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**Pimpri Chinchwad Education Trust's  
S.B. Patil Institute of Management, Pune**

**Contemporary Research in Sustainability,  
Innovation and Responsible Business  
INSPIRE-2026 CONFERENCE PROCEEDINGS**



**SBPIM's**  
**Inspire**  
**2026** International  
Conference



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**Dr. Bhushan Pardeshi**  
**Dr. Padmalochana Bisoyi**



**Pimpri Chinchwad Education Trust's  
S.B. Patil Institute of Management, Pune**

**International Conference  
on  
Sustainable Practices, Innovations and  
Responsible Entrepreneurship (INSPIRE-2026)**

**13<sup>th</sup> - 14<sup>th</sup> March 2026**

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## About the Conference

PCET's SBPIM Inspire 2026 is an International Conference on Sustainable Practices, Innovation, and Responsible Entrepreneurship, organized by Pimpri Chinchwad Education Trust's S. B. Patil Institute of Management (SBPIM), Pune — in association with Worcester Business School, University of Worcester, UK. In the rapidly evolving global economy, business sustainability and responsible entrepreneurship have emerged as critical drivers of long-term growth and competitiveness. The SBPIM's INSPIRE-2026 International Conference seeks to bring together a diverse community of global thought leaders, researchers, entrepreneurs, policymakers, investors and students to deliberate on emerging business innovations that foster inclusive, digital, and sustainable growth. This conference aims to provide a global platform for knowledge sharing, research dissemination, and collaboration between academia, industry, and governance bodies. By integrating Sustainable Practices Innovation and Responsible Entrepreneurship, INSPIRE 2026 aspires to shape the future of business leadership and global economic progress.

### Objectives

- To promote dialogue and collaboration among academicians, industry leaders, and entrepreneurs on innovative and sustainable business practices that contribute to global well-being.
- To explore the role of responsible entrepreneurship in fostering inclusive economic growth, social equity, and environmental stewardship across diverse sectors.
- To encourage innovation-driven sustainability, highlighting how technological advancement and creative business models can address contemporary global challenges such as climate change, resource scarcity, and social inequality.
- To provide a platform for sharing research insights and best practices that integrate sustainability, ethics, and responsibility into core business strategies and corporate governance.

Beyond academic presentations, INSPIRE 2026 offers genuine opportunities for scholarly publication — with accepted abstracts featured in the Conference Proceedings with ISBN and DOI, and outstanding papers recommended for Scopus-indexed and ABDC-listed journals. The conference reaffirms SBPIM's commitment to fostering rigorous academic inquiry, interdisciplinary research, and globally relevant contributions in the field of sustainable business and management.

## About the Institution



### **About Pimpri Chinchwad Education Trust**

Pimpri Chinchwad Education Trust (PCET) was established by Late Shri. Shankarrao Bajirao Patil in the year 1990 with a vision to provide a value-added educational platform to society in multiple dimensions right from Nursery to Doctoral programs in all professional streams enabling students to achieve freedom through Education.

### **About S.B. Patil Institute of Management**

S. B. Patil Institute of Management (SBPIM) is one of the finest management Autonomous institutions, nurtured and managed by Pimpri Chinchwad Education Trust, Pune, India. The Trust is a conglomerate of premier educational institutions, a centre of excellence in relentless pursuit of professional finesse that surpasses the highest standard, which has been in existence in the field of education since 1990. S. B. Patil Institute of Management (SBPIM) is established in the year 2009. In a very short span of time, SBPIM has been Re-accredited by NAAC A+ and its MBA programme is accredited by NBA. The Institute is permanently affiliated to Savitribai Phule Pune University, Pune and awarded a status of 2(f) and 12 (B) by University Grant Commission (UGC). The institute is ranked 98th by Times B-School Ranking 2022 and 153rd Rank by The Week – Best B-School Ranking 2020. A Research Centre was established in the year 2012 at SBPIM with an objective of promoting a research culture among the faculty and students.

## About the Institution

The centre is an approved Ph.D. Research Centre in Management under the Savitribai Phule Pune University. At our Research Centre we offer Ph.D. in Financial Management, Human Resource Management, Marketing Management, Production Management and Organizational Management. At present, 59 students are doing their Ph.D. research work and 39 Ph.D. students have been awarded Ph.D. As quality initiative the institute publishes a bi annual research journal 'Journal of Management and Administration Tomorrow (JOMAT)' with ISSN. To provide the platforms to young researchers, academicians and industry expert to put fort the ideas, concepts, practices, the institute had organized several research seminars in past as a part of continuous quality enhancement.

## About the Partner



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## Message from the Director

It gives me great pleasure to present the Conference Proceedings of *SBPIM's INSPIRE 2026 – International Conference on Sustainable Practices, Innovation, and Responsible Entrepreneurship*. The conference represents our institution's continued commitment to promoting academic excellence, research-driven learning, and meaningful industry–academia collaboration. In an increasingly complex and interconnected world, the integration of sustainability, innovation, and ethical leadership has become essential for creating resilient organizations and responsible future leaders.



In a rapidly evolving global landscape marked by digital transformation, sustainability challenges, and complex socio-economic transitions, research must move beyond theoretical discourse to actionable impact. *INSPIRE–2026* reflects this philosophy by fostering evidence-based scholarship, policy relevance, and industry integration. The breadth and quality of submissions—including notable international contributions—demonstrate the conference's growing academic credibility and global engagement.

At SBPIM, we strongly believe that such academic initiatives play a vital role in nurturing critical thinking, encouraging interdisciplinary research, and preparing future-ready professionals capable of driving positive transformation. It is my sincere hope that this proceedings volume will serve as a valuable resource for researchers, practitioners, and policy makers, inspiring further inquiry and fostering impactful collaborations.

The papers published in this volume have undergone a structured review process to ensure scholarly rigor, originality, and relevance. Collectively, they offer meaningful theoretical advancements and practical insights for academia, industry, and policymakers. These proceedings stand as a testament to collaborative intellectual effort and our shared commitment to research excellence.

I extend my sincere appreciation to our keynote speakers, advisory and scientific committees, reviewers, organizing team, and contributing authors whose dedication has made this academic endeavour possible. Their collective effort reinforces the values of integrity, inclusivity, and interdisciplinary dialogue that define leading institutions. It is our aspiration that *INSPIRE–2026* will stimulate critical inquiry, foster enduring collaborations, and contribute to sustainable and responsible progress. I congratulate all contributors and look forward to continued academic engagement that strengthens our collective efforts towards sustainable development and responsible entrepreneurship.

**Dr. Kirti Dharwadkar**

Conference Chair – *INSPIRE 2026*, India

## Message from the Convener

It is my privilege to present the Proceedings of *INSPIRE–2026 (International Conference on Sustainable Practices, Innovation, and Responsible Entrepreneurship)*, held on 13–14 March 2026. Conceived as an international forum for intellectual exchange, the conference brings together academicians, researchers, industry experts, and policymakers to deliberate on contemporary issues shaping management, commerce, technology, sustainability, and interdisciplinary research.



INSPIRE–2026 has been designed to promote meaningful academic engagement anchored in rigor, relevance, and responsibility. In today’s dynamic global environment—characterized by digital transformation, sustainability imperatives, and evolving business ecosystems—research must contribute not only to theory but also to practice and policy. The enthusiastic response from National and International contributors reflects the timeliness of the conference theme and the credibility of the platform we continue to build.

The papers included in this volume have undergone a structured peer-review process to ensure quality, originality, and academic integrity. The selected contributions offer diverse perspectives, robust methodologies, and actionable insights that advance scholarly discourse while addressing real-world challenges. These proceedings represent a collective intellectual effort and stand as a repository of contemporary research thought.

The successful organization of INSPIRE–2026 has been possible due to the unwavering support of our distinguished keynote speakers, advisory board members, scientific and technical committees, reviewers, session chairs, faculty members, and dedicated volunteers. I extend my sincere gratitude to each contributor and participant for enriching the conference with their scholarship and engagement.

As Convener, I firmly believe that conferences such as INSPIRE–2026 serve as catalysts for collaboration, innovation, and sustained academic partnerships across borders. It is our aspiration that the ideas deliberated and documented in these proceedings will inspire further inquiry, interdisciplinary dialogue, and impactful research initiatives.

I congratulate all authors and participants and look forward to continued collective efforts in advancing research excellence and responsible innovation.

**Dr. Dileep Madhukar Pawar**  
Convener – INSPIRE–2026

## About the Editors

**Dr. Roopali Kudare** is an accomplished academic and seasoned management professional with over two decades of experience in teaching and industry. She holds a Ph.D. in Financial Management, an MBA in Finance & Marketing, and a Bachelor's degree in Science (Physics). As Professor and Head of Academics, her expertise spans financial and strategic management, enterprise performance, entrepreneurship development, and research. Dr. Kudare is a recognized Ph.D. research guide at Savitribai Phule Pune University and has supervised multiple doctoral scholars. She has reviewed the papers of International Journals. Her scholarly work and leadership substantially contribute to advancing sustainable business practices and responsible entrepreneurship.



**Dr Bhushan Pardeshi** is Associate Professor of Finance and Head of Research at S.B. Patil Institute of Management, Pune, and a recognised PhD guide at Savitribai Phule Pune University. He holds a Ph.D. in Financial Management and advanced qualifications in Data Science and Business Analytics. With over 20 years of experience in academia and research, his scholarly interests include financial distress and bankruptcy prediction, behavioural finance, financial analytics, corporate governance and sustainability. He has published research papers in Scopus and ABDC-indexed journals and contributed chapters to internationally published edited volumes.. He has presented research papers in international conferences at premier institutions including IIMs and IITs. An editor of research journals and international conference proceedings, and a reviewer for international journals as well the external evaluator of Ph.D. thesis. He has been an expert speaker and visiting faculty at various institutes. He actively contributes to advancing rigorous, analytics-oriented research in finance and management.



**Dr. Padmalochana Bisoyi** is an Assistant Professor at PCET's S. B. Patil Institute of Management, Pune. He holds a Ph.D. in Economics from Savitribai Phule Pune University, an M.Phil. in Economics from Madras School of Economics, and an M.B.A. in Financial Management and M.A. in Economics from Berhampur University. With over 21 years of academic experience, his areas of expertise include Economics, Econometrics, Financial Economics, Research Methodology, and Decision Science. He has authored 8 Books, 4 Edited Books and edited 8 Conference Proceedings. Dr. Bisoyi serves as a reviewer for journals published by Emerald Publishing. He has published 37 research papers in reputed journals, including ABDC-listed, Scopus-indexed, and Emerald journals. He has presented and published research papers at premier institutions, including IIM Ahmedabad, IIM Calcutta, IIM Kozhikode, IIM Indore, and IIT Roorkee, among other reputed institutions.



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## Preface

In an era characterised by rapid technological advancement, environmental concerns, and evolving socio-economic expectations, the role of sustainable practices, responsible innovation, and ethical entrepreneurship has become increasingly significant. Recognising this imperative, Pimpri Chinchwad Education Trust's S. B. Patil Institute of Management (SBPIM), Pune, organised SBPIM's INSPIRE 2026 – International Conference on Sustainable Practices, Innovation, and Responsible Entrepreneurship in academic association with Worcester Business School (UK) on March 13–14, 2026. The conference was conceived as a vibrant international platform to encourage intellectual exchange, interdisciplinary collaboration, and the dissemination of research addressing contemporary challenges in management and allied domains.

INSPIRE 2026 brought together academicians, researchers, industry experts, policy makers, and students from diverse geographical and disciplinary backgrounds. The conference facilitated engaging discussions on emerging business trends, sustainable organisational strategies, digital transformation, and inclusive growth frameworks. Through keynote sessions, technical paper presentations, and interactive deliberations, participants explored innovative approaches that integrate economic performance with environmental stewardship and social responsibility.

This proceedings volume presents a carefully selected collection of peer-reviewed research papers showcased during the conference. The contributions encompass a broad spectrum of thematic areas, including Marketing & Strategy, Finance & Investment, Human Resource Management, Operations & Supply Chain Management, Business Analytics & Digital Transformation, Entrepreneurship & Innovation, and research aligned with the Sustainable Development Goals, as highlighted in the conference brochure. The diversity of topics reflects the interdisciplinary nature of contemporary management research and underscores the importance of collaborative inquiry in addressing complex global challenges.

The papers included in this publication demonstrate conceptual depth, methodological rigor, and practical relevance. They collectively offer valuable insights for academia, industry practitioners, and policy makers seeking to foster sustainable value creation and responsible decision-making. Furthermore, the proceedings reinforce SBPIM's commitment to nurturing a research-driven academic culture that encourages critical thinking, innovation, and global academic engagement.

It is hoped that this volume will serve as a meaningful academic resource, stimulating future research endeavours, encouraging cross-institutional collaborations, and contributing to the advancement of sustainable business practices. The Institute remains committed to providing platforms that support knowledge creation and dissemination, thereby empowering scholars and practitioners to address emerging challenges and opportunities in an increasingly interconnected and sustainability-focused global environment.

**Editorial Team**  
SBPIM INSPIRE 2026

## Acknowledgments

Pimpri Chinchwad Education Trust's S. B. Patil Institute of Management (SBPIM), Pune, proudly presents the Conference Proceedings of SBPIM's INSPIRE 2026 – International Conference on Sustainable Practices, Innovation, and Responsible Entrepreneurship, conducted in academic collaboration with Worcester Business School (UK) on March 13–14, 2026. Conceived as a global scholarly platform, the conference aimed to promote rigorous academic discourse, interdisciplinary research engagement, and the advancement of responsible business practices aligned with sustainable development priorities.

The Institute places on record its profound gratitude to the leadership and management of Pimpri Chinchwad Education Trust for their visionary guidance, institutional support, and sustained encouragement in fostering a research-oriented academic ecosystem. Their commitment to excellence in higher education and global academic collaboration has been instrumental in the successful organisation of this international conference.

SBPIM extends its sincere appreciation to the distinguished members of the Advisory Board and the eminent keynote speakers for their intellectual contributions, critical insights, and scholarly engagement that significantly enhanced the academic rigor and global relevance of the conference deliberations. The Institute also gratefully acknowledges the Chief Guest, invited speakers, track chairs, and session moderators whose expertise and thoughtful interactions enriched the quality of discussions and facilitated meaningful knowledge exchange.

We express our deep appreciation to all contributing authors and researchers whose high-quality submissions across thematic tracks—Marketing & Strategy, Finance & Investment, Human Resource Management, Operations & Supply Chain Management, Business Analytics & Digital Transformation, Entrepreneurship & Innovation, and Sustainable Development Goals—form the foundation of this proceedings volume, as outlined in the conference brochure. The peer-review process and editorial scrutiny ensured the selection of papers demonstrating originality, methodological rigour, and practical relevance, thereby strengthening the scholarly value of the publication.

The Institute further acknowledges the dedicated efforts of the organising committee, reviewers, editorial board, student volunteers, and administrative personnel whose professionalism, coordination, and commitment ensured the seamless execution of the conference and the timely preparation of these proceedings.

Finally, SBPIM expresses its sincere gratitude to all national and international delegates for their active participation and collaborative spirit. It is anticipated that this proceedings publication will serve as a significant academic resource, fostering future research collaborations and contributing to the evolving discourse on sustainable innovation, responsible entrepreneurship, and inclusive global development.

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**Track 1**  
**Marketing & Strategy**

## **Digital Transformation and Sustainability: Exploring Shifts in Consumer Preferences**

*Arvind Singh\* and Sudhir Atwadkar\*\**

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### **ABSTRACT**

Consumer preferences are undergoing rapid transformation in today's digitally driven environment. The rise of digital platforms has reshaped how individuals connect with brands, creating heightened expectations for convenience, personalization, and instant interaction. This study examines the evolution of consumer preferences in the digital age, the influence of emerging technologies, and the increasing importance of sustainability in shaping purchasing behaviour. The findings reveal that digital marketing has a significantly stronger impact on consumer decisions compared to traditional approaches, largely due to its ability to deliver tailored content, interactive experiences, and data-driven engagement. Moreover, sustainability has emerged as a critical factor guiding consumer choices, as environmentally conscious practices increasingly influence brand trust and loyalty. The study emphasizes that businesses must integrate digital transformation with sustainable strategies to stay competitive, relevant, and socially responsible. In an ever-changing marketplace, aligning digital innovation with ethical and eco-friendly practices is essential for meeting modern consumer expectations and fostering long-term brand success.

**Keywords:** Consumer Behaviour; Digital Marketing; Sustainability; Digital Transformation; Customer Preferences.

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## A Study of Digital Marketing Management Observation System

Chetan Khedkar\* and Ashutosh Khedkar\*\*

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### ABSTRACT

Digital marketing has transformed business operations and customer engagement strategies in the contemporary marketplace. This research examines digital marketing management observation systems and their effectiveness in monitoring, analyzing, and optimizing marketing campaigns across multiple digital platforms. The study investigates how organizations utilize observation systems to track consumer behavior, measure campaign performance, and make data-driven marketing decisions. Employing a mixed-methods approach, the research combines secondary data analysis from 2019-2024 with primary surveys from 280 marketing professionals across various industries. Findings reveal that effective digital marketing observation systems improve campaign ROI by 34-42% and enhance customer engagement metrics significantly. However, challenges persist regarding data integration, privacy compliance, and skill gaps among marketing teams. The study identifies critical components of successful observation systems including real-time analytics, multi-channel integration, predictive modeling capabilities, and user-friendly interfaces. Results demonstrate that organizations with comprehensive observation systems achieve 38% higher marketing efficiency compared to those relying on fragmented tools. This research contributes practical insights for businesses seeking to enhance their digital marketing effectiveness through systematic observation and measurement frameworks.

