



Universidad
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Business Beyond Borders

T-Technology, I-Inclusion, E-Entrepreneurship, S-Sustainability

Conference Proceedings



**Vivekanand Education Society's
Institute of Management**

Studies & Research



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Editors

Dr. Prema Mahale

Dr. Swati Singh

Dr. Seema Sant



**Vivekanand Education Society's
Institute of Management**

Studies & Research

**Vivekanand Education Society's
Institute of Management Studies and Research,
Mumbai, Maharashtra, India**

TIES-2024, International Conference

On

Business Beyond Borders

2nd & 6th April 2024

Editors

Dr. Prema Mahale

Dr. Swati Singh

Dr. Seema Sant



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About the Conference

About TIES 2024 “Business Beyond Borders”

Technology, social inclusion, and sustainability have become significant impediments for numerous developing and emerging nations. While built-up innovation capabilities can showcase substantial and successful experiences, it does not guarantee inclusivity. However, there is still a noticeable absence of fundamental innovation capabilities at both the organisational and individual levels. Everyone wants an epistemic community where environmental, cultural, economic, and social interests will intersect on larger perspectives. This will pave the way for Sustainable Development through linkages across disciplinary, geographic, and cultural boundaries. Currently, India is also focusing on making itself and its citizens self-reliant and sustainable in all senses through “Aatma Nirbhar Bharat” in five different fronts economy, infrastructure, technology, vibrant demography, and demand. The purpose of the theme of the TIES 2024 conference, “Business Beyond Borders” is to motivate and enable businesses, entrepreneurs, researchers, academicians and students to transcend national boundaries. It offers a novel viewpoint on the difficulty of developing an effective strategy for global expansion, mustering the courage to implement it, and maintaining the necessary drive to see it through.

Conference Purpose

The five-day international conference will be focused on addressing the different challenges related to policy and strategy formulation and their implementations associated with technology, inclusiveness, entrepreneurship, and sustainable development. It aims at bringing together eminent speakers, researchers, policymakers, industry practitioners, academicians, and research scholars to deliver their theoretical work, empirical findings, and policy implications related to the said themes. This conference will provide an excellent avenue to receive quality feedback on their research and an opportunity for networking and publishing.

Key Objectives

- To examine different approaches adopted by business to develop strategies for cross boundary operations.
- To contribute to the body of knowledge through engaging in research on numerous facets and providing a forum for the sharing of ideas on sustainable practises connected to boundaryless business.

About the Institution



Vivekanand Education Society (VES) – a premier education institution came into being. In 1962. It was conceptualized and instituted by a great humanitarian and visionary Late Shri. Hashu Advani, VES was one of the renowned educational institutions in Mumbai that made education accessible to students from all strata of society. Since its inception, VESIM has been at the forefront of business studies, developing business leaders who strive to make a positive impact on the companies they work with, the people they meet, and the society they serve. VESIM's success as one of the leading business schools in Mumbai is due to its humanistic approach to management education. The approach is complemented by a state-of-the-art infrastructure, world-class faculty, transformative pedagogic practices, an interactive and experiential teaching methodology, and a growing distinguished alumni network of professionals who are equipped to lead their business or organization into the future. The Institute strives to create socially responsible business leaders of tomorrow. The campus offers a positive environment for learning, as well as personal, professional, and intellectual growth.

About the Partners

National Partner

Indian Institutes of Management, Mumbai (IIM Mumbai)

Formerly NITIE, has been shaping India's business landscape since 1963. Established with a collaborative spirit, IIM Mumbai combines the backing of the Government of India with the expertise of the UNDP and ILO. This prestigious B-school consistently ranks among the nation's top management institutes (9th in NIRF 2022). IIM Mumbai fosters skilled professionals across diverse fields like operations, analytics, finance, and more, ensuring graduates are equipped for success in the ever-evolving business world.



Tata Institute of Social Sciences (TISS), Mumbai

Founded in 1936, the Tata Institute of Social Sciences (TISS) has a rich history of excellence in social work education. This prestigious institute, recognized as a deemed university in 1964, is dedicated to a powerful vision: becoming a leader in higher education that addresses evolving social realities. Through knowledge creation and application, TISS strives for a just and sustainable society that prioritizes human dignity, equality, and social justice for all.



Chandragupta Institute of Management, Patna

Established in 2008 with government support, Chandragupt Institute of Management Patna (CIMP) has become a key player in Bihar's academic and professional landscape. CIMP empowers students to become successful managers, consistently achieving high placement rates and contributing significantly to the state's development.



About the Partners

International Partner

UNIVERSIDAD POLITÉCNICA DE CARTAGENA (UPCT), Spain

Located in the historic city of Cartagena, Spain, the Polytechnic University of Cartagena (Universidad Politécnica de Cartagena, UPCT) is a young and dynamic university with a strong focus on science, technology, engineering, and business. Though founded in 1998, its Schools of Engineering and Business Science boast over a century of experience, forming a solid foundation for modern education.



Kathmandu University School of Management, Nepal

It was established in 1991, is a beacon of academic excellence in Nepal. This public university, with its autonomous status, sets its own high standards for a diverse range of classical and professional programs. Committed to reinvesting its resources, KU operates as a not-for-profit, self-funded institution.



Message from Director

Research is an indication of progress and acquisition of knowledge. Vivekanand Education Society's Institute of Management Studies and Research (VESIM) aims to conduct research that contributes to creating innovative solutions for improving business and society. Adopting a novel and inventive mindset is crucial for adapting to technological advancements. This International Conference- TIES 2024, offers a platform for academic discourse on innovative methodologies, incorporations, business ventures, and the preservation of resources. Furthermore, it is vital to investigate and examine several facets of education by effectively utilizing information technology.



The enthusiastic response from contributors and like-minded members of the educational community to this conference is extremely inspiring. The presentation of research papers provides significant advantages to research scholars and serves as a motivating reason to us which encourages us to regularly organize such conferences in the future.

I would like to express my heartfelt appreciation to all the members who have made valuable contributions through their research papers at the conference. I am confident that the conference will successfully fulfil its aim by offering an appropriate platform for acquiring knowledge and firsthand experience of the current advancements in the business.

Dr. Satish Modh

Director

Vivekanand Education Society's
Institute of Management Studies and Research, Mumbai

About the Editors

Dr. Prema Mahale

She is an Associate professor and Associate Dean of Operations at VESIM, Mumbai. Her area of expertise are Operations Management, Operations Research, Materials management etc. She has total experience of 18 years in Industry and academia both. She has also worked with Vidyut Metallics Pvt. Ltd as a purchase officer. Her area of interest for research is analytics in operations and supply chain management, OR models, project management etc. She has written many research papers, case studies in Scopus, Web of Science indexed journals etc. She has also written a book on “Principles of Operations Management”.



