace: It's Boosting Employee Productivity in Pune's Financial Sector

Debapriya Ojha* and Bharati Ranjit Kumar**

ABSTRACT

In financial services, the key factor is employee productivity. Research explores the integration of Artificial Intelligence in enhancing employee Happiness and Well-being at work that affects their performance. The pivotal role of Tech-enabled Happiness and Wellbeing in the workplace has recently become a concept that enhances employee productivity. Research focuses on five MNC: "Citi Corp India", "CITCO" "Northern Trust," "Credit Suisse," "BNY Mellon" India conglomerates "Bajaj Finance", "Shriram Finance", "TATA Finance" "L&T Finance", "Poonawalla Fincorp" in Pune. It also focuses on leveraging AI, its effect on workplace wellness and performance. The main goal is to determine whether integration of AI Technologies in wellness program improves employee productivity. It also will focuses on workplace happiness and wellbeing, its linkage with technology to leverage employees' performance. Research methods, primary and secondary such as survey, interview, literature review & meta-analysis of organizational wellness programs. Preliminary data suggests a positive link between AI Tools used and enhancement of employees' happiness, wellbeing and performance. Corporate wellness programs with a digital edge have a greater impact on the working environment and productivity. Integration of AI in Wellness programs has the potential to create a healthier and more productive workplace.

Keywords: Artificial intelligence, Digital wellness, Workplace well-being & productivity, Financial services industry.

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Exploring Gaslighting at Workplace and its Effects on Employee Performance and Mental Well being

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ABSTRACT

In today's ever-changing environment, the ability to attract and keep talent depends heavily on one key element: employee happiness, which has become essential rather than optional. This research intends to explore the emotional landscape of the workplace by examining how one's emotional intelligence addresses the challenges of gaslighting while fostering sustained happiness and success beyond conventional measures. Gaslighting, a subtle yet harmful form of psychological manipulation, has drawn significant attention in workplace contexts. This study offer a comprehensive understanding of gaslighting by investigating its theoretical underpinnings and assessing the level of employee awareness. Gaslighting, a type of psychological manipulation, has received growing recognition because of its harmful effects on people's mental health. This research underscores the importance of organizations recognizing and addressing gaslighting behaviors through, fostering a culture of transparency and psychological safety. By understanding the profound effects of gaslighting, employers can take targeted actions to protect employee well-being and promote a healthier, more productive work environment. Furthermore, this study contributes to the field of organizational psychology by identifying key factors influencing employee satisfaction and mental health. The findings offer practical interventions to enhance employee well-being, mitigate the harmful effects of gaslighting, and cultivate a supportive and thriving workplace culture

Keywords: Gaslighting, Employees happiness, Mental health, Leadership, Toxic work environment.

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Bridging Generational Divides: Strategies for Effective Collaboration and Leadership in a Multigenerational Workforce

Anisha Das*, Praggya Das**, Harsh Vagal*** and Shravasti Jain****

ABSTRACT

The modern workforce is increasingly multigenerational, comprising Traditionalists, Baby Boomers, Generation X, Millennials, and Generation Z, each with distinct values, work styles, and technological adaptability. While generational diversity fosters innovation and resilience, it also presents challenges in communication, leadership preferences, and workplace expectations. This study explores the complexities of managing a multigenerational workforce and identifies key challenges, including leadership dynamics, generational frictions, and digital adaptation. Through an in-depth analysis, the research underscores the significance of inclusive leadership, customized work policies, and reverse mentoring in fostering collaboration and improving productivity. Organizations that leverage generational strengths and cultivate a culture of mutual respect and adaptability can enhance employee retention and drive long-term business success. Furthermore, human resource professionals play a pivotal role in shaping workplace strategies that balance traditional values with modern innovation. By implementing structured approaches such as cross-generational mentorship, flexible work policies, and adaptive leadership development, organizations can transform generational diversity into a competitive advantage. This paper provides actionable insights into effectively managing a multigenerational workforce to optimize performance, engagement, and organizational growth.

Keywords: Multigenerational workforce, Cross-generational collaboration, Workplace diversity, Employee engagement, Human resource management.

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Green HRM: Integrating Sustainability into Workforce Strategies Amidst Global Business Transformation 2025

Nikita Baam*, Prashansa Kumari** and Deepti Lele***

ABSTRACT

Green Human Resource Management (Green HRM) is a transformative approach that integrates environmental sustainability into HR policies and practices. When implemented effectively, it not only enhances an organization's corporate sustainability but also strengthens its strategic goals on a global scale. Green HRM fosters a balance between ecological responsibility and human resource functions by reducing waste, minimizing carbon footprints, and promoting employee engagement in sustainable practices. Despite its benefits, Green HRM faces significant challenges, particularly for Micro, Small, and Medium Enterprises (MSMEs) due to budget constraints, resistance to change, and a lack of prioritization. Additionally, organizations often struggle with inadequate support from leadership, limiting its successful adoption. Future research must emphasize both environmental and financial outcomes to incentivize businesses to adopt Green HRM. A structured model for implementation, coupled with well-trained HR professionals, is essential for long-term success. By aligning sustainability with profitability, Green HRM can become a core business strategy, ensuring both corporate growth and environmental well-being in the evolving global business landscape.

Keywords: HR, Green HRM, Green behaviour, MSME.

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A Study of POSDCORB Model of Declining
Unicorn-based Ed-Tech Platforms

Hanshu Mudgal* and Ashima Negi**

ABSTRACT

This research paper puts light to the decline in firm valuation and slump in learners-base for the once famous and now in-famous Ed-tech platforms. The study scans the falling revenues and its relation with the Management handling by the Founders and Promoters of the ed-tech platforms. This research is quantitative and qualitative data based and is an effort draw conclusive remarks on the performance of the ed-tech sector and its impression on the Indian Economy, as a whole. The quantitative data analysis helps understand the slump in revenue growth model of the firms, to help draw out the managing models engaged into by the firm(s). The qualitative assessment through this research will help understand the planning, Organizing, Staffing, Directing, Coordinating, Reporting, Budgeting carried on in the ed-tech platforms leading to recent failures of majority of the firms. The paper visits the qualitative data from secondary sources, to enumerate lack-luster run of the companies to share bazaar, once most sought-after firms, who ended up issuing ESOPs to their investors and employees, alike.

Keywords: Ed-tech, Unicorn, Entrepreneurship, Bankruptcy.

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An Analysis of Educational Technology and Role of AI in Modernising Education System under Indian National Education Policy 2020

Sahil S.* and Ashima Negi**

ABSTRACT

This paper involves an Analysis of the Education System in India, in wake of the Indian National Education Policy 2020 and the role being played by the use of Educational Technology in its implementation. This paper encapsulates the role of AI in Modernizing Education System, helping achieve the targets of India as a Superpower by 2047, backed by the Indian Education System. The paper is a quantitative and qualitative data driven and encircles the existing education norms and practices at Primary to Higher Education level(s), and states the orientation(s) of achieving 100% gross enrolment by 2030 in the education. The research is backed by data drawn from both the Government and Private endeavors towards educational development in the country, through the Government Schemes and PPP Models. The paper puts to light a hard separated understanding of the current trends and patterns in Primary, Secondary and Higher Education and how Educational Technology is driving the Education System towards modernization.