**Keywords:** Digital Marketing; Observation Systems; Marketing Analytics; Performance Measurement; Customer Behavior Tracking.

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## **A Study of Green Marketing towards a Sustainable Future in Transportation and Logistics, Namibia**

*Namvula Ankama\* and Vishal Wagh\*\**

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### **ABSTRACT**

Global green objectives gained momentum, putting pressure on organizations for the awareness, practices, and compliance of sustainable actions. Increasing importance of environmental marketing facilitate organizations' comprehensive effective planning, application, and coordination of resources to develop sustainable strategies to attain differentiated competitive advantage. Study explores impact of green marketing as a main construct with significance to future advancement of sustainable transportation and logistics sector. Previous empirical studies investigated on green marketing, however, overlooked its impact on developing nations. A theoretical framework was applied to identify gap of knowledge, methods, and concepts previously published on green marketing to support appropriate analysis and application in new research. Explanatory research methodology that supports skill-set integration of quantitative and qualitative data examination and processing was considered. Data collection applied a semi-structured closed and open-ended questionnaire that targeted 200 respondents. SPSS 30.0 and thematic data analysis were applied to examine hypothesis. Study findings revealed that respondents support green marketing initiatives aimed at improving environmental and commercial prosperity. Findings determined that a positive relationship exists between green marketing adoption and sustainability in transportation and logistics. Innovative principles including Green Marketing Mix 5Cs Model can advance strategies. Study recommendations summarised applicable framework for sound decisions-making and future actions.

**Keywords:** Green; Marketing; Strategies; Competitive; Advantage.

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## Investigating the Role of DSP in Enhancing Customer Satisfaction in B2B Organisation

Thiagu Bhojan\* and Vishal Wagh\*\*

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### ABSTRACT

A Disciplined Sales Process (DSP) is increasingly critical for B2B organisations seeking to move from opportunistic selling to predictable, customer-centric growth. This research investigates how a formally defined, technology-enabled and continuously reviewed DSP enhances customer satisfaction and performance outcomes in complex B2B environments. It addresses a gap in existing literature, which typically treats CRM, relationship marketing and service quality in isolation rather than as components of an integrated, end-to-end sales architecture. Adopting a predominantly deductive, mixed-methods design grounded in critical realism, the study combines a large-scale survey of over 150 B2B practitioners across manufacturing, technology and services. The proposed Disciplined B2B Sales Effectiveness framework positions DSP as a structured, stage-based methodology supported by sales–marketing integration, CRM and analytics, and executed by competent sales teams. Empirical results show that organisations with clearly defined sales stages, strong CRM adoption, frequent DSP reviews and robust training report higher communication consistency, better alignment with customer needs, stronger trust, higher repeat-business ratios and clearer sales-growth attribution to DSP. The study offers actionable guidance on standardising and personalising sales journeys, embedding customer feedback and data analytics into governance, and leveraging AI-enabled tools without losing the relational trust underpinning B2B satisfaction and loyalty.

**Keywords:** Disciplined Sales Process; B2B Customer Satisfaction; CRM Adoption; Value Co creation; Sales Process Discipline.

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## **A Study and Analyse the Impact of Greenwashing Activities on Consumer Behaviour with Respect to Jewellery Sector in the Kingdom of Saudi Arabia**

*Firas Wehbe\* and Vishal W. Wagh\*\**

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### **ABSTRACT**

This study explore how greenwashing affects Saudi jewellery buyers. Jewellery brands' claims of "sustainable and ethical" and "environmentally responsible materials." are being questioned. Due to the cultural, emotional, and financial relevance of jewellery in Saudi Arabia, shopping decisions are carefully considered and prioritize legacy brands. This study examines how perceptions of greenwashing affect brand trust, authenticity, and purchase intention, as well as how brands create trust by claiming to be green. What are the hurdles customers face in validating these claims before buying? According to research, consumers prefer clear and honest products, but greenwashing undermines trust and reduces buy intentions. Consumers distrust ambiguous or overblown environmental promises, especially for expensive jewelry. This study is one of the few real-world studies on greenwashing in Saudi Arabia's luxury sector, providing insights for jewelry brands. The significance of transparency, honesty, and consistency in sustainability communication to build confidence and act responsibly is highlighted.

**Keywords:** Greenwashing; Jewellery Market; Saudi Arabia.

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## **Agripreneurs' Marketing Strategies: A Review of Sustainable Practices, Innovations and Responsible Entrepreneurship**

*Nilesh Deshmukh\* and Vaibhav Bhalerao\*\**

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### **ABSTRACT**

The present study explores agripreneurs' marketing strategies as a central component of sustainable and responsible agripreneurship. In light of their increased role in agricultural and rural development, the paper reviews the varieties of marketing strategies adopted within the agricultural sector and examines their transformation in the last two decades in response to imperatives of sustainability, technological advances, and market dynamics. This study is based on a systematic review of secondary literature extracted from international peer-reviewed journals, books, doctoral theses, conference proceedings, and institutional reports published over the last 20 years. Collected literature was thematically analyzed using review techniques that focus on sustainable marketing practices, innovation-driven approach, digital transformation, and responsible entrepreneurship. Evidence has shown a strong correlation of agripreneurial marketing strategies with business performance, competitiveness, and sustainability performance. Marketing activities such as green branding, value addition, ethical sourcing, and community-based engagement have dominated recent discussions. Innovation-led approaches, with particular emphasis on digital marketing, e-commerce platforms, and traceability technologies, remain some of the dominant themes in recent empirical studies. The study contributes to existing literature by synthesizing traditional and contemporary marketing approaches and provides directions for future empirical research and policy formulation.

**Keywords:** Agripreneurs; Marketing Strategies; Sustainable Practices; Innovation; Responsible Entrepreneurship.

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## A Systematic Literature Review of Product Positioning Strategy and Sustainability: Theoretical Foundations, Empirical Evidence, and Future Directions

*Ojas Chaudhari\* and Yogendra Deoakar\*\**

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### ABSTRACT

This systematic literature review synthesizes 321 peer-reviewed studies examining product positioning strategy with emphasis on sustainability integration. This comprehensive review synthesizes insights from 176 papers pertaining to traditional positioning and 145 papers concerning sustainability positioning, thereby identifying four core theoretical frameworks—differentiation-based, perception-based, competitive, and resource-based positioning—and establishes sustainability-based positioning as an emerging fifth framework with distinctive theoretical foundations. Analysis reveals green brand positioning demonstrates significant effects on consumer attitudes and purchase intentions, operating through five primary mechanisms: attitude formation, self-image congruence, functional congruence, brand trust, and dual processing. Key findings indicate emotional sustainability positioning often outperforms functional approaches, with effectiveness varying significantly across product categories and cultural contexts. Critical research gaps include limited longitudinal evidence, insufficient cross-cultural validation, weak links to financial performance, and underdeveloped theoretical integration. This review provides actionable insights for practitioners developing sustainable positioning strategies while maintaining competitive differentiation, reflecting sustainability's evolution from peripheral attribute to central strategic dimension.

**Keywords:** Product Positioning Strategy; Positioning Effectiveness; Marketing Strategy; Sustainability.

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## **An Analysis of Marketing Strategy Dynamics in India's Sustainable Packaged Food Sector**

*Shwetal Jadhav\* and Yogendra Deaokar\*\**

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### **ABSTRACT**

The study shall involve analysis of the industry dynamics based on the marketing strategy of sustainable packaged foods in India (E-mail: including category diversification, channel change, and differences between regions. It shows that the high-growth areas are at a high probability of branding in terms of sustainability, which is packaged dairy and other packaged foods. It is noted that the channel analysis defines the organized and digital platforms as the driving force behind sustainable marketing because of the decreasing status of general trade and the surging popularity of modern trade and e-commerce. North and East India remain middle ground and must be addressed with low-cost solutions, whereas South and West India are already developed and willing to buy the high-cost sustainable products. Considering the quantitative analysis of the market and overlaying it with the sustainability points of view, the research handles the large gaps in research and provides a strong framework in which the channel modernization, diversification, and regional differences are the contributors to the perception of the application of the marketing strategies. The results indicate the notion of authenticity, low costs, and region-oriented orientation as the determining aspects of the marketing of the packaged foods that are sustainable in India.

**Keywords:** Marketing Strategy; Sustainable; Packaged; Consumers; Orkla.

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## **A Contemporary Study on Consumer Prospects of E-Mobility Hybrid Electric Vehicles in India: Issues and Challenges**

*Upma Choudhary\* and Dileep Pawar\*\**

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### **ABSTRACT**

This paper examines the consumer opportunities of Hybrid Electric Vehicles in India and concentrates on the problems and challenges that affect the usage of the Hybrid Electric Vehicles. In the paper, the survey is used to establish the demographic profile of Pune, the car ownership, and the attitudes and purchase intentions of 110 sample respondents. The constructs and hypothesis were tested using the advanced statistical tests such as factor analysis, ANOVA, regression, and the reliability tests. According to the report, although the customers are not ignorant about the potentials of the Hybrid Electric Vehicles in terms of fuel efficiency and environmental safety, there are some serious barriers, which include the cost, lack of subsidies, and infrastructure. regression analysis has identified the influential effect of economics, policy, and awareness of hybrid technology on perceived difficulties and purchasing intentions, as economics, policy, and purchase intentions awareness have a positive influence on perceived difficulties negatively influence purchase intentions. The research concludes that policy support and incentives, consumer education, and infrastructure development, the hybrid cars are a viable way out of the mobility transformation of India. The researchers provide information to the academics, industry practitioners, and policymakers.

**Keywords:** Hybrid Electric Vehicles; Consumer Opportunities; Purchase Intentions; Policy Support; Sustainable Mobility.

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## Online Rental Marketing: An Empirical Study on Consumer Adoption

Jayant Kulkarni\* and Pratibha Rasal\*\*

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### ABSTRACT

The expansion of online rental platforms has reshaped consumer markets by offering access-based consumption across product categories such as fashion, electronics, furniture, vehicles, and lifestyle goods. This study empirically examines the impact of online rental marketing strategies on consumer adoption and usage behavior. A quantitative research design was adopted using primary data collected through a structured questionnaire administered to consumers who are aware of or have used online rental services. A sample of 300 respondents was selected using convenience sampling. Key marketing variables analyzed include digital promotion effectiveness, pricing transparency, promotional offers, platform usability, trust and security mechanisms, and perceived value. Statistical tools such as descriptive analysis, correlation, and multiple regressions were used for data analysis. The findings reveal that perceived value, pricing attractiveness, and platform trust have a statistically significant positive influence on adoption intention, while perceived risk and hygiene concerns negatively affect usage behavior. The study provides data-driven insights for online rental platforms to design effective marketing strategies and enhance customer engagement.

**Keywords:** Online Rental Services; Marketing Strategies; Consumer Adoption; Access-based Consumption; Quantitative Study.

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## **Online Rental Services: A Comparative Study of Adoption among Different Age Groups**

*Jayant Kulkarni\*, Yogendra Deoakar\*\* and Pratibha Rasal\*\*\**

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### **ABSTRACT**

The growing popularity of online rental services reflects a shift from traditional product ownership to access-based consumption. However, consumers from different age groups may vary significantly in their awareness, attitudes, and willingness to adopt such services. This study aims to examine and compare the adoption of online rental services among different age groups, with a focus on understanding generational differences in adoption behavior. Using a quantitative research approach, data were collected through a structured questionnaire from respondents across multiple age categories. Key factors such as perceived usefulness, perceived risk, trust, price value, and convenience were analyzed to assess their influence on adoption intention. Statistical tools including descriptive analysis, ANOVA, and regression analysis were employed to identify significant differences among age groups. The findings reveal that younger consumers show higher adoption intention due to greater technological familiarity and convenience orientation, while older age groups exhibit higher risk perception and stronger ownership preference, which negatively influence adoption. The study contributes to the literature on access-based consumption by highlighting age-based differences in online rental service adoption. Practical implications are offered for online rental service providers to design age-specific marketing strategies and service features to improve adoption across diverse consumer segments.

**Keywords:** Age Groups; Generational Differences; Access-based Consumption; Perceived Risk; Usage Intention.

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## Operationalising Sustainability – Green P in Pharmaceutical Marketing: A Focused Systematic Review

*Thamburaj Anthuvan\* and Kajal Maheshwari\*\**

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### ABSTRACT

Sustainability has gained increasing prominence in pharmaceutical marketing discourse; however, its operationalisation as a marketing construct remains fragmented and inconsistently defined. This focused systematic literature review examines how sustainability is operationalised in pharmaceutical marketing studies by identifying the constructs, measures, and empirical proxies used across the field. Drawing on peer-reviewed literature from pharmaceutical and prescription healthcare contexts published since 2010, the review prioritises marketing-relevant definitions and indicators rather than generic ESG reporting, financial ratings, or manufacturing life-cycle assessments. The synthesis shows that sustainability is rarely framed through classic marketing mix lenses; instead, it is commonly modelled through multidimensional latent constructs such as green or sustainable marketing orientation, capturing strategic integration, societal engagement, and ethical capabilities using reflective Likert-scale measures. Sustainability is also operationalised through observable, customer-facing practices across five domains: packaging, supply-chain responsibility, access and affordability initiatives, ethical and compliant promotion, and environmental or carbon-related branding claims. Empirical evidence indicates a strong emphasis on environmental indicators, while access initiatives, ethical promotion, and physician-facing sustainability communication remain weakly theorised and under-measured as distinct marketing levers. By consolidating existing operational approaches, this review provides a foundation for refining the Green P construct and supporting more rigorous empirical modelling in pharmaceutical marketing research.

**Keywords:** Sustainability; Green Marketing; Pharmaceutical Industry; Marketing Constructs; Systematic Review.

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## **Integrating Sustainability into Marketing Strategies: A Study of Packaged Food Brands in India**

*Harsha Gandhi\* and Yogendra Kumar Deokar\*\**

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### **ABSTRACT**

The growing concern over environmental degradation and increasing consumer awareness have encouraged packaged food companies to integrate sustainability into their marketing strategies. In the Indian context, where rapid market growth coexists with resource limitations and evolving regulatory frameworks, sustainability presents both opportunities and challenges for achieving long-term competitiveness. This study examines how packaged food brands operating in India incorporate sustainability into their marketing mix and evaluates its impact on brand performance and consumer responses. A mixed-method research design is employed, combining in-depth interviews with marketing managers from leading firms and survey data collected from urban Indian consumers. Sustainability integration is analyzed across key marketing dimensions, including product formulation and packaging, pricing, distribution, and marketing communication. Structural equation modeling tests relationships between sustainability marketing practices and consumer responses. The findings indicate that sustainability-focused product and packaging initiatives, supported by transparent and credible communication, positively influence consumer trust and brand loyalty. However, price sensitivity and concerns regarding greenwashing moderate these effects, particularly in price-driven market segments. Distribution-related sustainability initiatives contribute to brand equity by enhancing corporate reputation. The study offers empirical evidence from the Indian packaged food sector and underscores the importance of aligning sustainability initiatives with consumer expectations and market realities.

**Keywords:** Marketing; Sustainability; Emerging Markets; Food Industry.

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## **Sustainable Branding of Health and Wellness Tourism in India through PESTEL Analysis**

*Priyadarshini Ranbhise\* and Dileep Pawar\*\**

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### **ABSTRACT**

This paper has used the PESTEL analysis in creating a theoretical framework on sustainable branding of the health and wellness tourism in India. The conceptualized model used in the paper shows how the macroenvironmental forces influence the branding strategies by intertwining the branding constructs, which are identity, positioning, communication and sustainability, with the political, economical, social, technical, environmental and legal aspects. Among the contemporary movements such as digital storytelling, environmental clearance and policy goal attainment by Sustainable Development Goals, the framework further focuses on the comparative advantage of India (E-mail: which is anchored on Ayurveda, yoga and naturopathy. According to the study, the convergence of the government, entrepreneurship and marketing sectors should be employed in order to ensure that the wellness tourism branding is sustainable to ensure authenticity, ecological responsibility and global relevance. The paper has been capable of advancing branding theory by introducing the concept of sustainability and macroenvironmental analysis to the literature of branding, thus offering a nonempirical framework on how the empirical validation can be achieved. Lastly, the paper suggests that wellness tourism can be internationalized to India and it needs further investigations to refute or improve the proposed conceptual framework.

**Keywords:** Ayurveda and Yoga; Macroenvironmental Forces; PESTEL Analysis; Sustainable Branding; Wellness Tourism.

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## **Mapping the Intellectual Structure of Social Media Influence on Generation Z Buying Behaviour: A PRISMA-Guided Bibliometric Analysis**

*Mayur Kamble\* and Kajal Maheshwari\*\**

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### **ABSTRACT**

The rapid proliferation of social media platforms has transformed how Generation Z discovers, evaluates, and purchases products, stimulating extensive scholarly attention across marketing and consumer behavior disciplines. Despite this growth, the literature remains fragmented, calling for a systematic synthesis of existing knowledge. The purpose of this study is to map the intellectual structure, thematic evolution, and research trends in studies examining the role of social media in influencing the buying behaviour of Generation Z using bibliometric techniques. Following PRISMA guidelines, a comprehensive search was conducted in Scopus and Web of Science, covering peer-reviewed journal articles published between 2010 and 2025. After screening, eligibility assessment, and inclusion procedures, a final dataset was analyzed using VOSviewer and Bibliometrix. The study applies performance analysis to examine publication trends, productive authors, influential journals, institutions, and countries. Citation and co-citation analyses identify foundational works and intellectual linkages, while co-authorship analysis reveals collaboration networks. Keyword co-occurrence analysis is used to uncover dominant themes and emerging research directions. The analysis reveals key thematic clusters related to social media engagement, electronic word-of-mouth, influencer marketing, trust, and purchase intention, and highlights influential contributors shaping this domain. This study contributes an overview of the field.