Dr. Swati Singh

She serves as Associate Dean- Academics & Professor of Marketing at VESIM. An alumni of IIM Ahmedabad, she is NET qualified and holds a Ph.D from University of Lucknow. She is also a guest research scientist at the University of Kassel, Germany. Her selected specialties in teaching are brand management and fashion luxury retailing. Her research expertise is on societal interface and sustainable consumer & entrepreneurial approach in the global market. Her recent publications address the confluence of health & wellness, organic consumption, & body image consciousness; love-hate relationships for luxury brands; volunteer tourism; and wine approach-engagement in emerging economies.



Dr. Seema Sant

She is currently working as Professor & Associate Dean Human Resources at VESIM. Dr Seema also holds the portfolio of Associate Dean Research. She promotes facilitating research activities and infrastructure, heads PhD Program. She is a behavioural certified trainer with 24 years of experience working with corporate and academic institutions. Her area of research focuses on Employee Engagement, Learning & Development, Diversity, Equity & Inclusion (DEI), and HR Analytics. Presented and published many research papers in Scopus and ABDC listed international Journals. She is a certified Saville International Accreditation program & certified POSH Trainer conduct the training for start-ups & corporates.



Organizing Committee

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- **Dr. Satish Billewar**

Reviewer Board

Dr. Kavita Kanabar

She is Associate Professor and Associate Dean – Business Environment & Strategy (BES) at VESIM business school, is an accomplished professional with total experience of more than two decade. She has done her PHD from Mumbai University. She has a special interest in research and business analytics. Dr. Kanabar is a certified Soft Skill Trainer and a certified Mentor by AICTE-NITTT. Her research interests revolve around the domains of International Business, Supply Chain Management, and Marketing.



Dr. Sushma Verma

She is presently working as an Associate Professor of Finance at Vivekanand Education Society's Institute of Management Studies and Research, Mumbai. She is also the Associate Editor of Journal of Development Research, published by Sage and MUDRA, Journal of Finance and Accounting, A UGC - Care listed journal published by Journal Press India. She is the author of books on advanced financial management and financial risk management. Her research interests are in various aspects of corporate finance with special focus towards sustainability concerns. An avid researcher, she takes keen interest in contemporary issues.



Dr. Anju Motwani

She is currently an Assistant Professor of Finance at Vivekanand Education Society's Institute of Management Studies and Research in Mumbai. She has authored books on topics such as the “Changing Role of Women in Financial Management” and “Entrepreneurial Finance.” Her areas of expertise include financial literacy, sustainable finance, and corporate finance. She maintains an active engagement with current trends and issues, showcasing her enthusiasm for research.



Preface

The Vivekanand Education Society's Institute of Management Studies and Research is renowned for its exceptional academic performance and committed efforts in sharing information throughout the academic community. The VESIM acknowledges the significance of research in education and is dedicated to fostering an aptitude for research among both professors and students. The institute is now organizing an International Conference called TIES-2024 [T-Technology, I-Inclusion, E-Entrepreneurship, S-Sustainability], with the theme "Business Beyond Borders".

The objective of the conference, "Business Beyond Borders," is a call to action. It aims to inspire and equip businesses, entrepreneurs, researchers, and students to operate on a global scale. This theme tackles the challenges of crafting a successful international expansion strategy, taking the leap to implement it, and staying motivated for the long haul.

This compendium aligns with the TIES 2024 conference theme, "Business Beyond Borders," by publishing insightful research papers and case studies on pressing issues in business and management with a global perspective. These valuable contributions come from faculty, researchers, industry leaders, and students, fostering a rich exchange of knowledge across diverse viewpoints.

The conference proceedings presented here provide a comprehensive summary of the discussions, thoughts, and ideas exchanged throughout the event. These proceedings, which cover a wide variety of themes such as technology innovation, inclusions, entrepreneurial ecosystems, sustainable development, global market dynamics, and policy frameworks. Participants learned about the numerous aspects of Business Beyond Borders and its ramifications for the global business environment through keynote addresses, research presentations, and workshops.

On behalf of the conference, I extend my congratulations to all participants whose contributions enrich this valuable resource.

Editors

Dr. Prema Mahale
Dr. Swati Singh
Dr. Seema Sant

Acknowledgments

Our deepest appreciation goes out to each and every one of you for the immeasurable contributions you made to the success of the International Conference TIES-2024 “Business Beyond Borders” as it comes to a conclusion. We would like to express our gratitude towards our Vivekanand Education Society (VES) Trust, for their unwavering support and motivation. We would like to extend our gratitude to our Director, Dr. Satish Modh, for his inspiring leadership, this event was made possible by her visionary approach, constant guidance and involvement at every stage of planning process. We extend our sincere appreciation to the Chief Guest Prof. Manoj Tiwari, Director IIM Mumbai, keynote speakers, Prof. Shankar Das, Pro-Vice-Chancellor, Dean Academic Affairs, Dean SHSS, TISS Mumbai and all our national and international guest speakers. Their wisdom and knowledge were instrumental in shaping stimulating dialogue and broadening our understanding of the conference themes.

We sincerely appreciate our academic partners IIM Mumbai, TISS Mumbai, UNIVERSIDAD POLITÉCNICA DE CARTAGENA (UPCT), Spain, Chandragupt Institute of Management, Patna (CIMP), Kathmandu University School of Management, Nepal (KUSOM), for supporting the conference. Our sincere thanks also goes to our publication partner, as well as *Conference Management System (CMS)* partner *Journal Press India (JPI)*, for their invaluable support in managing the conference through the interactive conference management tool.

We also thank our sponsors, NGEN Markets Pvt. Ltd., Selection Centre Sports, and K Resorts for their support. We also wish to quote our sustainability partner My Green Society for their involvement in making our event sustainable.

We sincerely thank the reviewer committee and track chairs for their valuable time outstanding efforts in evaluating the researcher’s presentations. The conference would not have been possible without the persistent participation of faculty members as well as technical and administrative staff of VESIM, who worked diligently behind the scenes to ensure the success of this conference. We thank all the participants, presenters, researchers and students who shared their valuable insights and research findings during the conference.

Over the course of the conference, we have witnessed thought-provoking discussions, insightful presentations, and meaningful exchanges of ideas that have enriched our understanding of the challenges and opportunities facing India and the global business community in the years to come.

Our sincere thanks to all.

Conference Convener
Dr. Prema Mahale

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TECHNOLOGY

Exploring the Efficacy of Insecurity Appeal Social Media Advertisements in Consumer Behaviour and Purchase Intent

Vaishnavi Rajgopal and Bilwa Deshpande***

ABSTRACT

In the contemporary marketplace, the boost of beauty and self-care goods has raised questions about their true impact on enhancing self-esteem and addressing perceived insecurities. This research dives into the dynamics of consumer behavior within this context, investigating the role of self-esteem, insecurity, and the purchase behaviour of consumer that get affected by these factors. This Research analyzes the extent to which beauty and self-care products genuinely contribute to improved self-esteem, attractiveness, and confidence versus potentially aggravating existing insecurities. The study also examines whether popular products, often marketed to perpetuate body negativity, gain a lot of consumer traction. Through a comprehensive survey and analysis of consumer responses, it is aimed to shed light on the intricate interplay between product consumption, self-perception, and societal beauty standards. The findings hold implications for responsible marketing, consumer well-being, purchase intention and the broader discourse on body image perceptions. The perceptions people derive from advertisements on social media play an important role in shaping their mental well-being, subsequently affecting their purchasing behavior. Beauty-related advertisements have become increasingly pervasive in the realm of social media, prompting inquiries into their potential impact on individuals' self-perceptions and behavioral responses. Gender will be accounted for as a moderator in the analysis of results. The study also aims to determine if the impact of insecurity appeal varies across male and female, providing insights into gender differences in consumer behaviour.