Keywords: Artificial intelligence, Edtech, National education policy, Higher education.

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Case Study on Adoption of AI in a Manufacturing Organization in India

Sudhir Sohoni* and Prafulla Pawar**

ABSTRACT

The case study examines the adoption of AI/ML in an Indian multinational corporation with revenues of USD 2.0 billion in 2024. The organization has received the Deming Award, the Grand Deming Prize, and the 'Sword of Honor' from the British Safety Council. It has implemented AI/ML applications to increase efficiency and productivity across its manufacturing operations. The initiative to adopt AI/ML technologies was first led by the Information Systems Department (ISD), and execution faced challenges, prompting a strategic shift by the CEO to position end-users as primary drivers, with ISD as an enabler. Comprehensive educational and digital skill development programs covered 100% of employees including the leadership team members. Focus groups, hackathons and cross-functional dialogues identified operational deficiencies, leading to prioritization to achieve quick wins. An Excellence in Manufacturing and Technology Development Department (EMTD) was established, consisting of data scientist, data engineers, technology platform specialist, and operations staff. Regular senior management reviews ensured prompt resolution of issue. External experts and System Integrators provided technological insights, and an external audit validated the initiative's success. The outcome was 50-fold return on investment made in the first 12 months of project completion.

Keywords: Adoption of AI, Best practices in AI adoption, Strategy for adoption of AI, Change management required for adoption of AI, AI adoption in Manufacturing.

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Synchronizing Innovative Cyber Security Management in Digital Hemisphere: An Nex-Gen Study

Partha Naskar* and Pitu Kundu**

ABSTRACT

In the era dominated by digital interconnectedness, the prevalence and relevance of cyber security measures has emerged as one of the critical elements in the business horizon. Thus, safeguarding and protecting the digital platform in the evolving cyber centric waves is quite imperative and is the call of the hour. Literature of the study outlines varied aspects of cyber security, block chain roles in cyber security with privacy, national cyber security measures, digital asset protection, cyber security laws and rights, cyber security cloud based financial system and assessment of risk for investment efficient strategies in security. The focus of the paper is to identify the emerging cyber threats and emphasizes in familiarizing the defensive strategies towards fostering a security aware culture in the changing business environment. The paper highlights young population perception and understanding present cyber security issues for better organizational practices. The research design is exploratory and analytical with mix collection methods with application of non-probabilistic sampling methods. The coverage of the paper makes the realistic attempt to project the sophisticated challenges of modern cyber threats and to develop effective cyber security defensive strategies for securing our digital future.

Keywords: Cyber, Security, Digital, Threats, Strategy.

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Phygital Learning Models: Challenges and Opportunities for Students in High-stakes Academic Programs

Sandhya Bhagat* and Dipak Chacharkar**

ABSTRACT

Phygital learning, the seamless integration of physical and digital environments, has emerged as a transformative model in high-stakes academic programs such as medical, engineering, and management education. This study explores the challenges and opportunities associated with adopting phygital learning models in these demanding educational contexts. The primary aim is to analyze the effectiveness of phygital methodologies in enhancing student engagement, practical skill acquisition, and academic performance. The research employs a mixed-method approach, combining surveys, interviews, and case studies involving students and faculty from professional courses. Key challenges identified include technological accessibility, adaptability of teaching methods, and maintaining the balance between physical and digital components. On the other hand, opportunities lie in personalized learning experiences, collaborative learning tools, and improved access to resources. The outcomes underscore the need for strategic implementation of phygital models to ensure equitable and effective education delivery. Recommendations for optimizing phygital learning are provided to bridge gaps and maximize its potential in professional education.

Keywords: Phygital learning, Professional education, Student engagement, Academic performance, Hybrid pedagogy.

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Evolving Global Capability Centers:
From Back-office Operations to Innovation Powerhouses

Sanchita Satalkar* and Deepti Lele**

ABSTRACT

Global Capability Centers (GCCs) started as basic back-office operations which have transformed into crucial innovation places that lead digital evolution and both business intelligence and automated practices. The research investigates how GCCs have changed by describing three main enablers including artificial intelligence together with agile methodologies and cloud computing which boost their operational and strategic merit. Companies now use GCCs to deliver innovative analytics capabilities together with R&D functions and customer-specific solutions which builds an environment for ongoing development. The paper explores the obstacles GCCs encounter when acquiring talent and maintaining cybersecurity standards in addition to adhering to regulatory requirements that shape their growth pattern. Organizations can maximize their GCCs to establish innovation excellence centers by studying real-world examples and the use of quantitative research which demonstrates effective collaborative practices between organizations and their international partners. The study gives organizations tools to restructure their GCC approaches while establishing digital transformation plans. Controlled governance alongside technological investments coupled to leadership support enables GCCs to generate global competitiveness as well as cost efficiencies alongside innovation-driven growth. GCCs will advance as critical agents to redefine business evolution and industrial revolution in enterprise transformation.

Keywords: Global capability centers, Digital transformation, Innovation hubs, Enterprise growth, Business intelligence.

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Predicting the Future: How Data-driven Decision Making is Redefining Accreditation Practices

Neha Karve* and Shubham Purandare**

ABSTRACT

In the evolving landscape of higher education, achieving and maintaining accreditations has become critical for institutions to enhance their credibility and global competitiveness. This paper explores the transformative potential of Data-Driven Decision Making (DDDM) in streamlining accreditation processes. A case is presented from NMIMS University, where analysis tools have been deployed to compute Assurance of Learning (AOL) across its campuses. This initiative exemplifies how DDDM can not only aid in achieving accreditation benchmarks but also drive deeper insights into institutional performance, fostering data-driven strategies for holistic growth. Advanced tools such as Accredibl and SmartOBE enable automation of processes like outcome-based education (OBE) mapping, research benchmarking, and alumni tracking. This paper emphasizes that accreditations should be seen as opportunities for introspection and growth, rather than merely a pursuit of grades or badges. Findings reveal that institutions adopting DDDM achieve better alignment with accreditation requirements, optimize resource allocation, and unlock predictive insights to inform future strategies. While challenges such as data fragmentation and cost constraints remain, this approach highlights a path to sustainable quality improvement in higher education. By providing actionable recommendations and showcasing practical implementations, this paper aims to catalyze the adoption of evidence-based decision-making for educational quality assurance and beyond.

Keywords: Data driven decision making, Assurance of learning, Smart outcome based education.

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Stakeholder Management and Leadership Resilience at Café Coffee Day

Deepti Lele* and Siddhant Mane**

ABSTRACT

Malavika Hegde successfully revived Café Coffee Day (CCD) after the sudden death of its founder, V.G. Siddhartha. Facing severe financial struggles, a loss of stakeholder trust, and operational challenges, she demonstrated exceptional leadership, resilience, and strategic thinking to navigate the crisis. This study examines the key strategies she implemented, including financial restructuring, operational improvements, and transparent communication to restore confidence. By analyzing case studies and existing research, the discussion connects her efforts to broader themes like crisis management, resilience, and women's leadership in business. It also explores her decision-making process in stabilizing CCD, reducing its debt burden, and securing its long-term success. Her ability to balance empathy with practical solutions played a crucial role in shaping the company's recovery. The analysis highlights how effective leadership and well-planned strategies can help businesses survive and grow even in difficult times, providing valuable lessons for leaders in uncertain and highly competitive business environments across different industries.