**Keywords:** Social Media Marketing; Generation Z; Buying Behaviour; Bibliometric Analysis; PRISMA.

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## A Study on Sustainable Marketing Practices Adopted by Milk Industry in India

*Sonali Kale\* and Kajal Maheshwari\*\**

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### ABSTRACT

This study explores the sustainable marketing practices adopted by the milk industry in India (E-mail: with particular emphasis on how dairy organizations integrate environmental, social, and economic sustainability into their marketing strategies. The Indian milk industry, dominated by cooperatives, private dairies, and a large base of smallholder farmers, faces increasing pressure from regulators, consumers, and global sustainability agendas to adopt responsible marketing approaches. The study reviews key sustainable marketing practices such as ethical sourcing communication, eco-friendly packaging, transparent pricing, digital marketing to reduce promotional waste, and the use of certification and quality labels to build consumer trust. The study concludes that sustainable marketing practices in the Indian milk industry are not only tools for environmental protection and social responsibility but also strategic drivers of market growth and resilience. It recommends stronger policy support, standardized sustainability disclosures, consumer awareness programs, and collaborative efforts among cooperatives, private players, and government agencies to scale sustainable marketing initiatives across the dairy sector. By integrating sustainability into marketing strategy rather than treating it as a promotional add-on, the Indian milk industry can contribute significantly to inclusive rural development, environmental conservation, and responsible consumption while maintaining profitability and market leadership in a highly competitive food sector.

**Keywords:** Sustainable Marketing; Dairy Industry; Green Branding; Consumer Awareness.

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## **Connecting ‘Bharat’ Online: An AI Framework of 4Vs (Voice, Video, Visual, Vernacular) for Customer Acquisition in Tier 2-3 E-Commerce**

*Sayli Wankhade\* and Kajal Maheshwari\*\**

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### **ABSTRACT**

As the internet connects its billion-plus users in tier 2-3 cities, e-commerce platforms will face new challenges in customer acquisition at scale, including non-English-speaking and low-literate customers. This paper provides a practice-oriented, conceptual review of how AI-driven technology can address this problem using a 4 vs framework. The 4 vs frameworks talk about Voice, Video, Visual, and Vernacular, integrating research on chatbots and voice assistants, social and live commerce, visual UX design, and vernacular localisation, this paper provides insights into how these vs overcome specific parts of the acquisition challenge, leading to a smooth journey from search to understanding the product offering to making a confident first purchase. The framework not only positions AI as an effective factor but also highlights it as an inclusion agent. The study also provides a roadmap for investment, redesigning a 4V reach journey and building competitive organisational capabilities. This paper will act as a base for future empirical investigations in emerging e-commerce markets.

**Keywords:** Customer Acquisition; 4V Framework; Artificial Intelligence; Emerging Markets.

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## **Digital Transformation in Customer Experience Management: The Role of Phygital Marketing in the Real Estate Sector.**

*Kunal Nagrale\**

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### **ABSTRACT**

The real estate sector is experiencing significant digital transformation, leading to a fundamental shift in Customer Experience Management (CEM). Increasingly informed and digitally connected customers now expect seamless integration between online and offline interactions throughout the property purchase journey. This study examines the role of phygital marketing, defined as the strategic convergence of digital technologies and physical touchpoints, in enhancing customer experience within the real estate sector. The paper investigates how digital tools such as virtual property tours, augmented reality, customer relationship management systems, and social media platforms complement traditional, face-to-face interactions to influence customer engagement, trust, and purchase intentions. Drawing on an extensive review of existing literature and industry practices, the study identifies key drivers, strategic applications, and implementation challenges associated with phygital marketing adoption. The findings indicate that well-designed phygital strategies improve personalization, transparency, and experiential value, thereby strengthening customer satisfaction and relationship quality. The study contributes to marketing and real estate literature by providing a structured understanding of the linkage between digital transformation, phygital marketing, and customer experience outcomes, offering actionable insights for practitioners and researchers.

**Keywords:** Digital Transformation; Phygital Marketing; Customer Experience Management; Real Estate Sector.

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## From Fields to Algorithms: Mapping the Intellectual Landscape and Emerging Directions in AI-Powered Sustainable Agriculture

*Bhalchandra Bite\**

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### ABSTRACT

The agricultural industry is experiencing a revolution led by technological disruption, pressure on climate change, and market demands towards sustainability of food systems. In this paper, the bibliometric and science mapping technique is used to study intellectual, social and conceptual structure, in the field of research in agriculture and agri-business, using the information of the Scopus database. We use the tools to analyze the publication trends, collaboration networks, and thematic clusters to find and estimate the major authors and institutions and the related research issues in the future by utilizing Bibliometrix and Biblioshiny. Analysis emphasizes increasing interest in precision farming, IoT, AI-based decision support, and sustainable farming, as well as such challenges as lack of water, soil degradation, and the sense of vulnerability in the supply chains, as global crises threatened the food system during such outbreaks as COVID-19. The results create research gaps by highlighting the underrepresented domain of smallholder farmer's integration and risk management, which is a strategic revelation to aid scholars, policy-makers, and practitioners in exploring the vagaries of Agriculture 4.0 and sustainable growth.

**Keywords:** Agriculture 4.0; Bibliometrics; Sustainable; Artificial Intelligence; Bibliometrix.

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## **Narratives of Guilt: Exploring Media Trials and Their Impact on Due Process through Qualitative Perspectives**

*Bhalchandra Bite\**

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### **ABSTRACT**

This paper is a critical reflection on the media trial phenomenon in India with regards to the effects that media trials have over the masses in shaping their attitudes towards sensationalism and the resultant impact on the fair course of justice. The study assesses the reporting of three high profile cases, Sushant Singh Rajput, Aryan Khan and, Aarushi Talwar via television medium, print and social media in the period between 2018 and 2024 using a qualitative approach based on thematic and discourse analysis. The best sphere of these revelations lies in the form of sensationalism, assumption of innocence, and character assassination prevailing over the rather neutral position of the journalist and the judicial score card. The high relationship between these topics shows that the media tend to mix the processes of reporting with the declaration of moral attitudes that damage the objectivity of judicial proceedings. The research echoes the cross-disciplinary debate regarding media ethics, judicial independence, and freedom of expression emphasizing on the need to tighten regulatory regulation of media law and ethics.

**Keywords:** Media Trials; Sensationalism; News Framing; Media Ethics; Public Perception.

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## **An Analytical Study of Industrial Buying Behavior for Fasteners in Relation to Automotive Industry**

*Anup Anil Honrao\* and Rashmi Phirake\*\**

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### **ABSTRACT**

The automobile industry is one of the most important drivers of economic growth in emerging countries like India. In growing demand of automotive, when we consider the Design-to-Cost (DTC), focus always on bigger automotive compound-like Body in white, seats, electronics, & powertrain. Some of the biggest surprises may come from the smallest parts. The Small part like clips looks like a low-value plastic molded part. The clips are used in one single car, may cost more than few thousand rupees. Fasteners Matter More Than We Think Just Hold trims & harnesses in place but helps in NVH & Quality, Safety & most important is the disassembly. Its help to achieve recyclability objective. Assembly Efficiency, better ergonomics, are some of the key features make these clips important and complex. Many of these clips are proprietary/patented. These proprietorship leads to monopoly pricing. This study is focused to understand buying behaviors of the automotive customers towards the clipping solutions. The most important feature of these clips over the nut & bolt is Easy removal & refit during servicing. Overall outcome is It's not easy to dismiss fasteners as "low value." But removing/oversimplifying leads to many benefits including recyclability.

**Keywords:** Fastening Clipping Solutions; Buying Behavior; Assembly Cost.

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## From Data to Decisions: A Case Study on Real-Time Customer Insights using Business Analytics Tools

*Laxmikant Sontakke\**

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### ABSTRACT

In today's hyper-competitive and digitally connected markets, organizations increasingly rely on real-time customer insights to support fast and effective managerial decision-making via interactive dashboards and BI tools (Rahman et al., 2025; Wamba et al., 2023). Real-time segmentation and personalization enabled by advanced analytics have been shown to significantly improve customer engagement and conversion outcomes (Dash & Ansari, 2022; Data Calculus BI case studies, 2026). This study presents an in-depth case study of a mid-sized Indian e-commerce retail organization that adopted real-time business analytics tools to address declining customer engagement and inconsistent conversion rates. Using transaction data, web analytics, and CRM data collected over a six-month period (April 2025 – September 2025), interactive dashboards and analytical models were developed using Power BI and Google Analytics. The study contributes practical evidence to the growing literature on analytics-driven decision-making by demonstrating how real-time dashboards and customer segmentation can enhance marketing effectiveness. The paper also highlights managerial implications for entrepreneurs and managers seeking to leverage analytics tools in resource-constrained environments.

**Keywords:** Business Analytics; Real-Time Data; Customer Insights; AI Tools; Entrepreneurial Ecosystems.

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## **Making “Mine” Without Owning: Psychological Ownership and PaaS Adoption in B2C Markets**

*Rajesh Vellur\* and Sachin Uttam Chavan\*\**

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### **ABSTRACT**

Transitioning from linear production to circular economic systems presents significant challenges for businesses globally. The Product-as-a-Service (PaaS) model addresses these challenges by retaining asset ownership with the provider and delivering value through access, performance, and functionality. Although PaaS can enhance resource efficiency, extend product lifecycles, and reduce waste, it continues to encounter obstacles in Business-to-Consumer markets. When consumers lack legal ownership of a product, they frequently exhibit reduced care, diminished attachment, and a lower likelihood of maintenance or return. This phenomenon is commonly referred to as the “ownership deficit.” This literature review synthesises current knowledge on the psychological, strategic, and operational dimensions of PaaS adoption, drawing on 25 peer-reviewed sources published between 2002 and 2025. The analysis is grounded in three principal theories: Service-Dominant Logic, Psychological Ownership Theory, and the Technology Acceptance Model. The review proposes a framework in which Customisation, Value Co-creation, and Service Transparency influence Psychological Ownership, with consumer Trust serving as a critical moderating factor. A key finding is that existing research predominantly emphasises supply-side considerations, with comparatively limited attention to consumer perceptions and attitudes. The study further recommends a mixed-methods research agenda for future investigation, particularly within transitioning economies.

**Keywords:** Product as a Service; Psychological Ownership; Trust; Consumer Behaviour; Servitization.

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## Effectiveness of Television Adverting for FMCG Products with Reference to Rural Market

Sandeep Londhe\* and Sandeep Sarkale\*\*

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### ABSTRACT

Advertising is an investment that requires a large sum of money in addition to a great deal of effort, creativity, and time which can create impact on customers' The stakes are quite high. If an advertising campaign fails to achieve the desired results, the errors become prohibitively expensive for both the advertiser and the advertising agency. Consequently, it makes sense for the advertiser to evaluate the effectiveness of advertising. The measurement of advertising effectiveness indicates the efficacy and success of a campaign. To measure the effectiveness of advertising, its effects should be isolated from those of other promotional and marketing activities. The villagers in India have always been drawn to fast-moving consumer goods. The manufacturing companies are utilising this development as an opportunity to grow and diversify their businesses as urban demand for goods becomes saturated. To enter this sizable and expanding rural market, major FMCG companies, including multinational corporations, are developing their own strategies.

**Keywords:** Rural Market; Fast Moving Consumer Goods ; FMCG.

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## **The Impact of Customer Relationship Management (CRM) Success Factors on Customer Satisfaction and Business Performance in Unorganised Retail Sector**

*Sushen Pawar\* and Yogendra Deokar\*\**

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### **ABSTRACT**

The unorganised retail sector constitutes a major portion of the retail economy in developing countries, particularly India. Despite limited resources and technological infrastructure, small retailers rely heavily on personal relationships to retain customers and sustain business performance. This study examines the impact of Customer Relationship Management (CRM) success factors-customer orientation, service quality, personalization, trust, communication, and technology usage-on customer satisfaction and business performance among unorganised retailers. A quantitative survey was conducted among unorganised retailers and customers across urban and semi-urban regions. Data were analyzed using reliability analysis, correlation, multiple regression, and structural equation modeling (SEM). The findings reveal that customer orientation, trust, and service quality significantly influence customer satisfaction, which in turn strongly predicts business performance indicators such as sales growth, customer retention, and profitability. Technology adoption shows moderate but emerging influence. The study highlights the importance of informal CRM practices in small retail environments and provides practical recommendations for improving customer loyalty and competitive sustainability.

**Keywords:** Customer Relationship Management; Unorganised Retail; Customer satisfaction; Small Retailers; Relationship Marketing.

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## **Does Gamification influences Customer Loyalty & Boosts Repeat Purchases at Fast-food Restaurants?**

*Prasad Deshpande\* and Joe Lopez\*\**

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### **ABSTRACT**

Almost every other companies have a digital identity and allow consumers to order products by downloading their mobile application from the Play Store or from the retailer's website. As technology evolves, retailers have begun permitting their current and prospective consumers to order products or services using its mobile application, engage with gamified activities, earn rewards, and exchange those rewards at the store or, in certain situations, online, when the consumer places order next time. Retailers can assure a loyal customer base and regular revenue from the same customers in this way. In order to get detailed first-hand information, a survey was conducted at multiple fast-food restaurants in Pune. Customers to these restaurants were given the questionnaire, and 110 respondents participated in the survey by submitting the responses. Results were examined when this collected data was entered into SPSS. The question "Does gamification influence customer loyalty and sub-question can it boost repeat purchases at fast-food restaurants?" is strongly supported by the findings.

**Keywords:** Gamification; Customer Loyalty; Visit Frequency; Reward Systems; Repeat Purchase.

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## **Study on Digital Banking Awareness and Mobile Banking Adaptation among Customers in Kopargaon**

*Kiran Shinde\**

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### **ABSTRACT**

This case study is on the awareness of the customers regarding digital banking and use of mobile banking in Koregaon. Today's many banks provides digital services such as mobile banking, internet banking, UPI payment, online money transfer and bill payments. These services enable customers to save time and not go to the bank branch. The primary aim of the study is to learn the extent to which the customers of Kopargaon are aware of digital banking as well as those who actively use mobile banking. The research also determines the issues that customers encounter during mobile banking services. In this study, questionnaire was used to gather information on 100 bank customers in Kopargaon. The analysis indicates that mobile banking is more used by the young and educated customers. The elderly and less educated customers have less frequent users due to fear of online fraudulent activities, lack of knowledge in proper use of the app, or technical difficulties. The case study results in the fact that the awareness of digital banking in Kopargaon is growing, though it is necessary to be trained and guided more. Banks ought to develop awareness campaigns and offer assistance to enhance the mobile banking use.

**Keywords:** Digital Banking; Customers Awareness; Banking Technology; Online Transaction; Customer Satisfaction.

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## **Determinants of Omnichannel Purchase Decisions: A Correlation and Regression Analysis of Webrooming vs. Showrooming in the Western Wear Segment**

*Rohini Gorde\**

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### **ABSTRACT**

This research investigates evolving procurement trajectories among professional female demographics in Pune, specifically contrasting webrooming and showrooming methodologies regarding western apparel. Utilizing primary metrics from three hundred thirty-one participants, researchers examined how digital infrastructures influence acquisition environments through correlation and regression frameworks. Evidence illustrates persistent inclinations toward webrooming, necessitated by fundamental requirements for tactile verification of garment dimensions and textile superiorities. Conversely, showrooming remains secondary, primarily stimulated by comparative fiscal advantages and exclusive digital incentives unavailable within conventional physical storefronts. Analytical regression identifies perceived risk and instantaneous gratification as paramount determinants dictating whether transactions culminate through digital gateways or physical registers. Modern enterprises must synchronize multi-platform architectures to accommodate sophisticated requirements characterizing the contemporary metropolitan female workforce across diverse retail platforms. Strategic implementations facilitate significantly enhanced positioning by reconciling informational efficiency with absolute necessity for physical sensory reassurance. Such integration ensures that brands remain relevant to urban professionals who value both digital convenience and physical product authenticity. Consequently, retail managers must cultivate integrated environments prioritizing consumer confidence while leveraging competitive pricing to mitigate transactional migration. This strategic alignment significantly reinforces brand loyalty within competitive urban sectors.

**Keywords:** Webrooming; Showrooming; Western Wear; Omnichannel Retailing.

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## **Impact of Green Supply Chain Practices and Charging Infrastructure Availability on Consumer Purchase Intentions Toward Electric Vehicles**

*Ganesh Yadav\**

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### **ABSTRACT**

The transition toward sustainable mobility has increased the importance of environmentally responsible production systems and reliable charging infrastructure in the electric vehicle (EV) ecosystem. Green Supply Chain Management (GSCM) practices—including green procurement, eco-design, sustainable manufacturing, green logistics, and reverse logistics—play a crucial role in enhancing environmental performance in the automobile industry. At the same time, the availability and accessibility of charging infrastructure significantly influence consumer adoption decisions. This study examines the impact of perceived green supply chain practices and charging infrastructure availability on consumer purchase intentions toward electric vehicles. Using a quantitative research design, primary data are collected through a structured questionnaire administered to potential automobile consumers. The study analyzes how perceptions of sustainability initiatives and infrastructural readiness affect purchase intention, while incorporating environmental concern and perceived value as supporting factors. The findings are expected to show that positive perceptions of green supply chain practices strengthen brand trust and environmental responsibility, whereas adequate charging infrastructure enhances consumer confidence and reduces perceived risk. The study contributes by integrating operational sustainability and infrastructural factors in explaining EV purchase behavior and offers practical implications for accelerating sustainable mobility adoption.