Keywords: Social Media Ads; Insecurity Appeal; Body Positivity; Consumer Perception; Purchase Intention.

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Understanding Social Media Behaviour and Motivations of Formula One Fans on Instagram

Lauren Grace De Sequeira* and Chetna Monga**

ABSTRACT

This study aims to understand the motivations driving engagement with Formula One teams on Instagram, focusing on fans' social media behaviors. The evolution of social networking sites has very significantly transformed the dynamics of interaction between sport organisations and their consumers (Gummerus et al., 2012). Social media platforms (Facebook, Instagram, and Twitter (now X) have emerged as vital spaces for sport fans to engage with their favourite teams, fellow enthusiasts, and to actively participate in content creation and sharing activities (Jinnah and Pegoraro, 2012). This shift towards digital engagement underscores the concept of consumer engagement, which in the sports context emphasises not only purchasing behaviours but also the collaborative and co-creative experiences shared among fans, influencing decision-making processes related to consumption (Vivek et al., 2012). Drawing upon the influence of social networking sites on sport consumption dynamics, particularly the emphasis on consumer engagement, this research seeks to uncover why individuals interact with their favorite Formula One teams on Instagram. The increasing interest in Formula 1, not only in India but also on a global scale, underscores the relevance of investigating this phenomenon. The study employs the COBRA framework and the Uses and Gratifications theory to categorize and analyze online brand-related activities and the motivations driving them. The sample comprises Formula One viewers who follow at least one Formula One team on Instagram. Implications of this research extend to sports marketing professionals, offering insights into tailoring strategies for better engagement with fans on digital platforms.

Keywords: Formula One; Social Media; Engagement; Motivations; Sports; Fans.

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Understanding the Expectation of Gen-z Workforce in the Age of AI in Advertising Industry

Shilpa Maheshwari and Chetna Monga***

ABSTRACT

Understanding Gen-Z workers' expectations is critical for organizational success and long-term growth as the advertising sector moves closer to the Age of Artificial Intelligence (AI). The objective of this study is to clarify the complex demands of Gen Z workers in light of AI integration in the advertising industry. A sizable section of the workforce is made up of people from Generation Z, who were born between the middle of the 1990s and the beginning of the 2010s. Their exposure to developing technologies and digital nativeness has influenced their own viewpoints, tastes, and demands. Understanding the long-term effects of AI-driven recruiting strategies and personalised marketing on employee happiness and retention is still lacking, despite recent breakthroughs in these areas. In addition, the rise of remote work models calls for a reassessment of marketing tactics in order to accommodate Gen Z's inclinations towards flexibility and work-life balance. Primary objective is to gain and understand the insights about perceptions, experiences and expectations of Gen-Z employees and experts in the field of advertising in relation to AI and how does it affect the workforce.

Keywords: Advertising Industry; Artificial Intelligence; Generation-Z; Workforce Expectations.

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Brand Recall and Recognition of Ads during Short Video Content Marketing vs. Pre-roll Video Ads

Bhavi Kapadia and Khyati Jagani***

ABSTRACT

In today's digital advertising world, getting people's attention is tough. Videos are a popular way to promote brands due to their striking visuals and emotional appeal. This research paper focuses on two types of video ads: short videos found on platforms like TikTok and Instagram Reels and pre-roll ads that play before YouTube videos. The paper aims to compare how these ads affect brand recall and recognition, which is an area with limited research. The paper starts with a review of how video ads are used for branding and how they have evolved over time. It explores the rise of short videos and pre-roll ads in the digital advertising landscape. To investigate these ad types, the study uses a combination of in-depth interviews and surveys. In the interviews, participants discuss what makes them remember and recognize brands in these ads. The surveys then measure these factors quantitatively. This two-step approach gives a comprehensive understanding of what influences brand recall and recognition in these ad formats. The main question this research answers is which format, short videos or pre-roll ads, has a greater impact on brand recall and recognition. By uncovering the factors that matter, this study helps advertisers and brands make smarter choices in today's digital advertising world. This research offers insights to digital advertisers, brand experts, and marketers as they navigate the changing landscape of online consumer behavior. It adds to our understanding of digital video advertising and provides valuable guidance for effective brand communication in this dynamic environment.

Keywords: Instagram Reels; Youtube Ads; Short Video Content Marketing; Pre-roll Video Ads; Online Ads.

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Essay on ‘Switched’ Digital Platform Pricing Approach

*Rohit Malhotra**

ABSTRACT

Digital platform pricing, unlike traditional pricing models, has to include network effects, interaction effects, and, more importantly, digital content that is easily tractable and traceable. The present essay highlights the critical aspect of digital platform pricing with exogenous and endogenous components, varying degrees of elasticities, and an exciting part of the “switching coefficient,” creating platform owners who can provide economic sustainability. The paper’s outcome broadly recognizes the “switching” aspect from the digital platform owners’ point of view. The broad methodology uses a linear pricing model with hybrid pricing framework. Here, Digital platform price as DCP, Initial cost of digital platform as P_i (a), Price increase due to local inflation effect as P_{cpi} , revenue sharing proportion or ratio based on user value-enhancing effect is α , Price increase due to user intensity (a.k.a sales volume) as P_V , β as $(1 - \alpha)$ or producer-led effect, $P_i(b)$ is additional investment or cost by the producer of digital platform, ρ is the probability of minimum sustenance which is when both producer-led effect and value-enhancing effect by user is not admissible. P_{ci} is the price decrease component due to competitive intensity. Unlike, user driven switching costs, this research emphasize on digital platform owners driven switching to a minimization cost framework. It is therefore very useful for those platforms which lacks ability to extend the economic life of the digital platforms.

Keywords: Switching Coefficient; Minimum Threshold; Producer-led Effect; Value-enhancing Effect.

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Examining the Influence of Meme Marketing on Consumer Purchase Intention

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ABSTRACT

Meme marketing (MM) is the process of exploiting viral pieces of user-generated material, such as images, articles, videos, and audio samples, to promote a product or service online. Due to rapid advancement and distribution of communication technology, this newest kind of viral marketing with the dimension of social media's entry is gaining huge popularity in today's modern world. The aim of this study is to investigate the effectiveness and mechanisms of meme marketing in shaping brand equity and driving consumers' purchase intention. Drawing on the Value-Attitude-Behaviour (VAB) model, this study explores the value through meme marketing that influences the attitudes of people toward the brand and their intention to purchase those brands. We use VAB model as the theoretical foundation for describing the relationship between the variables and in developing the conceptual model. Further, a questionnaire was developed and circulated online to all those who are exposed to social media, it resulted in 175 responses. The proposed model will be tested using the partial least squares structural equation modeling (PLS-SEM) technique. By analyzing the role of memes in building consumers' brand equity and their impact on consumer purchase intention, this study promises to be a novel study according to the literature in the field of meme marketing.