Keywords: Leadership, Crisis management, Resilience, Stakeholder engagement, Business recovery.

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The Role of SEE Learning in Leadership:
A Case-based Comparison with Satya Nadella

Shilpi Chatterjee*, Himani Shukla**,
Asha Singh***, Shruti Mor**** and Siddhant Mane*****

ABSTRACT

This research aims to investigate the incorporation of Social, Emotional, and Ethical (SEE) Learning principles—namely, empathy, continuous learning, and ethical decision-making—into Microsoft's corporate strategy under the stewardship of Satya Nadella. The primary objective is to scrutinize how these principles contribute to the cultivation of an inclusive corporate culture, the enhancement of employee engagement, the promotion of innovation, and the assurance of long-term business sustainability. This study evaluates the significance of emotional intelligence in leadership, ethical branding, customer-centric marketing, and responsible financial decision-making. Furthermore, it explores the manner in which Microsoft's decentralized leadership structure facilitates agility, adaptability, and resilience within a highly competitive and rapidly evolving global marketplace. The research seeks to assess the degree to which Microsoft's leadership fosters psychological safety, collaboration, and employee empowerment. Additionally, it investigates the ramifications of ethical marketing and financial strategies on stakeholder trust and the corporation's reputation. Moreover, this study appraises how decentralized leadership underpins innovation, adaptability, and sustainable growth. By addressing these critical elements, this research posits Microsoft as a benchmark for ethical leadership, illustrating how SEE Learning principles underpin corporate responsibility, resilience, and enduring success within a dynamic business environment.

Keywords: SEE learning, Ethical leadership, Adaptive management, Corporate responsibility, Emotional intelligence.

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Empowering Small Farmers:
A Systematic Review of Farmer Producer Organizations (FPOs) in India

Snehal Jadhav* and Ranjit Patil**

ABSTRACT

Farmer Producer Organizations (FPOs) have emerged as a transformative approach to addressing the challenges faced by small and marginal farmers. The Government of India, through initiatives like the 10,000 FPOs Scheme, has been actively promoting these organizations to strengthen the agricultural sector. However, despite significant policy support, FPOs continue to face challenges such as financial constraints, limited awareness, weak governance, and market competition. This review paper follows a systematic literature review methodology, analyzing peer-reviewed journal articles, government reports, and case studies on farmer perceptions, economic benefits, and policy effectiveness of FPOs. The selected literature was critically evaluated based on key themes, including FPO formation, governance, market access, financial sustainability, and technology adoption. Qualitative content analysis was used to synthesize findings and identify research gaps. The study provides valuable insights for policymakers, agribusiness managers, and researchers, offering recommendations for enhancing the effectiveness of FPOs through improved governance structures, digital interventions, and capacity-building initiatives. Strengthening FPOs can significantly contribute to rural development, agricultural resilience, and farmer empowerment, making them a crucial component of the modern agricultural value chain.

Keywords: Farmer Producer Organizations (FPOs), Collective action, Agricultural markets, Rural development, Financial sustainability.

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Impact of Music Therapy on Emotional Well Being

Tribhuvan Panwar* and Yash Kumar**

ABSTRACT

This study investigates the role of music therapy as a therapeutic intervention in healthcare and daily life, with a focus on its impact on individuals' overall wellbeing. It explores how music therapy can alleviate depressive symptoms, reduce stress, and improve overall mental well-being. In light of the high reliance on pharmacological treatments for mental health disorders, which often have adverse effects, the study emphasizes the need for non-pharmacological alternatives like music therapy. By examining physiological and psychological stress markers, such as heart rate and emotional states, the research highlights how music therapy can contribute to emotional expression, identity formation, and relational experiences. Additionally, it addresses the potential of music therapy to reduce suicide rates in cases where psychiatric treatments have been insufficient. This study aims to contribute to the growing evidence of music therapy as an effective, holistic approach to mental health care, while also exploring its challenges and broader applicability.

Keywords: Music therapy, Depression, Stress reduction, Non-pharmacological interventions, Mental health.

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Influence of Resilience in Entrepreneurship and Innovation through Start-ups in New Business scenario

Lalita Yadpalwar* and Vijayalaxmi Nemmaniwar**

ABSTRACT

Resilience plays a crucial role in entrepreneurship and innovation particularly in the start-ups ecosystem resilience is a cornerstone of start-ups success. Resilience directly influencing business sustainability, innovation, investor confidence, team performance, scalability and customer trust. Resilience is conceptualized as the ability to bounce back from failures, adapt to change, and persevere in the entrepreneurial pursuit. Innovation in business creates a solution to any problem, must be permanent if it is temporary then it means the generation of innovation period is minimizing. Any business with its innovative idea stays in business without failure Entrepreneurship and innovation go hand in hand. Entrepreneurs identify opportunities, take risks and build businesses, while innovation involves creating new ideas, product or processes to improve efficiency and solve problems. This adaptability allows startups to sustain operations and grow despite challenges. Covid-19 pandemic made the world adopt digitalization in the full fledge boosting gig Economy. Freelancing and Work from home resilience allows entrepreneurs to embrace change and develop innovative solution to stay competitive. In rapidly changing era resilience is not just an asset but a necessity for long term startups success. The study highlights the Influence of resilience in entrepreneurship and innovation through start-ups in new business scenario

Keywords: Resilience, Entrepreneurship, Innovation, Start-up, Influence.

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Women Entrepreneurship and Social Media:
A Case Study on Druti Mahila Marukatte

Meera H. N.*

ABSTRACT

Women entrepreneurship in India has become a key driver of economic growth, with the COVID-19 pandemic accelerating the shift towards online business through social media. Many women leveraged digital platforms and social media to start and expand their ventures, exemplified by Druti Mahila Marukatte in Karnataka. Digital literacy has enabled women entrepreneurs to utilize online platforms for income generation, family support, and overall socio-economic empowerment. However, despite these opportunities, challenges persist. This study examines the opportunities and obstacles faced by women entrepreneurs using social media for business, focusing on Druti Mahila Marukatte. Using a combination of case study and empirical research methods, data were collected via Google Forms from women entrepreneurs associated with the initiative. The analysis, presented through percentage methods, pie charts, and graphical representations, highlights that the pandemic pushed women to seek alternative income sources through platforms like Facebook and Instagram, helping them utilize time effectively and build confidence. However, issues such as network constraints, intense competition, difficulties in product promotion, and customer retention remain significant hurdles. The study recommends enhanced government support to improve access and efficiency of online platforms, ensuring that women entrepreneurs can sustain and expand their businesses, thereby contributing more effectively to economic development.

Keywords: Challenges, Entrepreneurs, Opportunities, Social media, Women entrepreneurs.