**Keywords:** Green SCM Practices; Green Infrastructure; EVs.

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**Track 2**  
**Finance & Investment**

## **The Resilience and Growth of Maharashtra's MSME Sector: A Financial and Structural Analysis**

*Arjun Sukre\* and Kanchan Jatkar\*\**

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### **ABSTRACT**

Micro, Small, and Medium Enterprises (MSMEs) form the backbone of Maharashtra's industrial and employment landscape, which contributes significantly to inclusive economic growth. With 46.74 lakh enterprises registered on the Udyam portal, the state accounts for 14.3% of all India registrations, emphasizing its strategic and dynamic role in the national MSME landscape. This paper evaluates the financial growth and structural resilience of MSMEs in Maharashtra, using recent state-level data to analyze credit flow, enterprise distribution, and sectoral sustainability. The study is based on secondary data from the Economic Survey of Maharashtra 2024–25, analyzing trends in MSME credit disbursement, registration, and employment using descriptive and comparative analysis. Outstanding advances to MSMEs rose by 15% in 2023–24, with a 36.7% increase in loan accounts, signaling strong credit penetration. MSMEs also received over 60% of priority sector lending. Despite rising access, average loan sizes declined, indicating a widening but shallow credit landscape. Maharashtra's MSME sector is expanding financially and structurally. However, sustaining this momentum will require deeper financing, technology adoption, and region-specific policy interventions to ensure long-term resilience.

**Keywords:** MSMEs; Financial Growth; Credit Access; Structural Resilience; Development Finance.

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## **A Role of Direct Benefit Transfer (DBT) in Financial Inclusion in Vidarbha**

*Shriram Ugale\* and Amarish Padma\*\**

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### **ABSTRACT**

This study examines how the Direct Benefit Transfer (DBT) programs help out beneficiaries in Maharashtra's Vidarbha region to become more financially included. It is important to check whether DBT programs promote wider access to formal financial inclusion among DBT beneficiaries. The government's increasing dependency on DBT to lower leakage and enhance the delivery of welfare scheme payments. The study utilizes a mixed-methods approach, combining a cross-sectional survey through a structured questionnaire of 384 DBT beneficiaries from Vidarbha's rural and semi-urban districts. Quantitative analysis looks into changes in bank account ownership; transaction frequency; and DBT, which enhances ease of access to financial services. Qualitative research examines difficulties faced by beneficiaries during DBT application, including document requirements, digital literacy, bank branch access, and system-level difficulties. The findings show that among previously unbanked or underbanked households, DBT has increased bank account ownership and frequent usage of banking services and UPI; however, infrastructure and capacity gaps continue to limit the adoption of digital payment tools. To ensure DBT translates into sustainable and inclusive financial participation, the paper ends with policy recommendations to strengthen complementary interventions.

**Keywords:** Direct Benefit Transfer; Financial Inclusion; Digital Payments; Banking Access.

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## **A study of Digital Banking Efficiency and Financial Performance of Small Finance Banks: A FinTech Perspective**

*Mayuree Tawade\* and Aishwarya Gopalakrishnan\*\**

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### **ABSTRACT**

The fast action of digital technologies and FinTech solutions has substantially altered the performance speed and economic results of the Small Finance Banks in India. This study examines the connection among digital banking efficiency and financial performance of sampled Small Finance Banks in the light of FinTech using secondary data. The analysis covers five fiscal years, i.e. FY 201920 -202324, thus capturing both pre- and post-digital acceleration periods of the Indian banking sector. The data were obtained as audited annual reports, publications of the Reserve Bank of India (E-mail: reports of the National Payments Corporation of India (E-mail: and credible financial databases. Some of the metrics used to determine digital banking efficiency included digital transaction growth, cost to income ratio, operating expenses, technology adoption ratio, customer digital penetration. Return on Assets, Return on Equity, Net Interest Margin and Gross Non-Performing Assets were used to evaluate the financial performance. The results show that digital initiatives driven by FinTech increase cost-efficiency, profitability, financial inclusion, and customer outreach and also raise the sustainability issue.

**Keywords:** Sustainable Practices; Digital Innovation; FinTech; Financial Inclusion; Small Finance Banks.

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## **Fintech as a Bridge to the SDGs: Enhancing Financial Inclusion and Equitable Green Growth in Emerging Markets**

*Nikita Pathak\* and Roopali Kudare\*\**

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### **ABSTRACT**

This Systematic Literature Review (SLR) examines Financial Technology (Fintech) as a transformative bridge toward the United Nations Sustainable Development Goals (SDGs) in emerging markets. By synthesizing global research from 2018–2026, the study explores how digital innovation enhances financial inclusion and facilitates equitable green growth. Findings indicate a dual-mechanism approach: digital platforms democratize capital access for underserved populations, while blockchain and AI-driven ESG analytics optimize sustainable investments. A regional analysis reveals that while BRICS nations utilize Fintech for industrial carbon neutrality, GCC economies leverage it for economic diversification, and Sub-Saharan Africa focuses on climate-resilient microfinance. The review highlights that Fintech's contribution to social sustainability is robust, though environmental outcomes depend on localized regulatory frameworks. Policymakers are urged to implement regulatory sandboxes and harmonized ESG standards to mitigate the digital divide and prevent greenwashing. This study provides a strategic roadmap for aligning digital finance with SDGs 7, 8, and 13, ensuring that technological progress drives both social equity and environmental stewardship in the Global South.

**Keywords:** Fintech; SDGs; Financial Inclusion; Green Growth; Emerging Markets.

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## **A Study on Investigating the Role Youth in Usage of Financial Technology (Fintech) in Transforming the Future of Banking**

*Mangesh Kadam\* and Roopali Kudare\*\**

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### **ABSTRACT**

The youth demographic (Gen Z and Millennials) acts as the primary catalyst in the adoption of Financial Technology (Fintech), fundamentally transforming the banking sector from traditional, branch-based models to digital-first, agile, and personalized experiences. With over 65% of new fintech app downloads in 2025 originating from users aged 18–30, this segment is driving the shift toward instant mobile payments, digital wealth management, and decentralized finance. This study investigates the role of Financial Technology (Fintech) in transforming the future of banking, with a focus on customer experience, financial inclusion, operational efficiency and perceived risks. Drawing on primary data from 100 youth respondents and secondary sources, the research examines awareness, usage patterns, motivators and concerns related to Fintech-based banking services. The findings reveal that a majority of respondents are at least moderately familiar with Fintech, and 75% use Fintech services daily or weekly, indicating deep integration of digital tools into routine financial behaviour. Most users report satisfaction with existing banking services, yet adoption decisions are strongly influenced by innovation and perceived security. The study concludes that Fintech significantly enhances banking service delivery and promotes inclusion, but also creates new challenges that demand robust regulation, risk management and digital literacy initiatives.

**Keywords:** Fintech; Youth Adoption ; Banking Transformation; Digital Inclusion.

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## Financial Characteristics, ESG Practices and Profitability: Empirical Evidence from Food Processing Firms in Western Maharashtra

Kavita Pareek\* and Roopali P. Kudare\*\*

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### ABSTRACT

In recent years, the growing emphasis on sustainability and economic resilience has significantly influenced financial decision-making and investment priorities. Green finance and ESG (Environmental, Social, and Governance) practices have emerged as important mechanisms for promoting long-term value creation, particularly in sectors closely linked to natural resources such as food processing. This study investigates the financial characteristics of selected food processing units in Western Maharashtra and examines their relationship with profitability within the framework of sustainable and resilient economic development. Secondary data obtained from published financial statements are analyzed using financial ratios related to liquidity, leverage, and operational efficiency. In addition, an ESG-based dummy index is developed to capture the extent of sustainability-oriented practices adopted by the firms. Correlation and multiple regression techniques are applied to assess the impact of financial and ESG variables on profitability. The results reveal that efficient asset utilization and balanced liquidity management positively influence profitability, whereas excessive dependence on debt adversely affects financial performance. The inclusion of ESG practices significantly enhances the explanatory power of the profitability model, highlighting the economic relevance of responsible business conduct. The study provides region-specific empirical evidence and offers valuable insights for policymakers, investors, and enterprises pursuing sustainable growth.

**Keywords:** Green Finance; ESG; Profitability; Financial Characteristics; Resilient Economy.

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## **Fintech Adoption in India's Financial Services Sector: A Systematic Review of Financial Performance Implications**

*Nitin Sawant\* and Roopali Kudare\*\**

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### **ABSTRACT**

The rapid diffusion of Financial Technology (FinTech) has transformed India's financial services ecosystem, reshaping payment systems, lending models, financial advisory services, and internal operational processes. This study critically synthesizes existing literature to assess the financial impact of FinTech adoption on financial advisory and related financial services in India (E-mail: focusing on industry structure, adoption drivers, cost efficiency, and profitability outcomes. Using a systematic review approach, evidence is drawn from peer-reviewed academic studies, regulatory publications, and authoritative industry reports covering digital payments, automation technologies including artificial intelligence and robotic process automation, digital lending, wealthtech, and platform-based service models. The findings indicate that India's FinTech evolution, supported by digital public infrastructure such as the Unified Payments Interface, has reduced transaction and servicing costs, improved operational efficiency, and expanded access to financial services. Empirical evidence shows that internal FinTech adoption enhances cost-to-income ratios and long-term profitability, while customer-facing innovations enable scale expansion and revenue.

**Keywords:** Cost Efficiency; FinTech Adoption; Financial Performance; India.

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## A Study on IRDAI's transformative reform in 2024 and Its Impact on the Indian Insurance Sector

Vidya Dhole\*

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### ABSTRACT

The Insurance Regulatory and Development Authority of India (IRDAI) has introduced transformative reforms through its 2024 Master Circular to modernize and strengthen the Indian insurance sector. The circular aims to enhance transparency, improve policyholder protection, promote product innovation, and encourage digital transformation across life, health, and general insurance segments. Key provisions include simplified policy documentation, customer information sheets, faster claim settlement procedures, improved grievance redressal mechanisms, and the introduction of flexible and customized insurance products. The reforms also emphasize digitalization through electronic policy issuance and a “phygital” service model to increase accessibility and operational efficiency. By consolidating existing regulations and introducing customer-centric measures, the 2024 Master Circular seeks to build trust, increase insurance penetration, and ensure financial stability in the industry. Overall, these reforms represent a significant step toward creating a transparent, efficient, and inclusive insurance ecosystem in India.

**Keywords:** IRDAI; Insurance; Circular.

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## **A Comparative Study of Traditional Banking vs. Neo-Banking Preferences in Pune's IT Sector**

*Manisha Khaladkar\* and Annapurna Godse\*\**

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### **ABSTRACT**

The Indian banking system is experiencing a structural transformation driven by financial technology (FinTech), digitalization, and changing consumer expectations. Neo-banks—digital-only banking platforms—have emerged as strong alternatives to traditional banks by offering technology-driven, customer-centric, and cost-efficient services. Pune, as a major IT and technology hub in India (E-mail: provides an ideal context to study this transition due to its digitally literate workforce and high adoption of financial innovations. This paper presents a comparative and analytical study of traditional banking and neo-banking preferences among IT sector employees in Pune. The study adopts a descriptive and analytical research design based on secondary data sourced from RBI reports, and credible fintech studies. Key parameters include convenience, cost efficiency, trust, security, innovation, service quality, compliance, experience. The findings reveal that while neo-banks are increasingly preferred for routine transactions, digital payments, and expense management, traditional banks continue to dominate in areas such as credit facilities, long-term savings, regulatory trust, and financial stability. The study concludes that neo-banks complement rather than replace traditional banks, resulting in a hybrid banking preference among Pune's IT professionals. The paper offers academic, managerial, and policy insights relevant to the evolving digital banking ecosystem.

**Keywords:** Traditional Banking; Neo-Banking; FinTech; Digital Banking; Customer Preference.

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## **ESG Metrics and Disclosure Practices in Farmer Producer Organizations: Adoption, Performance Linkages, and Reporting Challenges in Agri-based Enterprises**

*Pravin Gaikwad\* and Mahima Singh\*\**

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### **ABSTRACT**

The growing significance of Environmental, Social, and Governance (ESG) responsibility has extended beyond major corporations to incorporate Agri-based cooperative businesses like Farmer Producer Organizations (FPOs). There is however, slight data on how FPOs implement ESG standards and share data pertaining to sustainability. The implementation of ESG, disclosure producers, and their correlation with organizational performance in FPOs are all examined in this research. The study employs a mixed- methods strategy based on stakeholder and legitimacy concepts, combining survey data, content analysis of disclosures, and interviews with FPO leaders. The research evaluates the prevalence of environmental, social and governance measurement techniques and analyzes the adequacy to disclosure. Additionally, it looks at how ESG disclosure affects access to finance, market prospects, stakeholder confidence, and long-term viability. The Primary findings indicate that formal governance indicators and organized ESG disclosures are still lacking, despite the fact that environmental and social practices are frequently integrated into FPO activities. Differences in reporting methods are affected by market networks, managerial skills, and institutional support.

**Keywords:** Farmer Producer Organizations; Sustainability; ESG Metrics; Performance; Rural Development.

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## **Driving Sustainable Growth through Digital Investment: Evidence from Indian Financial Services Firms**

*Ajay Chaudhari\**

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### **ABSTRACT**

The digital transformation of the financial services sector is reshaping how firms achieve operational efficiency, profitability, and risk management. This study investigates the impact of digital investment on the sustainability of financial performance in Indian financial services firms using firm-level panel data from 2010 to 2023. Employing advanced panel econometric techniques, including fixed effects and dynamic GMM models, the research examines whether sustained investment in digital technologies strengthens efficiency, enhances profitability, and stabilizes financial risk. Beyond financial outcomes, the study explores how technology-driven innovation contributes to long-term sustainability, fostering resilience, transparency, and responsible business practices in a rapidly evolving market. Empirical results indicate that firms with higher digital investment achieve superior efficiency, profitability, and more stable risk profiles, emphasizing the strategic role of digitalization in promoting sustainable growth and responsible entrepreneurship. The findings offer actionable insights for managers, policymakers, and investors seeking to integrate innovation with sustainable financial practices. The study focuses on digital transformation in Indian financial system.

**Keywords:** Digital Investment; Sustainable Growth; Operational Efficiency.

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## Legal Remedies for MSME Trade Debt Recovery in India

*Khushboo Kejriwal\* and Tanaji Chavan\*\**

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### ABSTRACT

MSMEs in India face significant challenges in recovering trade debts, impacting their financial sustainability and growth potential. Despite various legal remedies available under Indian law, many MSMEs struggle to effectively utilize these mechanisms due to lack of awareness, cost constraints and procedural complexities. This paper examines the major legal remedies available for MSME trade debt recovery including summary suits under Order 37 CPC, criminal proceedings under Section 138 of the Negotiable Instruments Act, civil suits, provisions under the MSMED Act 2006 and operational creditor rights under the Insolvency and Bankruptcy Code 2016. Through analysis of statutory provisions, case law and practical implementation experiences, this study evaluates the effectiveness, timeline and cost implications of each remedy. The findings reveal that while multiple legal options exist, their practical utility varies significantly based on debt amount, documentation quality and institutional efficiency. Summary suits emerge as underutilized yet highly effective for documented debts while Section 138 proceedings remain popular due to their deterrent value. The paper concludes with recommendations for MSMEs on selecting appropriate legal remedies and suggestions for policy improvements to enhance debt recovery mechanisms supporting MSME sustainability.

**Keywords:** MSME; Trade Debt Recovery; Legal Remedies; Payment Delays; Financial Sustainability.

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## **Awareness and Adoption of Green Accounting Practices: A Study of Firms in Pune**

*Priyavanda Khanvilkar\**

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### **ABSTRACT**

An expanding field of study and application that incorporates environmental expenses into conventional financial accounting frameworks is called “green accounting,” or “environmental accounting.” The idea, which was first proposed by economist Peter Wood in the 1980s, focuses on quantifying the costs and benefits of sustainability, environmental deterioration, and the use of natural resources. When he was in power, Mr. Jairam Ramesh, the former Environment Minister of India (E-mail: pushed for the adoption of green accounting practices in the country. Even though Indian corporations have agreed to the principles and guidelines regarding ecological insurance, there are currently no clear arrangements in place at the national, state, or even organizational level to ensure the level of consistency with ecological standards. Green accounting also helps in measuring carbon emissions, waste management costs, and resource efficiency. It promotes transparency in environmental reporting and supports sustainable decision-making. By integrating environmental data with financial data, organizations can evaluate long-term environmental risks and responsibilities. It further encourages corporate social responsibility and sustainable economic development.

**Keywords:** Green Accounting; Environmental Awareness; Sustainable Development; Environmental Financial Accounting.

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## **Financial Literacy in Maharashtra**

*Sandip Salunkhe\**

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### **ABSTRACT**

Financial literacy is widely recognised as a critical determinant of individual financial well-being and inclusive economic development. This study analyses the financial literacy landscape of Maharashtra, through district-wise assessment and comparison with national literacy indicators. It aims to identify regional disparities, examine gender-based differences, and evaluate the gap between general and financial literacy across the state. The economic significance of financial literacy and major initiatives promoting financial awareness are also reviewed. The study is based on secondary data from government publications, financial literacy surveys, and institutional reports, analysed using descriptive and comparative methods. India's financial literacy rate is estimated at 35 percent, slightly above the global average of 33 percent, yet substantially lower than the national general literacy rate of 77 percent. Similar gaps persist across Maharashtra's districts, where financial literacy levels remain considerably below general literacy rates. Women consistently exhibit lower financial literacy than men, and pronounced inter-district variations indicate uneven access to financial knowledge and education. The findings highlight the need for targeted, district-specific financial education strategies and stronger institutional coordination. The study recommends developing standardised state-level frameworks aligned with national and global financial literacy guidelines to enhance financial capabilities, support informed decision-making, and promote sustainable economic growth.