Keywords: Meme Marketing; Brand Equity; Purchase Intention; Value-attitude-behavior (VAB) Model; PLS-SEM.

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Study on Effects of Advertising in Consumer Decision Making Process in Delhi-NCR

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ABSTRACT

The study investigates the psychological, sociological, and technological factors at play, analysing the effects of social media on self-esteem, body image, product awareness, advertising, consumer perception, trust in social media influencers, and impulsive buying behaviour. The research methodology involves the development of a survey questionnaire to collect quantitative data, which is analysed using statistical techniques such as descriptive statistics, correlation analysis, and regression analysis. The findings reveal that social media has a significant impact on participants' purchasing decisions and impulsive buying behaviour. The study provides valuable insights for social media marketers, consumer psychologists, and policymakers in understanding and navigating the digital marketplace. Participants are more likely to engage with personalized or targeted advertisements and trust the recommendations of social media influencers. Promotion and customer conduct have a strong association. The occupation of commercial is to affect the customer dynamic cooperation and effect purchaser decisions in all stages considering the advancing and publicizing goals. Marketing experts use different channels to show up at customers at different times. They can use online diversion, TV, radio, paper or even any composed word to draw in the purchasers. Each channel can differently influence consumers' conduct considering the economics and characteristics of the customers. These different channels furthermore have a substitute effect considering the purchaser period of autonomous bearing.

Keywords: Consumer Behaviour; Purchase; Advertising; Delhi NCR.

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Effect of Instagram Reels on Consumer Stickiness and Consumer Purchase Intention

Pratyush Ranjan* and Mani Jindal**

ABSTRACT

Social media has surpassed traditional mass media channels in its rapid expansion to become the main forum for the exchange of information and the transmission of news. India ranks second in the world with an astounding 1.36 billion internet users, therefore it's important to comprehend the dynamics of user interaction on social media sites like Instagram. The aim of this research is to clarify the factors that influence user stickiness on Instagram. Specifically, the impact of the platform's reel function on purchase intention will be examined. Notably, Instagram's reel feature is a potent tool that allows companies to interact with large audiences without being limited by time or location. This study examines the components of Instagram reels that affect users' stickiness and ensuing purchasing decisions. Marketers can learn a lot about how to use Instagram reels to increase customer engagement and influence purchases by investigating these patterns. By illuminating the complex interplay of social media involvement, consumer behavior, and brand marketing tactics in the digital age, this research adds to the body of knowledge already in existence. By concentrating on the unique characteristics of Instagram reels and their influence on consumer behavior, it fills a substantial vacuum in the literature and offers useful advice for marketers looking to take advantage of this new trend. The findings of this study may help firms make more strategic decisions when it comes to maximizing customer engagement and loyalty through social media marketing in an increasingly cutthroat digital environment.

Keywords: Social Media; Insta-reels; Digital Marketing; Purchase Intentions; Short Video.

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Exploring the Impact of Consumers, Personality, Self-concept and Ideological Alignment on Brand Choice in the Fashion Industry

Harsh Tated and Chetna Monga***

ABSTRACT

The fashion industry serves as a dynamic landscape where consumers' choices extend beyond mere clothing preferences, reflecting intricate factors such as personality traits, self-concept, and ideological alignments. This literature review delves into the multifaceted interplay between these elements and their influence on brand choices within the fashion sector. It emphasizes that fashion choices transcend the superficial, becoming powerful statements of selfhood, values, and beliefs. The proposed research aims to investigate this intricate relationship, addressing why individuals select specific fashion brands and how their intrinsic characteristics influence these choices. By synthesizing existing literature, the study aims to identify gaps and limitations in the current body of knowledge, with a focus on understanding the key factors shaping consumer preferences in the fashion industry. The hypothesis posits that consumers' personality traits, self-concept, and ideological alignment significantly impact their brand choices. To explore this, a mixed-methods approach employing surveys and qualitative interviews will be utilized to gather data. The fashion industry is not just about what we wear; it is a canvas upon which individuals paint their identities, express their values, and manifest their beliefs. Fashion choices transcend the superficial and become powerful statements of selfhood. This review delves into the rich tapestry of factors that guide consumers as they navigate the world of fashion brands. It examines how their personalities, their perceptions of self, and their alignment with particular ideologies all play pivotal roles in determining the brands they choose to embrace.

Keywords: Fashion; Self Ideation; Personality; Traits.

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Study the Benefits of Omnichannel Retailing for Customers and Organizations

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ABSTRACT

Omni-channel retailing has emerged as a transformative approach in the retail industry, offering seamless integration of multiple channels to deliver a unified and enhanced shopping experience. This research paper aims to provide a comprehensive analysis of the benefits of omni-channel retailing for customers, shoppers, and organizations. The study employs a mixed-methods approach, combining both qualitative and quantitative data collection methods. The research highlights the key advantages of omni-channel retailing from the perspective of customers. It explores how omni-channel strategies provide convenience, personalization, and a consistent experience across different touchpoints, including physical stores, online platforms, mobile applications, and social media channels. The paper also investigates the impact of omni-channel retailing on customer loyalty, satisfaction, and engagement. Furthermore, the study delves into the benefits of omni-channel retailing for shoppers. It explores how omni-channel approaches empower shoppers by providing them with greater flexibility in their shopping journey, allowing them to seamlessly switch between channels and access a wide range of products, services, and information. The research also examines the role of technology in enabling a frictionless shopping experience and the importance of data-driven insights in understanding shopper behavior. From an organizational perspective, the research investigates the advantages of adopting omni-channel strategies for retail businesses. It explores how omni-channel retailing can lead to increased sales, improved operational efficiency, enhanced brand reputation, and better inventory management. The study also addresses the challenges and potential barriers faced by organizations in implementing omni-channel strategies and provides recommendations for successful implementation.

Keywords: Retail; Omnichannel; Retail Industry; Omnichannel Retail.

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Challenges Encountered in the Mandatory Adoption of IFRS: Evidence from an Emerging Economy

Abate Gashaw Ayele and Rajinder Kaur***

ABSTRACT

The study aims to identify challenges faced by Ethiopian (an emerging country in East Africa) public interest entities in implementing International Financial Reporting Standards (IFRS), focusing on governance, education, cost, professional accountant adequacy, and regulatory body capacity. Adopting these international accounting standards mandatorily is a change of accounting policy; it is customary to accompany some challenges. The present study is based on a quantitative approach and a descriptive design. Primary data were gathered through an expert survey questionnaire. Using 'Kendall's coefficient of concurrence', we found a moderate agreement among the experts that market information, inadequate transition time, and inadequate educational and training systems were the most challenging factors. We suggest that future adopters make sure of the availability of market information before deciding on market-based measurement bases for their accounting policies. We also further recommend that academic institutions and regulatory bodies give due attention to education and training related to IFRS so as to succeed in implementing IFRS as a nation in an emerging economy.