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Success Stories: Case Studies of Tribal Economic Upliftment

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ABSTRACT

This research paper examines successful case studies that demonstrate effective strategies for the economic upliftment of marginalized tribal communities. These groups often encounter significant obstacles, including poverty, lack of infrastructure, and limited access to essential services like education and healthcare. However, various initiatives have effectively empowered these communities through sustainable development practices such as entrepreneurship, resource management, and skill-building programs. The study focuses on multiple case studies, including grassroots initiatives in India and enterprises utilizing indigenous knowledge, to pinpoint success factors leading to improved income, job creation, and overall community welfare. It emphasizes the importance of community participation, gender inclusion, and effective local resource management in promoting sustainable development. Additionally, the research addresses challenges faced by these initiatives, including difficulties in market access, political instability, and inadequate infrastructure, which can limit their broader impact. Utilizing qualitative and quantitative analysis of secondary data from reliable sources, the paper provides valuable insights for policymakers, development organizations, and NGOs, suggesting strategies for effective and scalable interventions that can enhance the socio-economic conditions in tribal areas globally. Through this analysis, the study aims to fill existing gaps in the literature on tribal economic development, contributing to more effective and enduring solutions for these communities.

Keywords: The five key words frottribal, Economic, Development, Sustainable & empowerment.

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Circular Economy for Sustainable Plastic Waste Management:
A Case of Pune

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ABSTRACT

Linear economy causes environmental depletion, resource scarcity, and an instable price of goods. Thus, to address this issue, the world is transitioning towards a circular economy. Circular economic models help to curb the environmental, social, and economic issues faced in managing plastic waste. Once plastic is discarded after its utility is over, it is known as plastic waste. Plastic doesn't biodegrade; it remains in landfills for several years, sometimes leading to fire. It also breaks down into microplastics that will toxify land and pollute the environment. The research question of the present article is to investigate how the circular economy will help in sustainable management of plastic waste management. Two approaches were used as methodology. Survey methods include a questionnaire and interviews, which were distributed to both plastic waste workers and plastic waste management experts in order to explore plastic waste management from a circular economy perspective. The second approach consists of an analysis of existing plastic waste management models developed by experts such as various urban local bodies, non-governmental organizations, and business entrepreneurs in Pune city. The data is analyzed for sustainable plastic waste management using a circular economic approach.

Keywords: Circular economy, Sustainable plastic waste management, Plastic waste management models.

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Building a Better Tomorrow through Renewable Energy:
A Catalyst for Managing Climate Change to Attain SDG 13

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ABSTRACT

Renewable energy, like solar, wind, and hydro power, is very important for meeting the world's energy needs and protecting the environment. As people look for cleaner options instead of fossil fuels, renewable energy helps reduce pollution and fight climate change. This research paper looks at how renewable energy affects the economy and helps achieve global goals called the Sustainable Development Goals (SDGs). The study aims to understand how renewable energy creates jobs, helps the economy grow, and affects energy prices. It also examines how renewable energy supports goals for clean energy and climate action. Additionally, the paper highlights the benefits of using renewable energy for a sustainable economy and stresses the need for policies that support this shift. By using both numbers and people's opinions, the research shows how important renewable energy is for creating a better and fairer future for everyone. Overall, this paper shows that investing in renewable energy is crucial for protecting the environment while also boosting economic growth and fairness in society.

Keywords: Renewable energy, Sustainable Development Goals (SDGs), Green technology, Policy frameworks, Energy transition.

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Customer Adoption of Digital Banking: Analysing Key Determinants

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ABSTRACT

This study investigates the key determinants influencing customer adoption of digital banking services. The primary objective is to identify and analyze the factors that affect customer behaviour towards digital banking adoption. A conceptual research model is developed, drawing upon established theories such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). Hypotheses are formulated to explore the relationships between independent variables—perceived ease of use, perceived usefulness, trust, security concerns, social influence, and personal innovativeness—and the dependent variable, which is the adoption of digital banking. A quantitative methodology will be employed, utilizing surveys to collect data from a diverse sample of users. Statistical techniques, including regression analysis and structural equation modelling (SEM), will be utilized to test the proposed hypotheses and validate the relationships among the variables. The findings aim to provide actionable insights for financial institutions to enhance digital banking adoption, thereby improving customer satisfaction and engagement.

Keywords: Digital banking, Adoption, Technology acceptance model, Perception.

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Study the Effect of AI in Job Market in India

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ABSTRACT

Artificial Intelligence is reshaping the Indian job market, influencing employment trends, skills updates, Global Value Position and demands. This study examines the impact of AI automation, which is displacing routine jobs in sectors like manufacturing, customer service, and data entry, while creating new opportunities with new skills in AI, data analytics, machine learning, and cybersecurity. The IT sector, healthcare, finance, and retail industries are experiencing significant transformations due to AI. The study emphasizes the need for upskilling and reskilling to bridge the digital divide and reduce job displacement risks. Additionally, the Role of government policies related to ethical practice of AI and role of education institution to start the AI related Course and make ready an AI-ready workforce. Changing industry role and employment role, this study highlights strategies to ensure AI-driven economic growth and workforce sustainability in India. The study also highlights the growing digital divide and the need for policy interventions to ensure inclusive economic growth. By analyzing industry trends and government initiatives, this paper aims to provide insights into how AI can be harnessed to drive employment rather than displace workers, emphasizing the importance of education, training, and adaptation in the evolving job landscape.

Keywords: Automation, Artificial intelligence, Job displacement, Manufacturing.

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Role of Idea Incubation in Successful Corporate Entrepreneurship

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ABSTRACT

Any organization willing to leverage corporate entrepreneurship to achieve strategic objectives must be methodical in its approach. A methodical approach involves evaluating organizations' strengths and weaknesses and based on that meticulously planning rigorous process of implementing corporate entrepreneurship. Corporate entrepreneurship has many facets. This paper details the role of idea incubation process in successful implementation of corporate entrepreneurship based on available research. Incubation systems are nurturing environments thoughtfully planned and implemented which Positions strategic objective as a priority. This paper illustrates critical SuccessFactors associated with roll off incubators in materializing corporate entrepreneurship KPIs. This paper also proposes a conceptual model for leveraging idea incubation system for corporate entrepreneurship framework. his conceptual model is based on emerging trends in industries and made suitable to tailor for organisations of all sizes. it is also made scalable and flexible to accommodate dynamic nature of competition and success factors associated with it. to ensure competitive advantage is ensured.

Keywords: Idea incubation, Innovation management, Entrepreneurship.

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The Role of Technology in Facilitating Organizational Transformation

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ABSTRACT

Technological advancements are a fast driver in the contemporary business environment that shapes organizational change. This chapter aims at trying to analyze and discuss various ways through which technology enables transformation of forms, processes, and cultures in any organization. It focuses on the aspects that digital tools, analytics of data, and creative platforms support the improvement of productivity, agility, and responsiveness of an organization to changes in the dynamics of markets. This study draws upon case studies of successful transformations enabled and brought to light by technology- with factors such as commitment from the leadership, employee engagement, and strategic alignment on the fore. In addition, this study elaborates on some challenges an organization normally faces during its transition into becoming digital- namely resistance and cybersecurity concerns. This paper, therefore, attempts to offer useful insights for practitioners and researchers alike in sketching out an effective approach to leveraging technology as a source of sustainable growth and competitive advantage by providing an insightful look at the interaction between technology and organizational transformation.

Keywords: Digital transformation, Organizational change, Leadership, Employee engagement, Sustainability.