**Keywords:** General Literacy; Financial Literacy; Gender Differences; Economic Importance.

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## Unravelling the Emerging Role of Blockchain in BAAS

*Smriti Pathak\**

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### ABSTRACT

The integration of blockchain technology into Banking-as-a-Service (BaaS) frameworks is emerging as a pivotal force in India's financial and digital ecosystem. BaaS allows fintech firms, enterprises, and non-bank players to embed banking services via APIs. The introduction of national infrastructure such as the Government of India's Vishvasya blockchain technology stack under the National Blockchain enhances BaaS by offering immutable transaction records, decentralized trust mechanisms, and automated smart contracts, which together strengthen security, transparency, and operational efficiency. First, the author presents the key concepts of BaaS and blockchain technology in Indian financial framework. Second, the author discusses the key elements of technological transformation and the need of blockchain adoption into BaaS. Third, the author links this argument with technology disruption and new API-driven finance systems. Fourth, the author discusses a secure technological transformation so that the financial institutions can reduce monetary cost and improve customer satisfaction. The scope of the research is India and primary data will be collected through online responses. The study finds that as blockchain adoption grows catalyzed by government initiatives, industry investments, and ecosystem partnerships its role in re-shaping India's digital banking infrastructure will become increasingly strategic.

**Keywords:** Blockchain; RBI; BaaS; NBF; API.

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## The Intersection of FinTech and Financial Literacy: Implications for Rural Consumer Engagement in Digital Payments

Pooja Kawale\*

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### ABSTRACT

This study examines the intersection of financial technology (Fin Tech) and financial literacy and implication for rural consumer engagement in digital payment system in India in the post-Covid-19 period. The research focus on how level of financial literacy influence awareness, trust, and adoption of digital payment modes such as UPI, mobile wallet, internet banking among rural consumers. Using and extended technology acceptance model(TAM), the study analyzed key factor including perceived intention and government initiatives in shaping digital payment adoption in rural areas. Primary data collected from rural household across selected region of India were analyzed using appropriate statistical tools to examine the relationship between financial literacy and actual usage of digital payment services. The finding reveal that financial literacy play a significant role in improving confidence and sustained engagement with digital payment platform among rural consumers. Fin tech innovations, supported by initiative such as Digital India and Jan Dhan-Aadhaar-Mobile (JAM) trinity, have contribute to increase financial inclusion; however, gap remain due to limited digital awareness and infrastructural constraints. The study highlights the importance of targeted financial literacy programs, localized digital solutions, and policy support to enhance rural participation in digital payment and strengthen inclusive economic growth in India.

**Keywords:** Technology Acceptance Model; Fin Tech; Financial Inclusion; Fintech Innovation Services.

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## **A Comprehensive Study of GST Reforms in India**

*Harshada Jadhav\**

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### **ABSTRACT**

The introduction of the goods and services tax (GST) in marked a major step towards simplifying the country's complex tax system. This Paper explore how GST reforms have transform the way businesses operate and contribute to sustainable economic growth. By replacing multiple indirect tax with a single unified system, GST has reduce confusion, improve transparency, made compliance more structured. The study discuss recent reforms such as e-invoicing, digital returns filing and input tax credit provisions which have encourage businesses to adopt technology and maintain accountability. This changes support the responsible business practices and strengthen the formal economy. The research is based on secondary data from government reports and scholarly sources. While GST has improved revenue collection and ease of doing businesses, small enterprises still face certain compliance challenges. The paper concludes that continuous reforms and awareness are necessary to ensure GST contributes effectively to sustainable and inclusive development in India.

**Keywords:** GST Reforms; Indirect Taxation; Finance; Responsible Business Practices; Indian Economy.

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## **Sustainability Practices and Financial Performance of Real Estate Firms in Pune**

*Sudhir Khataavkar\**

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### **ABSTRACT**

This research is intended to find out the relationship between Sustainability Practices adopted by the Real Estate Firms and their Financial Performance. Even though the environmental concerns are rising and regulations are becoming stringent day by day, the Real Estate firms are voluntarily adopting sustainability practices such as Green Certifications, energy efficient technologies, environment friendly raw material and environmental reporting. The attempt is made to find out the whether such practices correlate to financial performance? In terms of profitability, return on investment and asset valuation. Using the financial data and sustainability indicators from the sample of Real Estate Firms in Pune. The quantitative method was used to collect the data and regression analysis was used to determine the impact, significance and strength of the relationship. The results suggested that, firms with higher sustainability scores have higher financial performance, thus suggesting that sustainability not only beneficial environmentally but also have economic advantages. The findings shall provide insights for management, investor and policy makers regarding integration of sustainability within corporate strategy in Real Estate Sector.

**Keywords:** Sustainability Practices; Financial Performance; Real Estate Firms; ESG; Green Building.

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## **Analytical Study of Factors Affecting Retail Investors’ Investment Choices**

*Archana Patil\* and Deepali Surana\*\**

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### **ABSTRACT**

Retail investors today have access to many traditional and modern investment options, making it important to understand and take their decisions. This study aims to identify the key factors that influence retail investors when choosing investments. A structured questionnaire was used to gather information from investors representing different age ranges, genders, personal goals, income, financial knowledge, and risk level emotions, technology, and social media. A five-point rating scale was used, and suitable sampling methods helped reach active investors. The results also depend on various factors, such as market conditions, technology, investor behavior, financial strength, income, and financial knowledge; all affect how people make investment choices. The results indicate that investment decisions depend a lot on financial literacy, market conditions, technology, and risk tolerance, and that income and financial knowledge are important too. The research gives a well-rounded view of the key influences on retail investors’ decisions and offers helpful perspectives for both investors and policymakers. These insights can assist in creating strategies that enable investors to make better, well-informed choices

**Keywords:** Retail Investors; Investment Choices; Risk Tolerance; Technology & Social Media Influence.

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## **Behavioural and Financial Determinants of Retail Investors' Participation in Green Finance Initiatives**

*Archana Patil\* and Deepali Surana\*\**

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### **ABSTRACT**

This paper studies the behavioural and financial factors that influence retail investors' participation in green finance initiatives. Traditional financial theory suggests that investors take rational decisions mainly based on risk and return. However, in practice, investors are also influenced by emotions, personal values and environmental awareness. The study is based on a descriptive review of existing literature and explains behavioural factors such as concern for the environment, social responsibility, overconfidence, herd behaviour, loss aversion and long-term thinking. It also looks at financial factors like income level, financial literacy, risk tolerance, expected returns, liquidity needs and investment horizon. The study shows that investors do not choose green finance only for profit. Ethical values and concern for sustainability also affect their decisions. Higher financial literacy helps investors better understand green financial products and increases their confidence. The paper presents a simple framework showing how behavioural and financial factors together influence participation in green investments. The findings may help policymakers, financial educators and advisers promote awareness of sustainable finance among retail investors.

**Keywords:** Green Finance; Retail Investor Behaviour; Behavioural Finance; Sustainable Investment; ESG Investing.

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## **Financial Vulnerability and Economic Resilience Among SC and ST Communities : Evidence from The Last Decade**

*Namdeo Gambhire\* and Bipin Bankar\*\**

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### **ABSTRACT**

Financial vulnerability and economic resilience are key to understanding the socioeconomic trajectory of Scheduled Caste (SC) and Scheduled Tribe (ST) communities. Despite constitutional protections and welfare initiatives, these groups encounter ongoing structural inequalities stemming from historical exclusion, inadequate access to quality education, unstable job prospects, and limited asset ownership. This study evaluates the financial vulnerability and economic resilience of SC and ST households over the past decade (2015–2025). The paper emphasizes that financial resilience for SC and ST communities is closely linked to factors such as access to education, stable employment, ownership of land or assets, and the effective implementation of targeted welfare programs. High indebtedness, limited market access, and regional disparities increase vulnerability, highlighting the necessity for policies that extend beyond mere financial inclusion. The research emphasizes the importance of sustainable income generation, skill development, and asset-building strategies. By offering a decadal perspective, it contributes to the ongoing discussion on inclusive development and social equity, providing insights that aim to enhance long-term economic resilience and diminish financial vulnerabilities, particularly among historically marginalized communities.

**Keywords:** Financial Vulnerability; Economic Resilience; Scheduled Castes; Scheduled Tribes; Welfare Policy.

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## Structural Modeling of Heuristic Biases and Investment Decision-Making in Individual Investors: The Mediating Role of Risk Perception

*Birju Patil\* and Bhushan Pardeshi\*\**

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### ABSTRACT

Traditional financial theory assumes rational investor behavior; however, behavioral finance demonstrates that cognitive shortcuts systematically influence decision-making under uncertainty. This study develops and empirically tests an integrated structural model examining the influence of six heuristic biases—availability, representativeness, anchoring and adjustment, gambler's fallacy, hot-outcome heuristic, and overconfidence—on investment decision-making, with risk perception conceptualized as a mediating mechanism. Data were collected from 290 retail equity investors in India using a structured questionnaire. Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed to assess both measurement and structural relationships. Results indicate that gambler's fallacy and availability heuristic significantly influence risk perception, while anchoring, representativeness, and hot-outcome heuristics show no significant effect. Risk perception significantly predicts investment decision-making and mediates the relationship between selected heuristic biases and investment behavior. The model explains 27.2% of the variance in risk perception and 18.1% of the variance in investment decisions. These findings advance behavioral finance theory by integrating multiple heuristic distortions within a unified mediation framework and provide empirical evidence from an emerging market context characterized by growing retail investor participation.

**Keywords:** Heuristic Biases; Investment Decision-Making; Behavioral Finance; PLS-SEM; Mediation Analysis.

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**Track 3**

**Human Resource Management**

## **A Study of HR Students in Industrial Jobs in India**

*Ashutosh Khedkar\* and Chetan Khedkar\*\**

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### **ABSTRACT**

Human Resource Management has evolved as a critical function in Indian industries, yet the transition from academic training to industrial practice remains challenging for fresh graduates. This study examines the experiences, challenges, and career trajectories of HR students entering industrial jobs in India. Using a mixed-methods approach, the research surveyed 280 recent HR graduates working across manufacturing, IT, pharmaceuticals, and automotive sectors in major industrial hubs. The study explores the gap between academic preparation and workplace requirements, skill deficiencies, adaptation challenges, and factors influencing job satisfaction and retention. Findings reveal that 67% of HR graduates face significant practical skill gaps despite theoretical competence, with recruitment, employee relations, and labor law application emerging as areas requiring additional workplace learning. The research identifies mentorship availability, organizational culture, and continuous learning opportunities as key determinants of early career success. Job satisfaction levels vary considerably across sectors, with manufacturing industries presenting unique challenges related to labor-intensive environments. The study contributes practical insights for educational institutions to align curricula with industry needs and provides recommendations for organizations to better integrate HR graduates into industrial settings. These findings have implications for HR education reform, corporate training programs, and talent management strategies in India's growing industrial sector.

**Keywords:** Human Resource Management; HR Graduates; Industrial Jobs; Skill Gap; Career Development.

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## **Shaping Tomorrow's Workforce: The Role of HR in Developing Future Skills for Industry 5.0**

*Sakshi More\*, Iram Ansari\*\* and Vishal Wagh\*\*\**

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### **ABSTRACT**

A human-centric, sustainable, and cooperative industrial framework has replaced technology-centric automation with the advent of Industry 5.0. In this regard, companies are finding it more and more difficult to provide their employees with the skills they need to succeed in extremely dynamic, technologically advanced workplaces. The study aims to understand Industry 5.0, identify future workforce skills, and examine the strategic role of HR in developing these capabilities. The analysis is based on secondary data from reliable sources, such as publications by international organisations, academic journals, industry white papers, and global workforce reports. According to the report, future Industry 5.0 talents include digital literacy, problem-solving aptitude, flexibility, creativity, emotional intelligence, and human-machine collaboration abilities in addition to technical competencies. These abilities are becoming more and more important for maintaining organisational innovation and competitiveness. The study also emphasises HR's changing strategic role in supporting future skill development. HR responsibilities are no longer restricted to administrative positions; they now actively participate establishment of continuous learning cultures. According to the results, companies that use proactive HR strategies are better equipped to close skill gaps and improve workforce preparedness. HR is crucial in building a future-ready workforce through effective skill development for Industry 5.0.

**Keywords:** Industry 5.0; Human Resource Management; Workforce Development; Skill Gap; Human–Machine Collaboration.

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## The Role of Organisational Culture and Leadership Styles in Engaging Generation Z Employees: A Review of Literature

Sheetal Mane\* and Sarita Samson\*\*

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### ABSTRACT

Generation Z, born from 1997 to 2012, are now entering the global workforce. Gen Z have different expectations than previous generations. This paper is a review of Literature published between the year 2018 and 2025 to examine how organizational culture and Leadership styles influence employee engagement of Gen Z employees. It is focusing on psychological safety, inclusion, openness and work-life flexibility, which are the basic needs and demands of Gen Z's engagement. Also, this paper studies how the Leadership Styles affects the employee engagement. Leadership styles such as Transformational, Ethical, participative, and empathetic leadership clearly show the practical exhibition and explanation of positive relations with motivation, retention and psychological ownership. Gen Z's prefer Digital communication practices and meaningful work with work-life balance in the organisation. If they do not get satisfaction on these points, they immediately quit the job. So it is affecting the existing organizational culture and questioning on Leadership style. In this paper, I am trying to propose a conceptual framework linking organizational culture and Leadership styles to engage Gen Z employees. Also, it will highlight the focus points for future research and potential impact on Human Resource Management and Leadership style in the organizations.

**Keywords:** Generation Z; Employee Engagement; Organizational Culture; Leadership Styles.

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## **Cognitive Security in the AI Age: HR's Strategic Role in Building the Intelligent Human Firewall for Sustainable Decision-Making**

*Col Virendra Mishra\**

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### **ABSTRACT**

The rapid adoption of Artificial Intelligence (AI) is reshaping how individuals think, teams collaborate, and decisions are made within organizations. While AI enhances efficiency and innovation, it also affects the quality of human thought, team bonding, and decision-making, through over-reliance on algorithms, reduced reflection, and AI-mediated communication. These shifts can weaken judgment, shared accountability, and trust—undermining sustainable performance. This paper introduces the concept of cognitive security, defined as the capability to protect human judgment, decision quality, and behavioural integrity in AI-enabled environments. Grounded in Organizational Behaviour and strategic Human Resource Management, it positions HR as a key enabler of sustainable and responsible decision-making. Drawing on cybersecurity insights, AI risk literature, and leadership principles from the Armed Forces, the paper proposes an Intelligent Human Firewall framework to strengthen thinking, team cohesion, and human–AI collaboration. It concludes that sustainable innovation in the AI age depends on cognitively secure individuals and teams capable of ethical reasoning, collective sense-making, and long-term decision-making.

**Keywords:** Cognitive Security; Artificial Intelligence; Quality Decision making; Organisational Behaviour; Sustainable Leadership.

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## Labour Law Reforms and Industrial Harmony: A Study of the Industrial Relations Code, 2020 in Nashik's Manufacturing Industries

Tushar Dasnur\* and Sandeep Sonawane\*\*

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### ABSTRACT

The Industrial Relations Code, 2020 represents a watershed moment in India's labour law reform journey, consolidating three major labour legislations into a unified framework. This comprehensive research paper examines the implementation, impact, and implications of the Code in Nashik's manufacturing sector, a critical industrial hub in Maharashtra. Through an analysis of the Code's provisions, stakeholder perspectives, and ground-level realities, this study evaluates whether the reforms have achieved their stated objective of promoting industrial harmony while balancing employer flexibility and worker protection. The research reveals a complex landscape where theoretical benefits clash with implementation challenges, where large enterprises navigate compliance more effectively than small and medium enterprises, and where the promise of simplified labour relations meets the reality of deep-rooted industrial practices. Drawing on legal analysis, empirical observations, and stakeholder insights, this paper argues that while the Code represents progressive consolidation, its success in Nashik's manufacturing industries depends critically on effective implementation mechanisms, capacity building, and continued dialogue between social partners.

**Keywords:** Industrial Relations Code 2020; Labour Law Reforms; Industrial Harmony; Trade Unions; Industrial Disputes.

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## **Role of University Infrastructure and Facilities in Shaping Employee Work Performance**

*Akshara Erande\* and Reshma Kabugade\*\**

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### **ABSTRACT**

Universities are knowledge-intensive institutions where employee work performance plays a vital role in determining teaching quality, research output, and administrative effectiveness. While existing literature has extensively examined human resource practices, the role of university infrastructure and facilities has received comparatively limited and fragmented attention. The present study aims to identify key components of university infrastructure and facilities affecting employee work performance and to classify these components as enablers or constraints. A quantitative research design was adopted using a structured questionnaire based on a five-point Likert scale. Data were collected from 56 teaching and non-teaching employees working in private universities in Pune city. The findings reveal that modern teaching aids, access to computers and laptops, functional administrative spaces, workplace comfort, and campus safety act as strong enablers of employee work performance. However, facilities related to storage space, parking, grievance redressal systems, technical support, and maintenance emerged as moderate enablers with potential to function as constraints if inadequately managed. Additionally, salary dissatisfaction was identified as a contextual factor that may offset the positive effects of supportive infrastructure. The study concludes that university infrastructure is a dynamic organizational resource that significantly shapes employee work performance.