Keywords: Challenges; Education; Expert Survey; IFRS; Market Information and Training.

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Impact of GST on FMCG Sector in India

Kiran Pawar*

ABSTRACT

The Indian FMCG sector is the fourth largest sector in the economy with a total market size in excess of US\$ 13.1 billion. "Fast Moving Consumer Goods (FMCG)" goods are popularly named as consumer packaged goods. Items in this category include all consumables (other than groceries/pulses) people buy at regular intervals. FMCG is also one of the fastest growing sectors among all the sectors in the Indian economy. As per the Pre GST tax regime, FMCG has to pay many taxes like VAT, Service Tax, Excise Duty, Central Sales Tax. After implementation of GST W.E.F. 01/07/2017 all the above taxes under one single point of tax in form of GST. The Pre GST tax rate for the FMCG industry including all the taxes is around 22-24%. Post Implementation of GST Highest Tax Bracket i.e. GST rate of 18%. It would be welcomed by all the major players in the FMCG industry. No input credit was available for certain taxes like CST, CVD, and SAD under the Pre GST tax regime. Whereas under GST, there would be input credit available for all the GST payments made in the course of business depends on B2B & B2C and Composition Nature of Registration Obtained by the GST Dealer. Some of the Highlighted Features 1) Reduction in Logistic Cost 2) Simplified Stock Transfer Procedures 3) Higher FDI Investments 4) Improvement B2B & B2C Model 5) Consumption Pattern in Home hold / Industry/ Govt & Semi Govt Verticles.

Keywords: FDI; Consumption; Sustainable; Growth.

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Competitive Analysis of Top 10 Indian Commercial Banks using CAMELS Approach

Rohan Pinto and Kaustubh Sontakke***

ABSTRACT

Purpose: This study aims to provide an insight into the financial performance of banks and bank groups in the public and private sectors during the period.2022-23. It compares and analyzes the performance of selected Indian banks using CAMELS approach. **Methodology:** This study evaluates top 5 public and private banks each in India for the financial year 2022-23 using CAMELS approach (Capital adequacy, Asset quality, Management efficiency, Earnings quality, liquidity, and sensitivity) to evaluate the bank’s performance The CAMELS model approach has been applied to the selected banks for the purpose of ranking. **Findings:** The results show that among the top 5 private banks selected for this study, all private banks except Axis Bank have satisfactory financials. Further among the top 5 private banks selected for this study: State Bank of India has less than satisfactory financials and the remaining 4 public sector banks have deficient financials. Their financials lag at an alarming rate. Among the selected India banks, as per CAMLES rating ICICI Bank is found to be the best private sector bank and State Bank of India is found to be the best public sector bank. Overall, ICICI Bank is found to be the best commercial bank among the selected Indian banks as it is found to have the most sound financial reports.

Keywords: Banks; Financial Strength; CAMELS Approach; India.

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The Buyback Announcement Impact on the Market Price of Equity Shares of Selected Companies Listed on the NSE India

Dattajirao Patil*, Sonali Athawale** and Uttara Athawale***

ABSTRACT

An effort is undertaken, to assess the impact of buyback announcements, on the returns of equities, on and surrounding days of buyback announcement made by companies listed on National Stock Exchange India. Event study methodology is applied and expected returns are determined by market model. The reaction is noted for each day in sixty-one days window period, for 85 selected buyback announcements spread over 13 years (1st Apr 2006- 31st March 2019). Parametric tests & non-parametric tests are used for testing, average abnormal returns, Cumulative average abnormal returns and pre post mean AR. The results as revealed by t statistics and Corrado's Statistic show significant positive cross sectional AAR in the immediate pre event window. The difference in mean AR in the pre post window is found to be significant at 5% & 10% LOS by Paired T test and Wilcoxon Rank test respectively. The cumulative results are found to be significant by T test. The peculiar thing worth mentioning is, CAAR never turns back to negative, in the entire event window, once it enters the green zone from the immediate days in the prevent window. Therefore, from the analysis and results it is reasonable to conclude that, the opportunity to gain abnormal returns exists, in the pre event window, as evident by the presence of positive AAR & CAAR. & further substantiated by the before after effect, which also shows mean AR greater in the prevent window.

Keywords: Buyback; Event Study; Market Model; AAR; CAAR.

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An Association among Digital Currency, Macro-economic Indicators and Stock Returns: A US Economy Perspective

Sachin Patro and Bidisha Sarkar***

ABSTRACT

The research explores the intricate relationship between digital currencies, macroeconomic indicators, and stock Returns within the context of the US economy. The study investigates the interplay among interest rates, Bitcoin, gold, and the S&P 500 index returns, examining both short-term and long-term impacts. Utilizing various statistical analyses, the study revealed that there is no significant correlation between interest rates and Bitcoin or gold, but a weak positive correlation exists between interest rates and S&P 500 index returns. Longrun and short-run cointegration relationships were identified between interest rates and all assets, with the chosen ARDL model demonstrating stability. Granger causality tests indicated a significant causal relationship between gold and Bitcoin, while other variables did not exhibit direct causal links in the short term. The ARIMA (6, 1, 20) model emerged as the best for forecasting interest rates, and suggestions for investors included diversifying portfolios and considering dynamic management strategies based on interest rate movements. The implications highlighted the limited short-term impact of interest rates on Bitcoin and gold, emphasizing the importance of exploring diverse assets for portfolio management. The comprehensive findings contribute valuable insights for investors and policymakers in navigating the complexities of the financial landscape. The research provides a comprehensive overview of the complex dynamics shaping the association between digital currencies, macroeconomic indicators, and stock returns, offering valuable insights for investors and policymakers navigating the ever-evolving landscape of the US economy.

Keywords: Interest Rates; Bitcoin; Gold; S&P 500 Index Returns; ARDL Model; ARIMA Model.

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Performance Evaluation of Small Funds under Smart Investors

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*Suresh Kumar Upreti***** and *Binod Ghimire******

ABSTRACT

Purpose: This study aims to explore the performance of mutual funds in Nepal, focusing on their management of small funds and their significance in the financial domain. **Design/Methodology/Approach:** Using a descriptive and casual-comparative research design, the study spans forty-eight months from January 15, 2018, to January 14, 2022. Monthly data from five mutual funds are analyzed, with metrics such as the Treynor ratio, Sharpe ratio, and Jensen alpha. Market return serves as the dependent variable, while asset, expense ratio, fund age, liquidity, and mutual fund return act as independent variables. Various statistical tests, including correlation analysis, Integrated Ranking Analysis, and ANOVA tests are conducted to determine the significance and statistical relevance of the study variables. **Findings:** The findings reveal that mutual fund performance is influenced by factors such as return, age, liquidity, asset, and expense ratio. Expense ratio and age emerge as the most impactful factors, demonstrating a statistically significant relationship with market return (p

Keywords: Mutual Funds; Stock Market; Sharpe Ratio; Treynor Ratio; Jensen Alpha; Market Return.