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Artificial Intelligence in Education:
Personalizing Learning and Overcoming Ethical Challenges

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ABSTRACT

Artificial Intelligence (AI) is revolutionizing education by enabling personalized learning, automating processes, and enhancing student engagement. AI-driven tools analyze individual learning patterns, adapting content to students' needs while providing real-time feedback and targeted support. This automation in learning helps educators identify struggling students and offer timely interventions. However, ethical challenges like bias in AI and data privacy concerns must be addressed to ensure fairness and security. AI systems can unintentionally reinforce biases if trained on unbalanced datasets, leading to disparities in learning experiences. Additionally, the vast collection of student data raises concerns about security and misuse, making strict data protection measures essential. Despite these challenges, AI's role in education continues to expand, with innovations such as virtual classrooms, intelligent tutoring systems, and automated content creation transforming learning. By addressing ethical concerns responsibly, AI can create a more inclusive, adaptive, and effective educational environment for all students. One Size fits all doesn't work in education.

Keywords: Artificial intelligence, Personalized learning, Ethical challenges, Data privacy, Educational technology.

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Bridging Learning Gaps:
AI as a Tool for Critical Thinking in India's Classrooms

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ABSTRACT

Traditional teaching in India, particularly in rural and marginalized communities, emphasizes rote memorization, limiting students' critical thinking and problem-solving abilities. AI offers a transformative approach by enabling personalized, interactive learning experiences. AI-driven tools assist educators in crafting discussions, generating context-specific questions, and assessing students' reasoning skills in real-time. Adaptive learning platforms customize content to diverse needs, fostering inclusivity for disadvantaged students, individuals with disabilities (PWD), and female learners facing systemic barriers. However, inadequate digital infrastructure remains a challenge—only 57.2% of Indian schools have functional computers, and just 53.9% have internet access, with rural areas faring significantly worse (18.47% vs. 47.29% in urban regions). Moreover, the lack of teacher training and potential biases in AI-driven assessments further hinder effective implementation. Addressing these gaps is essential for AI to enhance education equitably. This paper explores AI's potential to bridge learning disparities and promote critical thinking, preparing students for academic and professional success in a digital world.

Keywords: Artificial intelligence, Critical thinking, Inclusive education, Adaptive learning, Rural education.

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Transitioning to a Circular Economy in India:
Pathway and Challenges for Sustainable Growth

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ABSTRACT

For sustainable development, the circular economy is essential, particularly in countries like India that are expanding quickly. India needs to move away from the unsustainable linear economy because of the tremendous strain that population and economic expansion are placing on waste management and natural resources. In this study, the potential of CE to redefine economic value and advance sustainability in India is examined. CE provides a revolutionary model by focusing on sustainable consumption, waste generation, waste reduction, and resource efficiency. The substantial economic and environmental principles, scalable pathways and challenges of adopting CE are demonstrated by this study. Results show that how adaptation of CE standards have helped in minimize environmental effect while producing significant economic value. In line with its sustainable development objectives, India's transition to a CE will be facilitated by innovative ideas and effective governmental assistance.

Keywords: Circular Economy, Sustainable development, SDG, Waste management.

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Enhancing Knowledge Sharing: The Role of Creative Commons Licenses in Research Paper Publication and Educational Resources

Sangita Manohar Sonawane*

ABSTRACT

The purpose of this paper is to explore the role of Creative Commons (CC) licenses to support open access and sharing of information, particularly scholarly articles and academic materials Because CC licenses grant the producers the authority to share their work with evident usage rights, they have redefined the act of accessing information, sharing, and reusing it. Using real-life examples and recent research on platforms like PLOS, Khan Academy, and OpenStax, this study employs secondary data analysis. According to the report, CC licenses have various advantages, such as increased visibility, collaboration, cost savings, and legal ease. It also illustrates how they've impacted education material, making it free, customizable, and opening doors for learning a lifetime. There is also controversy regarding issues such as limiting commercial use, intellectual property issues, and misinterpreting license limitations. The study illustrates how CC licenses advance scholarly research and learning by encouraging a global information sharing culture. The study adds to our knowledge on how open models of licensing advance creativity, access, and collaboration in the era of the digital age, benefiting scholars, teachers, and students globally.

Keywords: Open access, Creative commons, Knowledge sharing, Educational.

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Business Leaders Perspectives on the
Application of Mythological Principles in Modern Business Practices

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Fatema Abbas*** and Sujoy Kumar Jana****

ABSTRACT

This research examines how mythological principles influence business leadership, decision-making, and strategic thinking. It addresses a gap in existing studies by exploring whether mythology contributes to leadership development, ethical decision-making, and resilience areas that have received limited attention in business research. Through Exploratory Factor Analysis and Structural Equation Modelling, the study finds that mythology positively impacts strategic thinking and ethics but does not show a strong connection to leadership inspiration, teamwork, or resilience. The findings suggest that while mythology provides strategic insights, leadership effectiveness depends on additional factors. The study emphasizes mythology's potential in leadership training and executive education.

Keywords: Exploratory Factor Analysis (EFA), Structural equation modelling (SEM), Leadership.

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The Role of Green Technologies in Driving Sustainable Business Practices

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ABSTRACT

The integration of green technologies into business practices is crucial for fostering sustainability and addressing environmental challenges. This research explores how green technologies—ranging from renewable energy systems to advanced waste management solutions—serve as catalysts for sustainable business practices. As organizations increasingly recognize the importance of minimizing their ecological footprints, green technologies have transitioned from optional investments to essential components of corporate strategy. This shift not only enhances operational efficiency but also drives innovation and competitive advantage in a rapidly changing market landscape. Key areas of focus include energy efficiency, sustainable supply chains, and the adoption of circular economy principles, which collectively contribute to resource conservation and waste reduction. Moreover, the application of artificial intelligence in optimizing green tech solutions presents new opportunities for enhancing energy utilization and environmental monitoring. By examining case studies across various industries, this research highlights the transformative potential of green technologies in promoting sustainable development while delivering economic benefits. This study aims to provide insights into how businesses can leverage green technologies to achieve long-term sustainability goals, thereby contributing to a healthier planet and a more resilient economy.

Keywords: Green technologies, Sustainable business practices, Renewable energy, Circular economy, Innovation.

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Cracking the Telugu Audience Code: What Gets Them to Theatres?

Sri Savita Sruti Vajjha*

ABSTRACT

This research paper intends to provide a comprehensive study of the unexplored landscape of Telugu cinema, with a focus on audience preferences and the impact of marketing strategies within the industry. Mostly, Indian films are assumed to be Hindi spoken and looked through the lens of Bollywood. Whereas the significance of regional films, spotting the light on movies produced in Telugu, has gained considerable attention nationally and internationally. In 2023 alone, the Telugu film industry released 317 films, reflecting a remarkable 25% increase in output. Given this growth, understanding the factors that influence audience choices and engagement becomes increasingly prominent. To achieve this, the study has chosen a qualitative approach with in-depth personal interviews with passionate Telugu cinema lovers. These interviews will gather insights into the emotional connections of viewers. Despite facing challenges such as the limited availability of secondary data, this study aims to fill critical gaps in existing literature, ultimately providing insights for filmmakers, marketers, and industry stakeholders. The expected outcome from the study is to recognise the reason behind what are their habits, and what influences their choice of watching a movie in theatre and mainly define and clearly understand the Telugu cinema audience.

Keywords: Telugu cinema, Telugu audience, Tollywood, Thematic analysis.