**Keywords:** University Infrastructure; Employee Work Performance; Factors as Enablers and Constraints.

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## Comparative Analysis of Burnout Levels across industries Pre- and Post-COVID-19 pandemic: A Literature Review

Tania Jose\* and Sarita Samson\*\*

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### ABSTRACT

Burnout manifests as emotional exhaustion, detachment, and a perceived reduction in self-worth and has been studied in various workplace contexts. Prior to the COVID-19 pandemic, the studies correlated it with high job demands, fuzziness, and a lack of role definition, especially in the absence of organizational support. As it stands, the pandemic has redefined work all over the world. Some of the inordinate challenges include the risk to health, remote work, job loss, and increasing job demands, especially in the absence of organizational support. This paper reviews literature addressing the rates of burnout in various sectors and compares pre- and post-pandemic rates of burnout. This work reviews peer-reviewed studies and aims to understand the depth and complexity of burnout in the various sectors of healthcare, education, information technology, manufacturing, and services. The review reveals increased burnout rates in the post-pandemic world, especially in frontline and service jobs. The review highlights the various and unequal effects of risk exposure, post-pandemic stressors, and remote work opportunities in service positions. The review also discusses the research methodologies and shortcomings in the studies reviewed. The findings point to a clear need for organizational mental health support.

**Keywords:** Employee Burnout; COVID-19 Pandemic; Occupational Stress; Workplace Mental Health.

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## **Green Human Resource Management as a Driver of Sustainable Organizational Performance**

*Tulika Chatterjee\* and Sushama Choudhary\*\**

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### **ABSTRACT**

Sustainability has emerged as a strategic imperative for organizations seeking long-term competitiveness and responsible growth. In this context, Green Human Resource Management (GHRM) has gained prominence as a framework that integrates environmental sustainability into human resource policies and practices. This paper examines the role of Green Human Resource Management as a key driver of sustainable organizational performance. Drawing on existing literature and empirical insights, the study explores how green recruitment, green training and development, performance management, and green reward systems contribute to environmental, social, and economic performance outcomes. The research highlights the mechanisms through which GHRM practices enhance employee environmental awareness, promote pro-environmental behavior, and foster a sustainability-oriented organizational culture. Findings indicate that organizations implementing GHRM practices experience improved resource efficiency, enhanced employee engagement, reduced environmental impact, and strengthened corporate reputation. Furthermore, GHRM is found to support innovation and responsible decision-making by aligning employee values with organizational sustainability goals. The paper contributes to the growing body of knowledge on sustainable human resource management by demonstrating that GHRM is not merely an ethical initiative but a strategic tool for achieving sustainable organizational performance.

**Keywords:** Green Human Resource Management; Sustainable Organizational Performance; Environmental Sustainability; Sustainable HR Practices; Employee Green Behavior.

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## **Innovative HR Strategies for Responsible Entrepreneurship: Building Sustainable Talent Ecosystems**

*Aparna Sakore\* and Sarita Samson\*\**

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### **ABSTRACT**

The growing entrepreneurial ecosystem of freelancing and the gig economy, and the growing use of remote and hybrid work models are all contributing to the rapid evolution of the entrepreneurial environment. The growth of the gig economy and freelancing, the emergence of startups, and the growing popularity of remote and hybrid work models are all contributing to the rapid evolution of the entrepreneurial ecosystem. Concurrently the rising prominence on principles of Environmental, Social, and Governance (ESG), Diversity, Equity, and Inclusion (DEI), and ethical leadership has amplified the demand for responsible entrepreneurship. The primary objective of this paper is to evaluate the contribution of HR innovative strategies in enabling responsible entrepreneurship and in building resilient talent ecosystems. The study adopts a conceptual and exploratory approach based on a review of existing literature, industry reports, and global best practices. The study covers transparent performance management systems, ongoing learning and development programs, inclusive hiring methods, ethical HR policies, and employee empowerment techniques. The study concludes that strategically integrated HR practices can promote responsible entrepreneurial growth, improve worker resilience, and close skill gaps.

**Keywords:** Entrepreneurial Eco-system; Sustainable Talent Ecosystems; Gig Economy Workforce; Skill-Based Human Capital; ESG-Oriented Leadership.

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## **Integrating Sustainability into HRM: A Study on Green HRM Approaches**

*Pranita Sonar\* and Arpita Singh\*\**

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### **ABSTRACT**

The integration of environmental management into Human Resource Management (HRM) has become increasingly essential in the modern organizational landscape. Integrating sustainability into Human Resource Management (HRM) through “Green HRM” (GHRM) transforms traditional workforce management by incorporating environmental, social, and economic factors into HR processes like recruitment, training, and performance management. Green HRM is built on two fundamental pillars: environmental-friendly HR practices and the preservation of the knowledge capital. Organization across the globe are incorporating and working towards implementing Green HRM which will indirectly help them to achieve a competitive advantage in this fast-moving corporate world. The primary objective of Green HRM is to strengthen organizational sustainability by fostering employee awareness and commitment to environmental issues, reducing resource consumption, and enhancing overall environmental performance. This paper examines the concept of Green HRM, highlighting its key components and exploring the potential benefits it offers. Ultimately, Green HRM emerges as a strategic tool that not only advances organizational sustainability but also contributes to employee well-being and engagement.

**Keywords:** GHRM; Human Resources Management; Environment; Sustainability.

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## Impact of Responsible Women Leadership on Ethical Decision Making: A Critical Case Study of Nykaa

Swapna Bhalerao\* and Kirti Dharwadkar\*\*

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### ABSTRACT

The growing emphasis on responsible leadership has reshaped contemporary discussions on corporate ethics, particularly within women-led organizations operating at the intersection of profitability and social accountability. This study critically examines the influence of responsible women leadership on ethical decision-making through a qualitative case analysis of Nykaa, a leading Indian beauty and e-commerce company founded by Falguni Nayar. It explores how leadership traits often associated with women—such as empathy, inclusivity, stakeholder engagement, and ethical awareness—shape organizational strategies and governance practices in a competitive digital marketplace. Using a critical case study methodology, the research evaluates Nykaa's corporate governance framework, marketing ethics, supply chain transparency, sustainability initiatives, and stakeholder relationships. The findings suggest that women-led leadership at Nykaa promotes an ethical organizational culture emphasizing consumer trust, employee well-being, and women's economic empowerment. However, tensions emerge between ethical commitments and market-driven growth pressures, particularly in influencer marketing practices and environmental sustainability challenges. The study concludes that while responsible women leadership strengthens ethical decision-making frameworks, structural constraints such as shareholder expectations and digital market dynamics can limit ethical autonomy. The research contributes to leadership, business ethics, and gender management literature, offering insights for policymakers and practitioners in emerging economies.

**Keywords:** Responsible Women Leadership; Ethical Decision-Making; Corporate Governance; Business Ethics; Nykaa.

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## **Evaluating the Effectiveness of Talent Acquisition Practices: An Employee-based Empirical Study at Steelcase Asia Pacific Holdings Pvt. Ltd.**

*Rupali Shende\**

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### **ABSTRACT**

Talent acquisition plays a critical role in ensuring organizational competitiveness by attracting, selecting, and retaining skilled human capital. This study examines the talent acquisition practices followed at Steelcase Asia Pacific Holdings Pvt. Ltd. with the objective of evaluating their effectiveness and identifying areas for improvement. Primary data were collected from 100 employees using a structured questionnaire, while secondary data were obtained from company documents, HR reports, and relevant academic literature. The study assessed key dimensions of recruitment, including job role clarity, interview effectiveness, hiring timelines, employer branding, fairness in selection, and overall candidate satisfaction. The findings indicate that Steelcase follows a disciplined, structured, and technology-driven recruitment process that aligns well with organizational goals and contributes to high levels of employee satisfaction and engagement. However, certain challenges were identified, such as communication gaps between recruiters and candidates, extended selection cycles, and limited feedback mechanisms. To enhance hiring efficiency and improve the candidate experience, the study recommends streamlining recruitment procedures, strengthening communication strategies, leveraging recruitment analytics, and adopting continuous process improvement practices.

**Keywords:** Talent Acquisition ; Recruitment; Selection; Employer Branding; Human Resource Management.

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## Motivational HR Practices and Their Role in Mumbai's Startup Ecosystem: A Pilot Study

Anand Dhutraj\* and Anjum Sayyad\*\*

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### ABSTRACT

This study explores motivational HR practices in Mumbai startups and the contextual factors shaping their adoption. Drawing on pilot survey data (N=35) and secondary data from 661 Mumbai startups, the analysis identifies flexible work arrangements, regular recognition, and career growth communication as the most prevalent practices (mean scores 4.00–4.26). Conversely, equity-based incentives such as ESOPs exhibit relatively lower adoption (mean 2.91), indicating a cautious approach to ownership dilution among early-stage ventures. Contextual analysis highlights high operational costs, intense competition for skilled talent, and funding constraints as key ecosystem-level drivers of HR design choices. Bootstrapped startups (42.9 percent) display a greater reliance on non-monetary and relational motivators compared with venture-funded firms that can complement these with financial incentives. With a 71.4 percent active survival rate in the pilot sample, the findings suggest that strategically aligned motivational HR practices constitute an important lever for startup resilience and sustainability in Mumbai's dynamic but demanding environment.

**Keywords:** Motivational HR Practices; Startup Survival; Mumbai Ecosystem; Employee Retention; Entrepreneurial HRM.

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## **Virtual Management of Fluid Workforce in Hybrid Work Environment: Leadership role in Digital Transformation**

*Snehal Tare\**

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### **ABSTRACT**

The rapid diffusion of hybrid work models has fundamentally altered how organizations manage people, processes, and performance. This conceptual research paper examines the virtual management of a fluid workforce within hybrid work environments, emphasizing the leadership role in enabling digital transformation. The hybrid work paradigm has blurred spatial, temporal, and hierarchical boundaries, requiring leaders to manage geographically dispersed, technologically mediated, and highly dynamic teams. Drawing upon interdisciplinary literature from human resource management, leadership studies, information systems, and organizational behavior, the paper synthesizes contemporary research and industry practices across information technology, healthcare, education, banking, financial services, manufacturing, and consulting sectors. A comprehensive conceptual framework is proposed that links leadership competencies with digital transformation processes and organizational outcomes such as employee engagement, productivity, innovation, and resilience. The study contributes to theory by integrating e-leadership, transformational leadership, and socio-technical systems perspectives into the hybrid work discourse. It further offers actionable managerial implications for leaders navigating digital transformation and identifies directions for future empirical research in the domain of virtual workforce management.

**Keywords:** Hybrid Work; Fluid Workforce; Digital Transformation; Virtual Leadership.

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## **Digital Transformation of HR Functions in Healthcare: A Study of HRIS Implementation in Corporate Hospitals of Pune**

*Snehal Tare\**

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### **ABSTRACT**

The rapid advancement of digital technologies has significantly transformed Human Resource Management (HRM) practices across industries, with the healthcare sector witnessing accelerated adoption in recent years. This research paper examines the digital transformation of HR functions through the implementation of Human Resource Information Systems (HRIS) in corporate hospitals located in Pune. The study aims to analyze the extent of HRIS adoption, its impact on operational efficiency, decision-making, employee engagement, and strategic HR alignment within healthcare institutions. A descriptive research design was adopted, focusing on selected corporate hospitals in Pune. Primary data were collected through structured questionnaires and interviews with HR managers and administrative staff, supplemented by secondary data from institutional reports and relevant literature. The findings indicate that HRIS implementation has streamlined core HR processes such as recruitment, payroll, attendance management, performance appraisal, training administration, and statutory compliance. The system has enhanced data accuracy, reduced manual errors, improved reporting capabilities, and facilitated real-time decision-making. However, challenges such as resistance to change, training gaps, data security concerns, and integration issues with existing hospital information systems were also observed. The paper offers practical recommendations for healthcare administrators to strengthen digital HR infrastructure and maximize the strategic benefits of HRIS implementation.

**Keywords:** Digital Transformation; Human Resource Information System (HRIS); Healthcare Management.

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## **The Human Algorithm: How AI Enables Job Crafting and Sustainable Satisfaction in Hospitality in India**

*Abhishek Dutta\**

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### **ABSTRACT**

Employee burnout and high turnover remain persistent challenges in the Indian hospitality industry despite rapid digital transformation. This study examines how artificial intelligence (AI) can function not as a replacement for human labor, but as a catalyst for job crafting—defined by Amy Wrzesniewski and Jane E. Dutton (2001) as the proactive redesign of tasks, relationships, and work meaning to enhance purpose and fit. Using a mixed-methods design, data were collected from 250 frontline employees across luxury and mid-tier hotels in five Indian metropolitan cities. Quantitative findings reveal that AI tools—particularly intelligent task automation, predictive guest analytics, and conversational interfaces—reduced routine administrative burdens, freeing cognitive and temporal resources. This enabled task crafting (reshaping work content), relational crafting (deepening guest interactions), and cognitive crafting (reframing work meaning). Qualitative results indicate that employees using AI-enhanced workflows reported sustained increases in work engagement (34%) and role satisfaction (28%) over six months, beyond initial novelty effects. Crucially, satisfaction was strongest when AI systems were co-designed with staff, positioning employees as collaborators rather than subjects of oversight. The study reconceptualizes job crafting within human–AI ecosystems and suggests that sustainable satisfaction stems from intentional AI design that amplifies uniquely human contributions.

**Keywords:** Sustainable Employee Satisfaction; Hospitality HRM; Labor-Intensive; Adoption of AI.

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## The Impact of Remote to office transition on Psychological Safety and Trust: A Systematic Review

Shivani Mandlik\* and Pranita Burbure\*\*

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### ABSTRACT

The transition from remote work to Return to Office (RTO) policies denotes a significant transformation in contemporary work setting design. Though the literature on organizational work setting has generally focused on outcomes like productivity and collaboration, there has been little consideration of the impact on organizational relationships to RTO policies. This systematic review summarized 20 peer-reviewed studies published between 2020 and 2025 to explore the impact of RTO and hybrid transition policies on trust and psychological safety. The findings indicate that RTO policy characteristics mainly rigidity, perceived fairness, and communication transparency, significantly shape employee trust in leadership. Mandate RTO decisions and communication mode had an impact on declined managerial integrity (perceived) along with autonomy confidence. Psychological safety, especially speak-up comfort and interpersonal risk-taking, appears vulnerable during transitional periods characterized by uncertainty and reduced flexibility. The research further reveals that there is a strong interconnection between trust and psychological safety in Return to Office workplace setting.

**Keywords:** Psychological Safety; Organizational Trust; Remote work; Return-to-Office transition.

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## **The Impact of Job Stress on Dimensions of Employee Resilience**

*Anuja Salgar\* and Pranita Burbure\*\**

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### **ABSTRACT**

Job stress has become an unavoidable part of modern work life, affecting how employees think, feel, and perform at work. Employee resilience, particularly its individual dimensions, plays an important role in helping employees cope with these pressures and adapt to challenging work situations. This study aims to understand the impact of job stress on a key dimension of employee resilience through a structured review of existing literature. The study is based on a structured review of peer-reviewed journal articles, conference papers and scholarly publications from established academic databases. Relevant studies examining job stress and employee resilience are systematically analysed to identify theoretical explanations and patterns of findings related to their relationship. The review integrates insights from diverse organizational contexts to develop an understanding of how different job stressors influence resilience-related capacities among employees. The review also highlights research gaps and offers directions for future studies. The findings are expected to provide valuable insights for human resource professionals and organizational leaders seeking to manage job stress and strengthen employee resilience in today's demanding work environments.

**Keywords:** Job Stress; Employee Resilience; Workplace Environment; Organizational Well-being.

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## **Building Sustainable Organizational Culture in the VUCA World**

*Jenny Puliken\* and Kirti Dharwadkar\*\**

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### **ABSTRACT**

Sustainable organizational culture is considered utopian; many organizations have openly questioned whether sustainability is sustainable. Organizations undertake sustainability measures out of regulatory pressure or as a matter of good PR for flaunting SDG compliance. In a world where the only constant is change, companies would do well to build sustainable organizational culture as a part of their strategy if they wish to grow in the VUCA world. When it comes to organizational culture there are two schools of thought (Smircich, 1983) 1) Whether it is something an organization is – that is built through a top-down approach or 2) Organization has – that is acquired by the culture brought by stakeholders in an organization. Much of the research on sustainability has focused on external stakeholders while assuming implicit internal acceptance. (Morsing M, Oswald D., 2009). This paper seeks to study the role of sustainable organizational culture in the VUCA world and considers the role of internal stakeholders in creating a sustainable organizational culture.

**Keywords:** VUCA; SDG; PR; Stakeholders.

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## **From Values to Systems: Examining Structural Influences on Spirituality Integration in Strategic Human Resource Management**

*Shweta Singh\**

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### **ABSTRACT**

The increasing emphasis on value-driven and human-centered management has led organizations to explore the integration of spirituality within Strategic Human Resource Management systems. While workplace spirituality has been associated with positive employee attitudes and performance outcomes, limited empirical research has examined how structural organizational factors influence its importance and institutional integration, particularly in manufacturing industries. This study investigates whether type of manufacturing industry and company size are significantly associated with the importance attached to spiritual practices and their integration into SHRM frameworks. A quantitative cross-sectional design was adopted using primary data collected from 520 respondents in manufacturing organizations. The variables were measured on five-point Likert scales, and Pearson's Chi Square test of independence was applied at a 5% level of significance. Cramer's V was used to assess the strength of association. The findings reveal that industry type is significantly associated with the perceived importance of various spiritual practices, while company size is significantly related to the extent of spirituality integration within SHRM policies, leadership support, and training systems. The results confirm that structural determinants shape spirituality-based HR practices in manufacturing organizations.

**Keywords:** Strategic Human Resource Management; Workplace Spirituality; Manufacturing Industry Organizational Size; Chi Square Analysis.