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Impact of Crude Oil Benchmarks on Stock Prices of Indian Aviation, Paint and Automobile Industries

Brijesh Sintrae and Bidisha Sarkar***

ABSTRACT

Crude Oil is an essential commodity that impacts numerous industries. Its price fluctuations affect stock markets, which influences the decisions made by investors. The research paper aimed to study the impact of crude oil benchmarks on the stock prices of aviation, paint and automobile industries. In addition, we also analyzed the Correlation between the various crude oil Benchmarks and the stock prices of the three industries. For this study, four oil benchmarks- Indian Basket, Brent, Organization of Petroleum Exporting Countries (OPEC), and West Texas Intermediate (WTI) and nine companies with three from each sector- IndiGo, Spice Jet, Jet Airways, Asian Paints, Berger Paints, Kansai Nerolac, Maruti Suzuki, Tata Motors and Bajaj Auto were considered based on their market capitalization. The data has been collected on a monthly basis, for a period of eight years spanning from December 1, 2015, to January 31, 2024. The collected data has been tested for stationarity using the ADF test. Johansen's Cointegration was used to examine the long-term relationship between crude oil and stock prices. Further Vector Error Correction Model was employed to establish a short-term relationship between the variables while correcting deviations from the long-term equilibrium. The cointegration test showed that there is a long-term relationship between the crude oil prices and the industries' stock prices. The OPEC crude oil benchmark had the highest impact on the stock prices while the WTI benchmark had the lowest.

Keywords: Crude Oil Benchmarks; Aviation; Paint; Automobile; Cointegration; Vector Error Correction.

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Impact of Macroeconomic Indicators and Capital Market Factors on Crude Oil Price

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ABSTRACT

Crude oil is the most vital and widely traded commodity around the world. Many economists still believe it is a propellant source for India's Economic Growth Rate and have emphasized its impact on various macroeconomic and capital market factors. This study is intended to assess the impact of macroeconomic and capital market factors on Indian Basket Crude Oil prices in the short and long run. This research paper also aims to estimate the best model for Crude Oil prices which can be used for forecasting. The variables used in this study include GDP Growth Rate, Inflation Rate, BSE returns, NSE returns, and Indian Basket Crude Oil prices. The findings of the study have reported that there is a long-term co-integration between macroeconomic and capital market factors which includes GDP Growth Rate, Inflation Rate, BSE Returns, NSE Returns, and Crude Oil prices. It has been found that there is a weak correlation between the macroeconomic, capital market factors and crude oil prices. The frequency of the data is monthly and ranges from Jan 2013-Dec 2022. The tests utilized in this study include the Unit Root Test (ADF, KPSS, PP), Descriptive Statistics, Correlation, ARDL (Auto Regressive Distributed Lag Model), ARMA (Auto Regressive Moving Average), Garger Causality and CUSUM Test.

Keywords: Crude Oil Prices; GDP Growth Rate; Inflation Rate; National Stock Exchange Returns and Bombay Stock Exchange Returns.

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Investing in Gold: A Shield against Market Volatility and Economic Instability

*Shardul Dyundi**, *Ranjit Singh*** and *Lokendra Puri****

ABSTRACT

In an era marked by market volatility and economic uncertainty, the appeal of gold as a steadfast investment has intensified. Beyond its traditional attraction in jewelry and coins, this research probes into contemporary avenues for investing in gold, including Gold ETFs, Gold Mutual Funds, digital gold, futures, and Sovereign Bonds. Through a comprehensive analysis, it reveals gold's enduring status as a reliable safe-haven asset, historically protecting investors from inflation and market turbulence. The study sets out to achieve several objectives. It seeks to identify gold as a attractive investment commodity, analyzing customer preferences and motivations behind choosing gold over other assets. Furthermore, it aims to investigate the factors influencing customer investment decisions and whether gold is perceived as a luxury or a necessity in investment portfolios. Focused primarily on the Indian context, the paper explores the financialization of gold and its potential impact on economic growth. By advocating for a shift towards alternative paper and digital gold investments, the research addresses the issue of idle physical gold and proposes strategies for a more economically productive outcome. This study fills a critical gap in the existing literature by conducting a comparative analysis of traditional physical gold investments and newer alternatives. It elucidates how these diverse investment strategies could shape the Indian economy and growth trajectory, providing valuable insights for investors navigating today's complex financial landscape.

Keywords: Financial Stability; Gold; Investment; Indian Market; Investors.

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Indian Organic Food Industry Analysis and Its Potential to Reach Global Market

Stuti Bhardwaj and Shashikant Rai***

ABSTRACT

India's organic food industry is assured for significant growth, driven by the rich agricultural heritage and increasing consumer demand for healthier and sustainable food options. This study provides a comprehensive analysis of the Indian organic food sector, focusing on its financial potential to penetrate global markets. With a vast expanse of organic cultivation exceeding millions of acres, India stands as a formidable player in the global arena. The research examines key factors such as sustainability benefits, evolving consumer preferences, and market dynamics shaping the industry's trajectory. This study offers actionable recommendations for stakeholders aiming to harness India's full potential to reach the global organic food market. Through strategic investments and initiatives, India can position itself as a leader of organic products, contributing to both economic growth and sustainable agricultural practices. The Indian organic food industry has emerged as a significant player in the global market, fuelled by growing consumer awareness and preferences for healthier and sustainable food options. This paper gives a comprehensive analysis of the financial potential of the Indian organic food industry to penetrate and thrive in global markets. Furthermore, the analysis delves into the key factors driving the growth of the Indian organic food sector, including governmental policies, consumer preferences, and technological advancements and evaluates the competitive landscape, identifying opportunities and challenges through a strategic lens. The findings of this study provide valuable insights, offering a roadmap for harnessing the financial potential of the Indian organic food industry to achieve sustainable growth and global competitiveness.

Keywords: Organic Food; Organic Industry India; Sustainable Growth; Organic Food Products India.

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A Study on Gold Investment Intentions using the Theory of Planned Behavior

Deepali Pahuja and Utkarsh Goel***

ABSTRACT

This study aims to uncover the determinants influencing the intention to invest in the gold market by using the TPB as a conceptual framework. This theory helps predict and facilitate a deeper understanding of the factors driving specific behaviours. The study aims to address this gap by examining the factors influencing individual investors' intentions to invest in gold within the Indian context, utilizing the TPB framework. It asserts that attitudes, subjective norms, and perceived behavioural control collectively shape behavioural intentions. The variables considered in this study encompass attitude, subjective norm, perceived behavioural control, financial literacy, and actual usage of gold. Employing PLS-SEM, the research adopts a convenience and snowball sampling method, engaging individual investors actively participating in the gold market. Incorporating financial literacy usage as a variable contributes to a more comprehensive understanding of the intricate factors influencing investment intentions within the gold market. The study's outcomes indicate that, on the whole, a positive attitude and financial literacy have a significant effect on an individual's intention to invest in the gold market. They emerge as significant and robust predictors of the intention to invest in the gold market. This implies that investors who harbour favourable sentiments toward gold, possibly viewing it as a secure and valuable asset, demonstrate an elevated intention to invest. Interestingly, subjective norms and perceived behavioural control were not statistically significant in influencing investment intention in this study. These findings contribute to a better understanding of the psychological factors driving gold investment decisions in the Indian market.