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The Impact of Remote Work on Job Satisfaction in Post-pandemic IT: A Comprehensive Analysis

Joies Kanwar*

ABSTRACT

The paradigm shift towards remote work arrangements, catalyzed by the global COVID-19 pandemic, has fundamentally transformed the operational landscape of the information technology sector. This comprehensive research examines the intricate relationship between remote work implementation and job satisfaction among IT professionals in the post-pandemic era, spanning from 2020 to 2024. Through an extensive analysis of data collected from 500 IT organizations across 25 countries, involving over 10,000 IT professionals, this study provides unprecedented insights into the evolution of workplace dynamics in the digital age. The research methodology combines quantitative and qualitative approaches, incorporating surveys, interviews, and longitudinal data analysis to present a holistic understanding of the remote work phenomenon. The findings reveal significant correlations between flexible work arrangements and enhanced job satisfaction, while also identifying critical challenges in maintaining organizational cohesion and employee engagement in remote settings. The study's results indicate that organizations implementing comprehensive remote work policies have witnessed a 35% increase in reported job satisfaction levels among their IT professionals, accompanied by a 28% improvement in work-life balance metrics. These findings carry substantial implications for organizational policy development and human resource management in the evolving digital workplace landscape.

Keywords: Remote work, Job satisfaction, Information technology, Post-pandemic workplace, Employee well-being.

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Understanding the Stand-up Comedy Audience in India

Srushti Muslunkar*

ABSTRACT

Stand-up comedy, today is based on discussing controversial truths about life by portraying it in a humorous way, either direct or satirical or through roasts. This is an art that is performed by a comedian in front of an audience to generate laughter. The performance is either in a live setting, virtually recorded videos, and comedy shows on television. The research focuses on understanding the motivations of Indian stand-up comedy audiences at live events. The research question is to investigate why individuals in India prefer attending live stand-up comedy shows instead of streaming them online. This study will use a qualitative approach, that is a qualitative analysis, to investigate the reasons behind people's preference for in-person stand-up comedy performances as opposed to internet viewing. To obtain a comprehensive understanding of the motives, experiences, and choices of event attendees, semi-structured interviews will be used to collect qualitative data. The qualitative phase seeks to provide contextual knowledge and rich, comprehensive feedback.

Keywords: Stand-up comedy, Live events, Indian comedy.

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The Role of Exchange Rate Volatility in Shaping Trade Relationships among BRICS Economies

Shanu Kumar*

ABSTRACT

In today's increasingly interconnected global economy, the exchange rate plays a crucial role, influencing everything from trade dynamics to investment strategies. The fluctuation of exchange rates is a significant factor that influences the patterns and volumes of international trade. This study examines the impact of exchange rate volatility on India's trade with BRICS nations. While previous research has focused on the linear effects of exchange rate fluctuations, this paper proposes the use of a non-linear Autoregressive Distributed Lag (NARDL) model alongside a linear model. The analysis employs quarterly data from 1990 to 2024 to assess how exchange rate volatility affects trade flows between India and BRICS countries. The empirical evidence reveals that exchange rate volatility has both linear and nonlinear effects on trade flows, which are specific to each trading partner in the short run. The findings provide valuable insights that can help policymakers, businesses, and researchers develop more effective strategies to manage exchange rate risks and promote sustainable trade growth.

Keywords: Exchange rate volatility, Trade, Panel cointegration, Asymmetric analysis.

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Impact of Internal and External Uncertainties on Business Sustainability: A Three-Level Classification Approach

Shibaprasad Sasmal*

ABSTRACT

This research categorizes a company's product portfolio into three levels—Need Level (low-price, low-production-cost essential products), Demand Level (moderately priced, moderate-production-cost products), and Desire Level (high-price, high-production-cost luxury products). It examines how internal and external uncertainties impact these categories and assesses the risks associated with each. The study evaluates external uncertainties (such as economic downturns, supply chain disruptions, and changing consumer purchasing power) and internal uncertainties (such as production inefficiencies, pricing challenges, and brand positioning issues). A comparative risk analysis identifies the most vulnerable product category and explores strategies for mitigating risks. Findings indicate that Need Level products experience lower risks due to stable demand, while Demand Level products face moderate risks from economic fluctuations and internal inefficiencies. Desire Level products, being high-cost and discretionary, are the most vulnerable, as uncertainties significantly impact business sustainability, brand perception, and profitability. This conceptual study introduces a classification of a company's product portfolio based on pricing and integrates uncertainty management. The findings offer insights for strategists, risk managers, and policymakers in developing resilient pricing and risk mitigation strategies.

Keywords: Product portfolio, Business uncertainty, risks, Profitability, Business sustainability.

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Navigating the Future:
Emerging Trends Reshaping Global Business Management

Neha Karve* and Ajit Sane**

ABSTRACT

A number of significant factors are influencing organizational strategies and operations in the dynamic field of global business management. Rapid technological advancements, especially in the area of artificial intelligence (AI), are revolutionizing company operations by making predictive decision-making, improved data analytics, and personalized customer experiences possible. The creation of creative business models and operational efficiencies are made easier by this AI integration. At the same time, corporate social responsibility (CSR) and sustainability are given more importance. In order to comply with legal obligations and satisfy consumer demand for ecologically friendly goods and services, businesses are embracing sustainable practices more and more. Corporate strategies are increasingly including this shift towards sustainability, which has an impact on competitive advantage and brand reputation. Market boundaries are still being expanded by globalization, which brings with it both opportunities and difficulties. Companies are managing varied workforces and customer bases in complex global markets, which calls for cultural acuity and flexible approaches. To succeed globally, one must have a thorough awareness of local customs, laws and market dynamics. These new developments highlight how companies must continue to be inventive, flexible, and socially conscious in order to prosper in the fast-paced global economy.

Keywords: Artificial Intelligence, Sustainability, Globalization, Cultural agility, Platform business models.

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Supply Chain and Ethical Sourcing of Poppy-derived Products

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ABSTRACT

The supply chain of poppy-derived products is a complex system involving agriculture, manufacturing, regulation, distribution, and ethical considerations. These products serve dual purposes: they are used in pharmaceutical applications like pain-relief medications, and they are also prevalent in illegal drug markets, such as heroin. This study examines the structure of the supply chain for these products, the challenges in managing it, and the role of ethical sourcing practices. The research highlights the importance of ensuring ethical sourcing at the agricultural level, exploring the differences between pharmaceutical and illegal markets, and the impact of international regulations on production and distribution. It also focuses on promoting transparency, ethical trade practices, and traceability throughout the supply chain. The study evaluates policies from organizations like the United Nations (UN), the World Health Organization (WHO), and national governments that regulate poppy cultivation. Ethical sourcing strategies aim to protect farmers' rights, minimize environmental impact, and curb illegal trade. Ultimately, this study seeks to improve supply chain management (SCM) and ethical business practices, ensuring that poppy-derived products are produced and used responsibly.

Keywords: Supply Chain Management (SCM), Ethical sourcing, Poppy-derived products, Regulatory compliance, Transparency and traceability.