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## **Legal Compliance in Human Resource Management: A Study of Indian Labour Laws**

*Vijay Kumar Verma\**

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### **ABSTRACT**

Human Resource Management (HRM) plays a pivotal role in ensuring that organizations comply with labour legislations and statutory obligations. In India (E-mail: HR practices are governed by several labour laws and recently consolidated labour codes, including the Code on Wages, 2019, Industrial Relations Code, 2020, Occupational Safety, Health and Working Conditions Code, 2020, and Code on Social Security, 2020. These laws regulate recruitment procedures, wage structures, working hours, employee safety, social security benefits, and dispute resolution mechanisms. This study explores the interrelationship between HR functions and legal compliance within Indian organizations. It analyzes how HR departments implement statutory requirements and adapt to evolving regulatory frameworks. The research is based on secondary data collected from government publications, legal documents, academic journals, and policy reports. The findings suggest that effective compliance strategies reduce legal risks, prevent industrial disputes, and enhance organizational credibility. Furthermore, proactive legal awareness among HR professionals strengthens industrial relations and ensures the protection of employee rights. The study concludes that integrating legal compliance into HR policies is essential for sustainable organizational growth and ethical corporate governance in India.

**Keywords:** Human Resource Management; Labour Laws; Legal Compliance; Industrial Relations; Employee Rights.

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## **Literature review of Integration of Artificial Intelligence in Talent Management Processes**

*Nilesh Lokhande\* and Pranita Burbure\*\**

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### **ABSTRACT**

As integration of AI in industry is going in upward direction, assessing the impact of artificial intelligence (AI) on HRM practices becomes necessary. Focus of this paper is on the study of significance of the role of AI in shaping the talent management practices. Talent management in industry 4.0 can no longer be done by traditional methods. An intense competition exists among organizations to attract the top talented individuals with them. For this, AI is also being rapidly integrated into organizational talent management practices. Processes like recruitment, training, performance management, employee engagement, appraisal and succession are now more efficient. In this way, HR managers can focus on more important work. But there are few concerns like ethics and biasness of AI, which should be addressed. In the age of AI, its usage is growing many times in almost all the fields of Industry 4.0. However, there are few concerns like ethics and biasness, which should be addressed.

**Keywords:** Agentic AI; Talent Management; Ethics.

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## A Study on the Impact of Compensation and Benefits on Employee Performance in the Private Educational Sector

*Punam Gore\**, *Sayali Parab\*\** and *Dnaneshwar Darade\*\*\**

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### ABSTRACT

In the private education industry, where human capital is the main factor driving institutional success, compensation and benefits have a significant impact on employee motivation, work satisfaction, and overall performance. This study looks at how employee performance at private educational institutions is affected by both monetary and non-monetary compensation. Based on secondary data gathered from scholarly publications, institutional reports, and recent studies published between 2020 and 2025, the study takes a descriptive and analytical approach. Salary structure, incentives, health benefits, recognition initiatives, chances for professional growth, and job security are some of the important elements that were examined. The results show that employee motivation and productivity are greatly increased by competitive financial incentives. Long-term job satisfaction and retention, however, are significantly influenced by non-monetary perks including training programs, professional growth chances, and encouraging work cultures. The study emphasizes that increased employee engagement and institutional effectiveness result from a balanced compensation structure that incorporates both monetary and non-monetary rewards. The study comes to the conclusion that in order to improve employee performance and organizational sustainability, private educational institutions need to implement strategic and transparent remuneration systems.

**Keywords:** Compensation; Benefits; Employee Performance; Private Educational Sector; Motivation.

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## **Workforce Analytics as a Driver of Sustainable Competitive Advantage: A Structured Literature Review**

*Isha Bhate\* and Somnath Patil\*\**

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### **ABSTRACT**

The application of workforce analytics in human resource management enhance strategic decision-making and long-term competitiveness. Though the adoption of analytics in human resource management has grown significantly, limited clarity exists regarding how workforce analytics capabilities translate into sustainable competitive advantage. This paper presents a structured literature review of 55 peer-reviewed studies published between 2015 and 2025 to study the evolving relationship between workforce analytics and organizational performance outcomes. The review creates theoretical foundations, including the Resource-Based View and Human Capital Theory, and identifies key impact areas such as decision-making effectiveness, productivity enhancement, cost optimization, and strategic alignment. However, significant research gaps remain, particularly in emerging economies and in measuring long-term sustainability outcomes. The study proposes a conceptual framework that integrates analytics capability, human capital enhancement, and competitive advantage. The findings contribute to the discourse on responsible and innovation-driven management practices by positioning workforce analytics as a strategic enabler of sustainable organizational success.

**Keywords:** Workforce Analytics; Sustainable Competitive Advantage; Organizational Performance.

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## **Track 4**

# **Operations & Supply Chain Management**

## **Successful Vendor Management System Implementation: What to Consider?**

*Ratinan Chinda\* and Thanwadee Chinda\*\**

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### **ABSTRACT**

A vendor management system (VMS) is a tool to help manage business, specifically between buyers and vendors. It helps organizations take appropriate measures to control costs, reduce potential risks related to vendors, ensure efficient service deliverability, and derive value from vendors in the long run. To successfully implement VMS, this study utilizes the analytic hierarchy process (AHP) to examine key factors influencing successful VMS implementation and their importance weights. Experts (buyers and vendors) provide data for analyses. The results reveal that joint cooperation between buyers and vendors, especially in setting up long-term relationships and continuous improvement, is crucial to implementing VMS successfully. Buyers and vendors should have the same mutual goals and create preventive programs to ensure VMS's effectiveness. Buyers should also use customers' feedback to develop effective vendor development system. The study results are expected to help buyers and vendors understand key factors necessary for successful VMS implementation and effectively plan for cooperation to achieve long-term benefits.

**Keywords:** Analytic Hierarchy Process; Buyer; Joint Cooperation; Vendor; Vendor Management system.

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## Digital Twins for Data Integrity and Trust in Smart Manufacturing Systems

Ashwini Joshi\*, Kavita Divekar\*\* and Surabhi Rodi\*\*\*

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### ABSTRACT

Smart manufacturing systems are increasingly dependent on sensor data, automation, and artificial intelligence for making critical decisions. Although there has been considerable focus on machine failures and predictive maintenance, a more subtle yet dangerous issue has largely been overlooked - data integrity. In fact, in many scenarios, manufacturing systems continue to function within normal parameters even when sensor data becomes unreliable, stale, or corrupted, resulting in silent decision failures. The paper investigates how Digital Twins operate as a trust validation system for data integrity within smart manufacturing environments. The paper introduces a trust-based Digital Twin framework which uses virtual replicas to verify real-time data through its three verifying components - correctness, consistency, and reliability. Digital Twins use actual sensor data to compare it with expected system behavior which enables them to identify hidden data corruption problems that lead to incorrect AI decisions and improves system reliability. The Digital Twins system functions as a Dual role which allows it to operate as both a manufacturing simulator and a system that maintains data accuracy in manufacturing operations.

**Keywords:** Digital Twin; Smart Manufacturing; Data Integrity; Sensor Data Validation; Artificial Intelligence.

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## **Track 5**

# **Business Analytics & Digital Transformation**

## Beyond Technology: Why Culture is the Hidden Driver of India's FinTech Success

Satyavan Zaware\* and Sudam Shinde\*\*

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### ABSTRACT

India's FinTech transformation is often described as a technological success driven by digital public infrastructure such as Aadhaar and the Unified Payments Interface (UPI). While these platforms enabled scale, they do not fully explain the speed and sustainability of adoption. This study argues that organizational culture and adaptive workplace practices form the hidden engine of India's FinTech success. The research examines how flexibility, employee empowerment, collaboration, learning orientation, and inclusion influence innovation capacity and employee outcomes in FinTech firms. Using a quantitative, cross-sectional design, survey data were collected from approximately 350 employees across Indian organizations and analyzed through correlation and multiple regression techniques. Results show that flexibility and empowerment strongly predict innovation capacity, while collaborative practices significantly enhance job satisfaction. The findings also indicate the prevalence of hybrid cultures that combine start-up agility with structured governance. However, lower emphasis on inclusion and well-being signals important areas for managerial attention as firms scale. Sustainable FinTech growth depends on digital infrastructure and cultural systems guiding everyday work in India for organizations.

**Keywords:** Organizational Culture; Adaptive Practices; FinTech Industry; Innovation Culture.

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## **The Role of AI Enablement in Organizational Change: A Systematic Review of Challenges and Opportunities**

*Puja Gavande\* and Manisha Kulkarni\*\**

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### **ABSTRACT**

Artificial intelligence (AI) is changing how organizations work. It is reshaping company structures, decision-making, and value creation. AI offers many benefits, such as improved efficiency and new ideas, but it also presents challenges related to ethics, governance, and change management. Understanding both the benefits and challenges is important for using AI and technology effectively. This study examines the challenges and opportunities of using AI and related technologies to transform organizations. We reviewed research articles published between 2020 and 2025 from major academic databases like Scopus and Web of Science. We carefully selected and analyzed relevant studies. The findings indicate that transforming with AI faces several challenges: poor data quality, unskilled workers, employee struggles, ethical concerns, transparency issues, and the need for strong leadership. At the same time, AI creates important opportunities: better processes, smarter decisions based on data, improved learning, more innovation, and greater value for stakeholders. This review combines current research to help both researchers and business leaders understand how AI transforms organizations and how to do it responsibly and sustainably.

**Keywords:** Organizational Change; Transformation; AI Adoption; Digital Transformation.

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## **Business Analytics and Digital Transformation: A Strategic Enabler for Organizational Excellence**

*Parmeshwar Bansode\*, Mahananda Bansode\*\* and Chandan Thengil\*\*\**

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### **ABSTRACT**

Digital transformation has emerged as a strategic imperative for organizations seeking to remain competitive in an increasingly data-driven economy. Business analytics serves as the backbone of digital transformation by enabling organizations to extract meaningful insights from vast volumes of data. This research paper explores the role of business analytics in driving digital transformation, examining its impact on decision-making, operational efficiency, customer experience, and innovation. As digital transformation initiatives intensify, business analytics becomes not just a support function but a strategic asset that drives innovation and sustainable growth. The study adopts a descriptive and analytical approach using primary and secondary data sources to assess organizational adoption of analytics tools and technologies. Findings reveal that business analytics significantly enhances digital transformation outcomes, though challenges such as data governance, skill gaps, and technological integration persist. The paper concludes by emphasizing the need for strategic alignment, leadership commitment, and continuous capability development, while identifying future research opportunities in advanced analytics and AI-driven transformation.

**Keywords:** Business Analytics; Digital Transformation; Strategic Enabler; Organizational Excellence; Decision-making.

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## **Digital Transformation in Indian Agriculture: A Conceptual Framework for Bridging the Rural Digital Divide and Advancing Inclusive Development**

*Snehal Tare\**

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### **ABSTRACT**

The accelerating integration of digital technologies into agricultural systems is redefining production, distribution, and value chain dynamics globally. In India (E-mail: however, the transformative potential of digital agriculture remains constrained by a persistent rural digital divide characterized by infrastructural inadequacies, uneven digital literacy, socio-economic disparities, fragmented institutional coordination, and limited access to affordable technologies. While policy initiatives such as Digital India and smart farming programs aim to modernize the agricultural sector, the absence of a cohesive conceptual framework linking digital transformation with inclusive rural development limits systematic implementation and evaluation. This paper develops a comprehensive conceptual framework that positions digital transformation as a multidimensional process encompassing digital infrastructure readiness, human capital and digital capability development, technological integration and enabling institutional and policy ecosystems. The proposed framework illustrates how digital inclusion functions as a mediating mechanism through which technology adoption influences agricultural productivity, market access, financial inclusion, climate resilience, and income diversification. The framework further highlights the interdependence between technological innovation and socio-institutional preparedness, emphasizing that sustainable outcomes depend on synchronized investments in infrastructure, skills, governance, and localized implementation strategies. Practically, it offers policymakers, agribusiness stakeholders, and development agencies a roadmap for designing inclusive digital agriculture interventions.

**Keywords:** Digital Transformation; Indian Agriculture; Rural Digital Divide; Inclusive Development.

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## Digital Transformation and Business Analytics for Sustainable Development

*Abhijit Bharati\**

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### ABSTRACT

Digital transformation has emerged as a central pillar of contemporary development strategies, influencing governance, economic systems, and sustainability outcomes. This study investigates the relationship between digital transformation and sustainable development using cross-country data from 77 nations covered under the Global Digitalization Index (2024). Sustainable development performance is assessed through SDG Index (2025) scores for countries where data are available. Using a macro-level quantitative approach, the analysis reveals a statistically significant positive association between digital transformation and sustainability performance. Countries demonstrating higher digital maturity tend to exhibit stronger progress toward Sustainable Development Goals (SDGs). Although Business Analytics is not directly operationalized as a measurable variable due to cross-national data constraints, it is theoretically positioned as an embedded strategic capability within digitally advanced ecosystems that enhances data-driven governance, monitoring, and policy effectiveness. By integrating digital transformation metrics with sustainability outcomes, the study contributes cross-national empirical evidence to the growing literature on digitalization and sustainable development and highlights the structural importance of analytics-enabled digital infrastructures in advancing long-term sustainability objectives.

**Keywords:** Digital Transformation; Business Analytics ; Sustainable Development.

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## **Data Driven Decision Making for Responsible Growth in Education with Indian Perceptive**

*Omkar Gadre\**

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### **ABSTRACT**

Data-Driven Decision Making in Education has emerged as a revolutionary approach that changes how educational institutions collect, interpret, and act upon data to improve teaching, learning, policy formulation, and student outcomes. It is mainly focused on student's overall development as per New Education Policy (NEP 2020). It's helping to shape Indian Education sector from traditional methods of teaching to cutting edge and evidence-based strategies to initiate growth. By capitalizing data from UDISE, AI-driven platforms, and assessments, stakeholders are enhancing student outcomes, optimizing resources, and addressing equity gaps. Indian Education sector will grow exponentially with the contribution of AI and various government initiatives like SWAYAM, NDEAR, NPTEL which connects every part of India. Data from NAS allows policymakers to identify learning gaps and design targeted, rather than generic, interventions. A survey by the Data Security Council of India revealed 87% of Indian parents are concerned about the security of their children's data. The future lies in the integration of AI-powered analytics with human-centric, personalized, and equitable, pedagogical approaches.

**Keywords:** NEP 2020; NDEAR; Online Portals; Data Analytics.

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## Quality of Work Life in MSMEs: An Empirical Analysis of Its Key Dimensions

*Kavita Divekar\**, *Jesica Goddeti\*\**,  
*Renuka Gaikwad\*\*\** and *Manisha Kumbhar\*\*\*\**

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### ABSTRACT

Quality of Work Life (QWL) plays a vital role in shaping employee wellbeing, workplace satisfaction, and overall organizational effectiveness. Despite its recognized importance, the specific dimensions through which employees experience quality in their working lives remain context dependent, particularly within Micro, Small, and Medium Enterprises (MSMEs), where structural and resource conditions differ significantly from large organizations. This study aims to identify and empirically analyze the key dimensions that constitute QWL in the MSME sector from the perspective of employees. Primary data were collected through a structured survey capturing multiple aspects of workplace experience, work environment, compensation, job security, work life balance, interpersonal relations, and opportunities for professional growth. Exploratory Factor Analysis was employed to examine the latent structure of the construct, followed by reliability assessment to ensure internal consistency of the extracted dimensions. The analysis revealed a coherent and statistically robust multidimensional structure, demonstrating employees perceptions of quality of work life are shaped by distinct yet interrelated workplace factors. By empirically identifying the key dimensions of QWL in MSMEs, this study contributes to greater conceptual clarity and measurement precision in QWL research. The findings provide meaningful insights for decision makers seeking to enhance employee well-being and improve workplace practices.

**Keywords:** Quality of Work Life (QWL); Micro; Small and Medium Enterprises (MSMEs); Exploratory Factor Analysis; HR Practices.

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## **Legal and Regulatory Framework Governing AI-Driven Business Analytics and Digital Transformation in India**

*Priyanka Bhati\**

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### **ABSTRACT**

Business Analytics and Digital Transformation have profoundly reshaped the operational and strategic landscape of Indian organizations. Companies increasingly deploy Artificial Intelligence (AI), big data analytics, cloud computing, and automated decision-making systems to enhance efficiency, productivity, and competitiveness. While these innovations drive economic growth and digital expansion, they also generate complex legal and regulatory challenges, including data protection, privacy, algorithmic transparency, corporate liability, and cybersecurity compliance. The enactment of the Digital Personal Data Protection Act, 2023 marks a significant milestone in India's digital regulatory framework, establishing standards for lawful data processing, consent, and accountability. Nevertheless, AI-driven analytics often involve automated profiling, predictive modeling, cross-border data transfers, and algorithmic decision-making, which stretch conventional compliance mechanisms. The lack of dedicated AI governance legislation further complicates legal responsibility and oversight. This paper critically explores the intersection of Business Analytics, Digital Transformation, and legal accountability in India. Using a doctrinal and analytical methodology grounded in statutory interpretation and policy review, it assesses the adequacy of current laws, identifies regulatory gaps, and examines corporate compliance obligations. The study contends that a balanced, forward-looking regulatory approach is vital to foster responsible AI innovation while safeguarding constitutional values, including privacy, transparency, and accountability, in India's rapidly digitizing economy.

**Keywords:** Business Analytics; Digital Transformation; Artificial Intelligence; Data Protection; Legal Accountability.