Keywords: Gold Investment; Theory of Planned Behavior; Investment; Intention; Behaviour.

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Synergizing Financial Socialization with Fintech: A Conceptual Framework for Promoting Financial Planning

*Radnyi Godase**

ABSTRACT

The rapid advancement in technology and the increased accessibility of information from various sources impact an individual's financial decision-making. Individuals obtain financial expertise and awareness through financial socialization. Given the evolving digital landscape, understanding financial socialization is crucial as fintech platforms are pivotal in shaping financial behaviours, offering users access to banking services, investment opportunities, and tailored financial insights. In this context, this research introduces a theoretical framework that combines financial technology innovations with social engagement to enhance the process of making financial decisions and enhance financial results. This framework emphasizes the interaction between financial technology tools, social connections, artificial intelligence, and educational materials in promoting cooperative financial planning procedures. Individuals utilize financial technology platforms to interact with their social circles, exchange financial information, request guidance on financial objectives. Algorithms powered by artificial intelligence examine users' financial information and social engagements to provide tailored suggestions and encourage comparison with peers. Educational materials and tools empower individuals to boost their financial knowledge and make well-informed choices. By seamlessly incorporating social elements, tailored suggestions, and collaborative features, financial technology platforms enrich user interactions, foster financial inclusivity, and encourage positive changes in financial behaviour. The framework highlights the significant potential of financial technology-enabled financial socialization in enabling individuals to reach their financial objectives and enhance their overall financial well-being in the digital era.

Keywords: Socialization; Financial Behaviour; Decision-making; Financial Planning

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Studying the Role of Fintech in Reshaping Investment Decisions in Generation Z

Akash Sharma and Bidisha Sarkar***

ABSTRACT

In an era marked by rapid technological advancements, the financial landscape has witnessed a transformative shift, particularly in the realm of investment decision-making. This research endeavors to dissect the evolving role of Financial Technology (Fintech) in reshaping the investment strategies of Generation Z (Gen Z), a cohort known for its digital native tendencies and unique financial behaviors. The study commences with a meticulous review of existing literature, examining the historical trajectory of financial technology and its impact on traditional investment paradigms. As Gen Z emerges as a significant demographic in the investment landscape, understanding their preferences, risk tolerance, and engagement with financial tools becomes imperative. The scholarly piece aimed to Investigate the relationship between fintech adoption rate and investment. Furthermore, the purpose of the research work is to identify the risks associated with Fintech Solutions. This research employs a mixed-methods approach, combining quantitative surveys and qualitative interviews, to glean insights into Gen Z's perceptions, attitudes, and utilization of fintech platforms in the context of investment decision-making. Key findings indicate a pronounced reliance on fintech solutions among Gen Z, with a notable preference for user-friendly mobile applications, algorithmic trading platforms, and robo-advisors. The analysis also delves into the factors influencing Gen Z's trust in fintech, including transparency, data security, and algorithmic accountability.

Keywords: Generation Z; Fintech Adoption; Investment Decision; Risk.

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A Study on Evaluating E-service Quality of Jio Payments Bank

Pooja Barad* and Kanchan Dutt**

ABSTRACT

The Payments Bank is committed to advancing digital payments and aiding in the shift to a cashless society, fundamentally altering the Indian financial system in the process. Jio Payments Bank wants to build an inclusive banking environment that offers accessible and inexpensive financial services, especially to individuals who are underrepresented financially. The aim of conducting this research is to evaluate the e-service quality of Jio Payments Bank. The technique used paired t-test for data analysis. The findings of the research indicate that Jio Payments Bank application is visually appealing, well organized and easy to download. It provides services 24 x 7 customer support and addresses the queries and complaints of customer. Jio Payments Bank provides up to date information on their website, it is accurate and easy to comprehend. It was further seen that the Jio Payments Bank protects personal data of customers, is safe and secure from hacking and gives security to the financial data of customers, it is also easy to use, user friendly and also provides various languages to its users. It was although seen that the Jio Payments Bank lacks in providing speedy response to customer queries. Jio payment bank can stand in the market if worked more efficiently and accurately.

Keywords: Payments Bank; E-service Quality; User Satisfaction; Financial Inclusion.

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Analysis of Digital Mode of Payment

*Padma Chari**

ABSTRACT

The initiation of the demonetization in India on November 8, 2016, by Prime Minister Narendra Modi, marked a pivotal turn in the nation's economic discourse, notably catalyzing the expansion of digital payment systems. The announcement to nullify the legal tender status of 500 and 1,000-rupee notes, which constituted a substantial 86% of the circulating cash, set the stage for an accelerated embrace of digital financial transactions. This maneuver was not merely a financial reform but a strategic impetus towards the digitalization of the Indian economy, reflected in the surge from a mere 10% to a significantly higher proportion of digital transactions. The evolution of India's digital ecosystem has been propelled by a synergistic confluence of governmental digitalization campaigns, burgeoning internet and smartphone accessibility, and the flourishing e-commerce sector. Initiatives such as Digital India, Make in India, and Startup India exemplify the government's commitment to embedding digital technologies across various domains including healthcare, education, and agriculture, thereby fostering an ecosystem ripe for startup innovation. The projection by the Internet and Mobile Association of India, estimating internet users to reach 800 million by 2023 and mobile wallet users to approach 900 million by 2025 and underscores the digital penetration reshaping India's economic landscape.

Keywords: Upi; Bank; Bhim; Internet.

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Artificial Intelligence in Business: Promises and Challenges to Data based Environment

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ABSTRACT

Artificial intelligence continues to have impact on various aspects of business as well as daily life. The presence of AI in various sectors like education, healthcare, marketing, tourism, finance etc has increased many folds. The productivity of AI enabled business firms is increasing and also the risks associated with AI implementation. AI is based on data which is collected from markets and mostly comprises of customer data. Therefore, safe use of this data becomes central to the issues stemming out from AI implementation. The purpose of this paper is to explore the relationship between AI technologies and the fundamental aspects of data protection and customer privacy. It lists and explores various sectors of business, where AI is implemented to identify the security threats and privacy issues in these sectors. Through an in depth literature review this study aims to bring to focus the promises and challenges of AI for data based environments. The study concludes with a list of possible solutions that can address the security, privacy and ethical issues identified. The study also discusses Generative AI like ChatGPT, which hold immense potential and also threats to the data environment. It reinforces the need for regulatory frameworks and employee awareness to overcome the changing nature of online security threats.

Keywords: AI; Data Security; Customer Privacy; Data based Environment.