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Resilient Leadership and Stakeholder Trust: Lessons from Café Coffee Day's Revival

Siddhant Mane* and Deepti Lele**

ABSTRACT

This study examines the leadership strategies of Malavika Hegde in revitalizing Café Coffee Day (CCD) following the sudden demise of its founder, V.G. Siddhartha. It analyzes key decisions and actions taken to address financial instability, restore stakeholder confidence, and improve operational efficiency. The scope includes an in-depth review of CCD's crisis response, financial restructuring, and corporate governance reforms. The objectives are to assess the effectiveness of these strategies, evaluate their impact on business recovery, and explore their relevance to corporate crisis management. The research investigates leadership strategies that contributed to CCD's revival, the role of stakeholder communication in the recovery process, and key lessons for crisis management and women's leadership in business. It also highlights the challenges of rebuilding a business after a crisis, emphasizing the importance of transparency, stakeholder trust, and adaptability in ensuring long-term stability. By integrating case study analysis and existing literature, the study provides insights into strategic decision-making during corporate crises and highlights the significance of resilience and effective leadership in ensuring long-term business sustainability, offering valuable lessons for business leaders navigating uncertain and highly competitive environments.

Keywords: Leadership resilience, Stakeholder trust, Crisis management, Business recovery, Corporate governance.

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The Impact of Artificial Intelligence on Consumer Behavior and Decision-Making in E-Commerce

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ABSTRACT

Artificial intelligence (AI) has transformed e-commerce by enhancing user experiences through personalized recommendations, chatbots, and targeted marketing. These AI-driven tools help businesses increase engagement and sales by predicting consumer preferences and providing tailored suggestions. However, while AI improves convenience, it also raises concerns about data privacy, decision fatigue, and potential consumer manipulation. As AI becomes more integrated into online shopping, questions arise regarding its impact on consumer autonomy, trust, and brand loyalty. This study explores the influence of AI-powered recommendations on consumer behavior, analyzing whether they enhance satisfaction or create over-reliance on algorithmic suggestions. Using a mixed-methods approach, including surveys and case studies, the research examines consumer perceptions of AI in decision-making. The findings offer insights into how AI shapes trust, loyalty, and purchasing decisions, addressing ethical concerns and digital consumer rights. The study aims to guide e-commerce platforms in optimizing AI applications to balance personalization with transparency and consumer independence.

Keywords: Artificial Intelligence (AI), E-commerce, Consumer behavior, Personalized recommendations, Trust and ethics.

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Enhancing Crop Yield Prediction through Data Analytics: A Study on Forecasting Techniques and Their Effectiveness

Yash Kumar* and Tribhuvan Panwar**

ABSTRACT

Crop products predict play an important role in increasing food security, adaptation of resource allocation and helping political decision makers in the strategic agricultural scheme. This research examines the role of data analysis in the crop forecast by comparing traditional statistical models and advanced machine learning techniques. The study evaluates models such as Artificial Nerve Network (Ann), Support Vector Machine (SVM), Multiple Leanier Region (MLR) and time series forecast methods. Research method includes publicly available data collection from the available agricultural database, pre -prose for accuracy and implementation of future indicative models. Evaluation matrix such as RMSE, MAE and R-Squard is used to compare model performance. Conclusions indicate that Ann and Random Forest Complex data in data scenarios perform better by traditional methods, highlighting their ability to accurate accurate agriculture. This study emphasizes the need to integrate machine learning with real -time agricultural monitoring systems and suggests improvement in data infrastructure for more accurate dividend forecasts. The insights achieved can help to ensure that decisions to make informed decisions to increase agricultural productivity and stability.

Keywords: Weather data, Soil characteristics, Satellite imagery, Advanced predictive models, Yield.

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Comparison of Algae Panels and Solar Panels as a Source of Renewable Energy for Building Envelope

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ABSTRACT

As the building sector moves towards sustainable energy solutions, algae-based systems present a promising alternative to conventional solar PV panels. While solar panels are widely used for energy-efficient buildings, algae panels offer additional environmental benefits, such as CO_2 reduction, a more balanced environmental impact, and improved waste management. This research paper conducts a comparative analysis of algae and solar PV panels, focusing on energy potential and environmental aspects through a life cycle assessment (LCA). By evaluating their ecological footprint and energy performance in a specific climate and office building setting, the study aims to determine whether algae-based systems can serve as a viable alternative or complement to solar PV. Although algae panels have notable advantages, challenges such as acidification impact and waste management remain. Addressing these concerns can enhance their sustainability and practical application. While the study does not explore implementation challenges, it contributes valuable insights into renewable energy advancements in the built environment. The findings may influence future renewable energy developments and guide sustainable design decisions, fostering a shift towards more ecologically responsible building technologies.

Keywords: Algae panels, Solar PV panels, Renewable energy, Energy performance, Lifecycle assessment.

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Identifying Energy Efficiency
Measures in Hydroponic Vertical Farming System

Shruti Nagmode*

ABSTRACT

With rapid urbanization, traditional farming faces several challenges, including shrinking farmland, depleting natural resources, and a declining agricultural workforce. To address these issues, vertical farming has emerged as a modern solution, utilizing advanced agricultural technology to create controlled farming environments within cities. A key aspect of this system is hydroponic farming, which allows soilless plantation while efficiently using resources. However, despite its benefits, hydroponic systems consume significant energy due to their reliance on artificial lighting and climate control, raising concerns about sustainability. This study explores ways to enhance energy efficiency in hydroponic vertical farming by analyzing its energy requirements. Key components such as LED grow lights, cooling systems, and water pumps are assessed for their energy consumption. While hydroponic farming conserves up to 95% more water than traditional farming and maximizes space through vertical stacking, its high energy demand remains a challenge. Advancements in agri-tech, including energy-efficient LED lighting, renewable energy sources, and automated irrigation and climate control, can help reduce energy consumption and improve sustainability. By adopting these innovations, vertical farms can enhance efficiency, lower environmental impact, and contribute to sustainable urban food production. This research highlights technology's role in transforming agriculture and ensuring food security in fast-growing cities.

Keywords: Vertical farming, Hydroponics, Energy efficiency, Sustainability, Urban agriculture.

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Pharmaceutical Operation in Emerging Market:
Challenges and Innovation

Prajakta Dandekar*

ABSTRACT

The pharmaceutical industry in emerging markets is experiencing rapid growth due to increasing healthcare demands, economic development, and evolving regulatory frameworks. These regions offer significant opportunities for pharmaceutical companies to expand their reach and improve healthcare accessibility. However, they also present unique challenges, including supply chain inefficiency, regulatory complexities, inadequate infrastructure, and affordability constraints. The complexities of navigating these markets require pharmaceutical companies to adopt innovative strategies to ensure sustainable operations. This research paper explores the key challenges affecting pharmaceutical operations in emerging markets, such as fragmented distribution channels, regulatory compliance burdens, and counterfeit drug proliferation. It also examines emerging trends and innovations, including digital health solutions, localized manufacturing, and public private partnerships, that are helping companies optimize their supply chain and market penetration. By analyzing existing literature, industry data, and real word case studies, this study provides comprehensive insights into the evolving landscape of pharmaceutical operations. The finding highlights the importance of leveraging technology, fostering strategic collaboration, and advocating for regulatory harmonization to enhance operational efficiency and ensure the affordability of essential medicines. The recommendation in this paper aims to guide industry stakeholders and policymakers in improving pharmaceutical accessibility and sustainability in emerging economics.