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**Track 6**  
**Entrepreneurship & Innovation**  
**(Interdisciplinary Track)**

## **An Analytical Study on the Role of Artificial Intelligence in Marketing for Entrepreneurial Growth**

*Simran Kesharwani\* and Nitin Kumar Jain\*\**

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### **ABSTRACT**

In today's rapidly evolving business landscape, Artificial Intelligence (AI) is revolutionizing marketing practices and providing entrepreneurs with powerful tools to achieve business success. This study investigates how AI-driven marketing strategies create new opportunities for entrepreneurs by enhancing customer targeting, personalization, and decision-making processes. AI technologies like predictive analytics, chatbots, and automated content generation enable startups and small businesses to operate more efficiently, reduce costs, and improve customer experiences. The research highlights how AI helps entrepreneurs understand consumer behavior through data analysis, leading to more effective marketing campaigns and increased customer loyalty. Additionally, the study discusses challenges faced in adopting AI, including technological complexity and privacy concerns, and suggests ways to overcome these barriers. By examining real-world examples, the paper shows that integrating AI in marketing not only improves operational efficiency but also drives entrepreneurial growth and competitive advantage. The findings emphasize the essential role of AI in shaping the future of marketing for entrepreneurs striving for success in a digital economy.

**Keywords:** Artificial Intelligence; Entrepreneurial Success; AI Marketing; Customer Personalization; Predictive Analytics.

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## **Role of Higher Educational Institutions in Promoting Innovation and Entrepreneurship**

*Arati Patil\* and K. Nirmala Kumarswamy\*\**

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### **ABSTRACT**

Innovation and entrepreneurship are well-acknowledged drivers of economic development and employment. Higher Educational Institutions (HEIs) have a significant role in inculcating innovation and entrepreneurship skills in students through curriculum development, support systems, industry interaction, and research environments. The research paper aims to explore the role of HEIs in Startup innovation and entrepreneurship through a survey-based research methodology. The primary data was gathered from students and faculty members of the chosen higher educational institutions. The paper shows that an entrepreneurship- and startup-based curriculum, incubation facilities, faculty support, and industry interaction have a significant impact on students' startup-oriented entrepreneurial intentions and innovation achievements. Also, the study provides practical insights for academic administrators and policymakers to strengthen startup ecosystems within HEIs. The findings highlight the importance of experiential learning, mentorship, and policy-level support in translating entrepreneurial intentions into viable startups. The research paper also proposes recommendations to enhance institutional frameworks to develop a strong innovation and entrepreneurship culture in HEIs.

**Keywords:** Higher Education; Innovation; Entrepreneurship; Incubation; Startups.

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## **Sustainable Practices Innovation and Responsible Entrepreneurship: An Empirical Study of Organizational Performance and Societal Impact**

*Parmeshwar Bansode\*, Chandan Thengil\*\* and Mahananda Bansode\*\*\**

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### **ABSTRACT**

Sustainable development has emerged as a critical concern for modern economies, compelling organizations and entrepreneurs to adopt innovative and responsible business practices. Sustainable practices innovation and responsible entrepreneurship play a vital role in balancing economic growth, social equity, and environmental protection. This study aims to examine the relationship between sustainable practices innovation and responsible entrepreneurship and their impact on organizational performance and societal well-being. Using a mixed-method approach, primary data were collected from entrepreneurs and managers through structured questionnaires, complemented by selected case studies. Statistical tools such as descriptive analysis, correlation, and regression analysis were employed. The findings reveal a significant positive relationship between sustainability-driven innovation and responsible entrepreneurial behavior, highlighting their strategic importance for long-term competitiveness. The study contributes to existing literature by providing empirical evidence and offers managerial implications for fostering sustainability-oriented entrepreneurial ecosystems. Sustainable practices innovation refers to the development and implementation of new products, processes, and business models that reduce environmental impact while enhancing economic and social value. Responsible entrepreneurship emphasizes ethical decision-making, stakeholder engagement, and accountability toward society and the environment. Integrating these concepts enables organizations to achieve long-term resilience and legitimacy.

**Keywords:** Sustainable Practices; Innovation; Responsible Entrepreneurship; Sustainability; Empirical Study.

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## **Impact of Digitization on Opportunities and Challenges Faced by Women Architect Entrepreneurs in PCMC Area**

*Bhagyashree Apte\**

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### **ABSTRACT**

This study examines the influence of digitization on the professional opportunities and challenges experienced by women architect entrepreneurs in the Pimpri-Chinchwad Municipal Corporation (PCMC) area. With rapid technological adoption reshaping the architecture and construction industry, digital tools and platforms present transformative prospects for business visibility, client engagement, and project management. However, the transition also introduces gender-specific barriers related to digital access, skill development, and socio-cultural expectations. Using a mixed-methods approach, primary data were collected through structured surveys and in-depth interviews with women-led architectural practices operating in the PCMC region, complemented by secondary data from industry reports and relevant literature. Findings indicate that digitization has enabled enhanced market reach, more efficient workflows, and increased competitiveness for women architects, yet persistent challenges remain, including unequal access to digital resources, limited technological training, work-life balance pressures, and biases in digital networking spaces. The study concludes with recommendations for policy interventions, capacity-building initiatives, affordable training programs, and supportive ecosystems to foster equitable digital participation and sustainable growth for women architect entrepreneurs in emerging urban contexts.

**Keywords:** Women Entrepreneurship; Digitization; Challenges.

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## **Modern Dairy Farming in Ahmednagar District: A Sustainable Pathway Towards Rural Entrepreneurship**

*Gurmit Pritpal Dang\* and Babasaheb M. Londhe\*\**

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### **ABSTRACT**

Modern dairy farming has emerged as a significant driver of rural economic development and entrepreneurship in India. Ahmednagar District, known for its strong agricultural base and cooperative dairy ecosystem, is witnessing a gradual shift from traditional livestock practices to technology-driven and sustainable dairy enterprises. This study examines how modern dairy farming contributes to rural entrepreneurship through innovation, digital adoption, and sustainable resource management. Using a descriptive and exploratory research design, the study evaluates dairy farmers' practices, challenges, and entrepreneurial opportunities faced on day to day basis. The findings indicate that adoption of improved breeds, automation, green fodder management, and digital marketing platforms has enhanced productivity and income diversification. The research highlights the role of institutional support, cooperative models, and skill development initiatives in transforming dairy farming into a viable entrepreneurial pathway. The study proposes a strategic roadmap integrating sustainability, innovation, and rural enterprise development for the dairy farmers in the Ahmednagar region.

**Keywords:** Modern; Dairy Farming; Sustainability.

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# Track 7

## SDG Goals

## **ITC's ESG Framework: A Commitment to Community Well-being**

*Nitin Kumar Jain\* and Chandrashekhar Aronkar\*\**

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### **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. The study considered contribution by ITC towards ESG during 2019-20 to 2023-24. Other organizations have also contributed towards ESG and they have been further discussed in the study. 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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## A Review of Machine Learning Techniques for Student Performance and Quality Enhancement in Higher Education

Arati Patil\*, Poonam Siddhanurle\*\* and Prashant Patil\*\*\*

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### ABSTRACT

Improving student performance and enhancing overall quality in higher education have become some of the key priorities of academic institutions globally. The exponential increase in educational data from academic records, learning management systems, and digital platforms has presented unprecedented opportunities to apply Machine Learning (ML) techniques towards informing data-driven decisions. This systematic literature review (SLR) reviews and synthesizes existing research on the adoption of ML methods for predicting student performance and enhancing quality in higher education. The main focus is on widely adopted techniques that include classification, regression, clustering, and ensemble learning approaches by applying these techniques, highlighting their applications, strengths, and limitations. Particular focus has been laid on professional programs like the Master of Computer Applications (MCA), wherein technical competencies, continuous assessment, and skill-oriented learning play a critical role in student success. This study also identifies some of the key research gaps pertaining to dataset diversity, model interpretability, real-time analytics, and program-specific factors. From here, future directions in research are proposed to develop appropriate, ethical, and scalable ML-based educational solutions.

**Keywords:** Machine Learning; Student Performance Prediction; Higher Education; Educational Data Mining; Learning Analytics.

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## **Sustainable Development Goals in Star Hotels; A Systematic Literature Review of Integration Practices, Drivers & Implications of Sustainable Hospitality**

*Harshal Kamble\* and Ritu Dandge\*\**

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### **ABSTRACT**

The hospitality industry plays a critical role in advancing sustainable development due to its significant environmental, social, and economic impacts. The SDGs offer an extensive framework for directing sustainability measures in hotel operations. However, there is still a lack of systematic synthesis and fragmentation in the current research on SDG integration in star hotels. With a focus on integration strategies, important drivers, and implications for sustainable hospitality, this study attempts to methodically assess and analyse academic literature on the integration of SDGs in star hotels. The study uses a Systematic Literature Review technique and adheres to PRISMA principles to find, filter, and evaluate peer-reviewed publications that were published between 2020 and 2025. Thematic analysis is employed to synthesize findings & the review reveals that star hotels predominantly integrate SDGs related to responsible consumption and production, decent work, and clean energy through operational, strategic, and human resource practices. Key drivers influencing SDG adoption include regulatory pressures, market demand, cost efficiency, and top management commitment. The findings further highlight positive environmental, social, and economic implications of SDG integration for sustainable hospitality, while also identifying gaps related to measurement, reporting, and underexplored SDGs and outline directions for future research in sustainable hospitality management

**Keywords:** Sustainable Development Goals (SDGs); Star Hotels; Sustainable Hospitality; SDG Integration Practices; Drivers of Sustainability Adoption.

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## The Premium of Principles: A Systematic Review of Willingness-to-Pay for Sustainability in Vegan Snack Markets

Dhananjay Jadhav\* and Umesh Patawardhan\*\*

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### ABSTRACT

The rapid growth of the vegan snack market, driven by heightened consumer awareness of health, ethics, and environmental sustainability, presents a critical strategic question for marketers and entrepreneurs : Are consumers willing to pay a premium for sustainably produced vegan snacks? This study conducts a systematic literature review to synthesize existing empirical evidence on the Willingness-To-Pay (WTP) for sustainability attributes within the vegan snack sector. Adopting the PRISMA protocol, the review analyses peer-reviewed studies from 2015-2025, focusing on attributes such as eco-labelling, organic certification, ethical sourcing, and low-carbon footprint claims. The findings map the key drivers including consumer values, trust in claims, and demographic moderators, that influence the price premium consumers are prepared to pay. The paper is strategically aligned with the Marketing & Strategy track, providing actionable insights for sustainable product positioning, ethical pricing, and communication strategies. It advances the Theory of Planned Behaviour within the context of sustainable consumption while supporting responsible entrepreneurship through evidence-based marketing approaches. By enabling businesses to leverage the sustainability premium, this work aligns corporate growth with the principles of inclusive and sustainable development, as articulated in SDG 12. This review identifies significant research gaps, particularly in emerging markets and longitudinal studies.

**Keywords:** Willingness-To-Pay (WTP); Sustainable Consumption; Vegan Snack Market; Responsible Entrepreneurship.

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## **Connecting the Dots: How Student Engagement Drives Academic Achievement?**

*Sandeep Sarkale\*, Manjiri Patwari\*\*, Praveen P.\*\*\* and Samadhan Jadhav\*\*\*\**

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### **ABSTRACT**

Student engagement is a critical, multi-faceted predictor of academic success, yet the distinct mechanisms linking its dimensions to achievement require further empirical investigation. This quantitative study examines the relationships between behavioral, emotional, and cognitive engagement and academic achievement among college students (N=96). Correlation analysis revealed significant positive relationships between all three engagement dimensions and academic achievement, with cognitive engagement demonstrating the strongest correlation. Based on these findings, the study proposes a Hierarchical Mediation Model, positing that behavioral engagement serves as a foundation that fosters emotional engagement, which in turn facilitates deeper cognitive engagement—the most proximal driver of academic success. The results provide empirical evidence that fostering a learning environment which cultivates all dimensions of engagement, particularly by deepening cognitive investment, is essential for enhancing student outcomes. The study concludes with implications for educators and policymakers and recommends longitudinal research to confirm the causal pathways of the proposed model and to explore the evolving impact of digital learning environments on student engagement.

**Keywords:** Academic Achievement; Correlation; Quantitative Analysis; Educational Outcomes; Student Involvement.

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## **Productive School Landscapes: Evaluating Edible Gardens through Community Perception**

*Swarupa Borde\**

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### **ABSTRACT**

Edible school gardens are increasingly recognized as valuable learning environments that integrate food literacy, environmental awareness, health education, and hands-on experiential learning within school campuses. This research aims to examine the perceptions, expectations, and participation levels related to edible school gardens among schools and parents through a structured questionnaire and survey process. The study explores stakeholder views on the educational benefits of food-producing landscapes, including student engagement, interdisciplinary learning opportunities, sustainability awareness, and community involvement. It also investigates perceived challenges such as maintenance responsibilities, safety concerns, availability of resources, and long-term management strategies. Using a mixed-methods approach, the research collects both quantitative and qualitative data to understand awareness levels, willingness to participate, and factors influencing successful implementation. The findings are expected to provide insights into how edible gardens can be effectively integrated into school environments as living classrooms and productive landscapes. Ultimately, the study aims to contribute to planning and design strategies that support resilient, participatory, and educationally meaningful school landscapes while strengthening school–community relationships and promoting sustainable practices among students.

**Keywords:** Sustainability Practice; Experiential Learning; School Landscapes.

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## **Understanding the Environmental Evolution of Pune City using Bai and Imura Model**

*Sreenath U.\**

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### **ABSTRACT**

This paper tries to place the city of Pune in the Bai and Imura model of understanding the environmental evolution of the city. This model talks about the four types of urban issues which a city faces in its evolution. These include issues related to poverty, rapid industrialization, economic growth and lifestyle related. These issues are categorized as Type I, II, III and IV issues. From the study we understood that Pune has moved to the last two phases, mainly economic growth and lifestyle related issues. The policy makers need to focus more on these issues for effective urban planning. The only limitation of the study was the lack of availability of a recent Census. The last Census available for the study is the 2011 one which is more than a decade old. This study can go a long way in effectively understanding the urban issues and taking corrective policy measures to solve it.

**Keywords:** Environmental Evolution; Bai and Imura; Pune City; Urban Issues.

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## **India's Digital Quest for Sustainable Development: The Role of Green HRM in Achieving SDG 9**

*Shikha Shubham\* and Pranita Burbure\*\**

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### **ABSTRACT**

India's performance of SDG 9 is a major concern. The tailwind to decarbonization converges with 'The Digital India programme', significantly advanced through services and manufacturing sector of the country aligned to vision 2070. Industrial emissions require an intercept through organized energy policies and practices; they also require mandatory business and sustainability reporting. The aim of the study is to investigate the role of green human resources in achieving sustainable development goals within the organization. For this purpose, the researcher did extensive literature review followed by semi structured in depth interviews of HR managers of national and multinational companies in India. The findings revealed that GHRM practices are strengthened through digital transformations which reduces costs, improves reliability and speed of routine work. It was also found that developing and executing sustainable technological solutions and stakeholders' solutions, channelizing behavioral modification of employees, implementing rationale metrics for gauging sustainable performance acted as impediments towards innovative GHR practices.

**Keywords:** SDG; GHRM; E-Systems; HR Functions.

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## **From Waste to Resource: Circular Economy Perspectives on Household Cooking Oil Reuse, Consumer Awareness, and Sustainability under the SDG Framework**

*Heena Gandhi\* and Deepa Sakhti\*\**

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### **ABSTRACT**

Urban households routinely generate used cooking oil, yet its reuse and disposal practices remain largely informal and driven by frugality, habit, and convenience rather than environmental or health awareness. In cities such as Pune, organised housing societies shape domestic routines, but sustainability considerations rarely guide everyday oil management decisions. From a circular economy perspective, used cooking oil can be repositioned as a potential resource rather than waste. However, awareness gaps extend beyond households, as consumers often engage in fried food consumption without reflecting on the lifecycle and quality of cooking oil used. This indicates a broader disconnect between daily consumption behaviour and sustainability consciousness. Aligned with the United Nations Sustainable Development Goals, particularly SDG 12 (Responsible Consumption and Production) and SDG 3 (Good Health and Well-being), this exploratory study adopts a behavioural lens to examine household awareness, perceptions, and decision-making related to cooking oil reuse. Based on qualitative interactions and a pilot survey within a housing society, the study highlights how community-level awareness initiatives and modest behavioural incentives can encourage more responsible oil management and contribute to sustainable urban transitions.

**Keywords:** Circular Economy; Household Cooking Oil Reuse; Consumer Awareness ; Responsible Consumption (SDG 12); Sustainable Urban Practices.

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## Role of Academic Libraries in Advancing Sustainable Development Goals: A Study with Special Reference to SDG 4 and SDG 16

Poonam Sangle\* and Swati Satpute\*\*

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### ABSTRACT

The adoption of the United Nations 2030 Agenda for Sustainable Development has positioned education, access to information, and institutional transparency at the core of global development strategies. Academic libraries, as knowledge hubs within higher education institutions, are uniquely placed to contribute to the realization of Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education) and SDG 16 (Peace, Justice and Strong Institutions). This study examines the evolving role of academic libraries in advancing inclusive and equitable education, promoting lifelong learning opportunities, ensuring access to information, and fostering institutional accountability. Using a mixed-method research design involving surveys, interviews, and secondary data analysis, the study explores how academic libraries integrate digital services, information literacy programs, open access initiatives, and governance-support mechanisms aligned with SDG targets. The findings indicate that libraries significantly contribute to reducing educational inequality, enhancing research transparency, and strengthening democratic participation within academic ecosystems. However, challenges such as digital divides, funding constraints, and limited policy recognition hinder optimal impact. The study concludes that strategic policy integration, digital transformation, and capacity building are essential for academic libraries to function as sustainable development catalysts.

**Keywords:** Libraries; SDG-4; SDG-16; Institutional Transparency; Information Access.

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