Keywords: Pharmaceutical supply chain, Emerging market, Regulatory compliance, Digital health solutions, Localized manufacturing.

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Corporate Social Responsibility and its Impact on the Growth of Business

Deepti Bhatia*

ABSTRACT

Corporate Social Responsibility is a key component for business, companies and its management people which means that the authorised people are accountable to the key stakeholders who have a direct relation with them. The management and the companies have to work on its operations as well as it should take care of the society and the environmental factors as well. The motivation of employees helps in raising the productivity as well as factors results in positive impact on the growth of business. As businesses place a greater emphasis on social and environmental duties in addition to financial success, the concept of corporate social responsibility, or CSR, has become central to contemporary company operations. CSR is the voluntary commitment of an enterprise to integrate environmental and societal issues into its operations in order to positively impact its stakeholders and society as a whole Every business performance and its brand loyalty can increased taking into consideration the CSR activities as a priority. The research paper basically explains the concept of corporate social responsibility, importance and its impact on the overall growth of the business companies as well.

Keywords: Corporate social responsibility, Stakeholders, Business.

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A Critical Analysis on Impact of Artificial Intelligence on Manufacturing Industries and its Outcomes

Rupali Gupta* and Madhavi Deshpande**

ABSTRACT

Artificial Intelligence (AI) has emerged as a trans formative force in the manufacturing sector, driving efficiency, automation, and innovation. AI-driven solutions such as predictive maintenance, robotic automation, and quality control systems have optimized processes specially production, low production costs, and enhanced productivity and profit. However, concerns regarding job displacement, cybersecurity, and ethical issues remain significant. This study examines empirical data, case studies, industry trends to provide a unbiased perspective on AI's role in manufacturing. Successful integration requires strategic policies, workforce reskill, and ethical governance. Future research should explore AI-human collaboration models and regulatory frameworks to ensure responsible AI adoption in manufacturing. However, the increase adoption of AI gives challenges to work ethically, few concerns maybe workforce displacement, data privacy, issues related to AI bias, cyber- security risks, and the very high implementation cost. Many industries are facing a skills gap as human workers need to adapt to AI-driven workflows, necessitating reskill programs. Furthermore, while AI enhances productivity, its integration into manufacturing systems requires significant investment and regulatory compliance. This Paper provide AI's role in manufacturing and its long-term implications.

Keywords: AI, Cyber-security, Workforce, Role of AI in manufacturing, Reskill.

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Evaluating the Impact of MOOCs on Student Learning Outcomes and Engagement: A Case Study of E-Learning Platforms

Shubhangi Phade*

ABSTRACT

Massive Open Online Courses (MOOCs) have transformed the landscape of education, offering accessible and flexible learning opportunities to a global audience. This study evaluates the impact of MOOCs on student learning outcomes and engagement, focusing on key e-learning platforms such as Coursera, edX, and Udacity. Using a mixed-methods approach, we analyze student performance metrics, engagement levels, and learner feedback to assess the effectiveness of MOOCs in enhancing knowledge retention and skill acquisition. Our research examines factors influencing student engagement, including course structure, interactive components, and instructor involvement. Additionally, we explore challenges such as low completion rates, learner motivation, and the digital divide. Data is collected through surveys, platform analytics, and interviews with both students and instructors. Findings indicate that while MOOCs provide significant learning opportunities, their success depends on well-designed course content, personalized support, and active learning strategies. This study contributes to the ongoing discourse on online education by offering insights into optimizing MOOCs for better engagement and improved learning outcomes. The results can guide educators, policymakers, and platform developers in enhancing e-learning experiences and maximizing the potential of MOOCs as a sustainable educational model.

Keywords: MOOCs, e-learning, Student engagement, Learning outcomes, Online education.

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The Role of Fintech in Green Bonds and ESG Investing

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ABSTRACT

This study explores perceptions of green bonds and fintech platforms in sustainable finance among a sample of 400 respondents. Findings indicate a moderate level of familiarity with green bonds, with a significant proportion of respondents expressing belief in their potential to address environmental challenges. Opinions on the role of fintech in promoting transparency in green bond investments varied, highlighting differing perspectives on the effectiveness of financial technology in advancing sustainability goals. Nevertheless, the majority of respondents emphasized the importance of fintech companies prioritizing the development of tools for ESG investing, reflecting a growing recognition of technology's role in fostering environmentally and socially responsible investment practices. However, confidence in the security of fintech solutions compared to traditional financial institutions remains varied. Future research could employ longitudinal and qualitative methods to track changes in attitudes over time and delve deeper into underlying perceptions and behaviors in sustainable finance.

Keywords: Green bonds, Fintech, Sustainable finance, Perceptions, Environmental and social responsibility.

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USA and China Trade War

Yogeshwar Bhagwat* and Parth Kadam**

ABSTRACT

The economic tensions between the United States and China have emerged as one of the most consequential global conflicts in recent memory, reshaping trade and political landscapes in ways that continue to unfold. Beginning in 2018, the dispute initially centered on trade imbalances, intellectual property disputes, and market access barriers. However, it rapidly escalated into a tit-for-tat exchange of tariffs, creating ripple effects felt by businesses, consumers, and economies worldwide. As trade barriers were erected, global supply chains experienced significant disruptions, driving up production costs and forcing industries to rethink their strategies. Some businesses opted to relocate manufacturing to other regions, while others either absorbed the added expenses or passed them on to consumers. Despite intermittent diplomatic talks and partial agreements, the long-term outlook for the relationship between these two economic giants remains unclear. This conflict goes beyond economics, touching on issues of geopolitical influence, national security, and the competition for technological supremacy. While the friction has strained cooperation, it has also highlighted the interconnected nature of the global economy. The future of U.S.-China trade relations will depend on ongoing negotiations, policy adjustments, and the ability of both nations to balance competition with the need for collaboration. Thanks & Regards

Keywords: Intellectual property, Tariff, Ripple effect, Export and import, Economy.

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Emerging Trends in Global Business Management a Changing Landscape

Namrata Pandey*

ABSTRACT

Global business management is evolving rapidly due to various factors such as technological advancements, shifting economic power, and changing social and environmental expectations. Businesses that can anticipate and adapt to these emerging trends will be better positioned to thrive in an increasingly complex global landscape. Below are some of the key trends shaping global business management today. The landscape of global business management is undergoing significant transformation driven by technological innovations, shifting geopolitical dynamics, sustainability imperatives, and evolving consumer expectations. Emerging trends reflect the need for businesses to adopt more flexible, data-driven, and socially responsible strategies in order to thrive in an increasingly complex and interconnected world. Key developments include the acceleration of digital transformation through artificial intelligence (AI), automation, and blockchain technologies, alongside a growing focus on sustainability and corporate social responsibility (CSR). The rise of hybrid work models, talent globalization, and the gig economy is reshaping the workforce, while businesses are increasingly relying on data analytics for informed decision-making and personalized customer experiences. Geopolitical risks, market volatility, and regulatory challenges add complexity, urging companies to adopt risk diversification strategies and strengthen corporate governance practices.

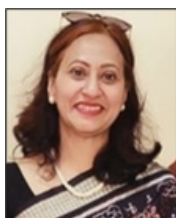**Keywords:** Emerging trends, Hybrid work models, Talent globalization.

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