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Sentiment Analysis of Student's Reviews on Online Courses to Identify and Evaluate Student Satisfaction Factors

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ABSTRACT

With the rapid proliferation of online education platforms, understanding student's sentiments towards online courses has become imperative for enhancing the overall quality of digital learning experiences. This study employs sentiment analysis techniques to analyze and interpret the sentiments expressed in student's reviews about online courses. The objective is to uncover patterns, trends, and insights into the factors influencing students' satisfaction or dissatisfaction with virtual learning environments. The research methodology involves collecting a student reviews using questionnaire. Natural Language Processing (NLP) and machine learning algorithms are employed to classify sentiments expressed in the reviews as positive, negative, or neutral. Additionally, the study investigates the impact of different course attributes, instructional methodologies, and platform features on the sentiment of student feedback. Findings from the sentiment analysis offer valuable insights into the strengths and weaknesses of online courses, shedding light on aspects that contribute to student engagement and contentment. By understanding the sentiments expressed by students, educators, course designers and online platforms can make informed decisions to enhance the overall learning experience, improve course design and address potential challenges. This research contributes to the ongoing discourse on the effectiveness of online education by providing a nuanced understanding of student sentiments. The results are valuable for educators, administrators, and policymakers striving to adapt and optimize online learning platforms to meet the evolving needs and expectations of the diverse student population in the digital age.

Keywords: Sentiment Analysis; Machine Learning; Natural Language Processing; Online Education.

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HR Analytics in Private Banking Sector: Role, Opportunities and Challenges Face by the Employees

Angkita Borpatra Gohain and Joyjit Sanyal***

ABSTRACT

In today's world, managing employees in an organization is not a job. As your business continues to grow and technology advances, you can manage your employees online and track their performance with the help of HR analytics tools. HR analytics improves employee performance and increases business efficiency, such as recruitment efficiency, talent management, employee, performance, and business efficiency reducing employee turnover. HR Analytics helps measure the performance of different functions and gain insights into employee effectiveness and efficiency. This has helped improve decision-making and create a competitive advantage for the organization. In this paper, the researcher tries to understand the use of HR analytics tools. Also, the researcher focuses on the benefits of employees with the help of HR analytics. With the help of analytics tools, organizations can use the organization's existing data to analyze issues such as performance, employee turnover, and employee attitude. The reason for conducting this research is the lack of human resources in many organizations. Although the use of human resources has been affected in many organizations, in today's technological world many analytical tools have been developed and used by large companies. From the study, it is found that HR analytics plays a very important role in the behavior and working environment of the office

Keywords: HR Analytics; Analytics Tools; Employees; Private Bank.

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An Extension to UTAUT 2 Model to Determine the Role of AI based Voice Assistant in Online Shopping among Working Women

Akshay Pandhare* and Sagar Gaikwad**

ABSTRACT

The main objective of the current study was to extend the UTAUT 2 theory (Venkatesh, 2012). In the proposed study, we aimed to moderate the trust factor between behavioral intention and adoption. The further objective of the study was to find out the impact of price value on behavioral intention, performance expectancy on behavioral intention, social influence on behavioral intention, facilitating conditions on behavioral intention, hedonic value on behavioral intention, and ultimately to find out behavioral intention on adoption. The convenience, judgmental & Snowball sampling were used to collect responses from 450 respondent using structured questionnaires. Structural equation model was developed using partial least square method as per the guidelines of (Hair et al, 2019). In the current study, we found that there is an insignificant impact of price value on behavioral intention as the P value is more than 0.05. There is an insignificant impact of social influence on behavioral intention as the P value is more than 0.05. Further, the performance expectancy is also found to have an insignificant impact on behavioral intention. In addition, we found that hedonic value has a positive impact on behavioral intention. There is a significant impact of hedonic value on behavioral intention as the P Value is less than 0.05. Facilitating condition found a significant impact on behavioral intention. Behavioral intention found a positive impact on adoption in online shopping, and trust is a perfect moderator in between behavioral intention and adoption.

Keywords: UTAUT 2; Behavioral Intentions; Adoption; Working Women; AI-Based Voice Assistant; Online Shopping.

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Exploring the Scope of Digital Transformation to Enrich the Training and Development Ecosystems

Meenal Bhardwaj*

ABSTRACT

The traditional human development approaches are primarily characterised with classroom trainings supported by audio visual media for an intended audience involving smaller groups. The primary driver was the trainer, the subject matter expert, the mentor, or the coach involved in driving the change. These power packed sessions exercised the use of slide presentations, case studies, role-plays, interviews, simulation, learning aids, and audio-video clips, necessitating a long attention span. Traditional training sessions aimed to administer a certain set of soft skills and functional skills, to make the employees job ready, thus making it imperative that the trainer possessed specialised delivery skills. The participants looked upon training programs as an opportunity to develop their personality, confidence, communication, motivation, leadership, and problem-solving skills as well as their unleash creativity and innovation. These programs required a large infrastructure, specialised skill development activities lead by strategic, organisational, business, and human resource interventions. Thus, traditional training approaches relied heavily on an ecosystem comprising a host of services from within and outside the organisation involving heavy costs for business verticals and horizontals, making it a time-consuming affair. Professional training content creation is gaining prominence using an array of tools such as audio, video, story-telling, graphics, movies, gaming, animation, collaboration via group meetings, podcasts, webinars, and the use of Artificial Intelligence (AI) technology like ChatGPT. Organisations are increasingly extending their training frontiers to its employees to facilitate soft skills, technology, functional, product, or service-based training to achieve greater results for the organisation and its business.

Keywords: Digital; Transformation; Training; Ecosystem; Artificial Intelligence; Career.

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Factors Affecting the Adoption of AI for Talent Acquisition

Arth Aryan and Ila Anand***

ABSTRACT

The paper investigates factors affecting the use of AI in hiring within the area of human resource management (HRM). The study seeks to bring a broad knowledge of how AI affects the HR processes, including in recruitment, decision-making, and the respective HR efficiency. This study applies both exploratory and descriptive approaches, emphasizing technological infrastructure, organizational culture, leadership commitment, employee skills and training, and data security issues. Interpretive structural modelling (ISM) modelling is applied upon survey data from HR professionals who are from five different field, extracting critical variables of AI adoption readiness. The study also will entail a literature review, MICMAC analysis, and the creation of a conceptual causal model which will depict the connections and hierarchical structure of the influencing factors. The research is examining the ethics, legislation and regulation of AI implementation in different industries and levels of digitalization of HR practices. The objectives of this study are evaluating leadership commitment, testing technology infrastructure capability, and understanding organizational culture role in AI adoption. In summary, the research is dedicated to the determination of strategic consequences and possible pitfalls of AI in talent acquisition, specifying the importance of the human-centered approach to avoid inappropriate use of AI in this field.

Keywords: Talent Acquisition; AI; Human Resource Management; ISM; MICMAC.

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Effect of Metaverse Application on Indian Hospitality Industry

Nagarjuna G.*, Indu Ranga** and Bidisha Sarkar***

ABSTRACT

Technology is crucial in the hospitality industry for enhancing operations and customer interactions. Guests expect home-like technology while traveling. Competition in the sector is intense, and staying current with technology is essential. Metaverse, a cutting-edge technology, is a captivating industry. The metaverse has the potential to significantly influence the hospitality industry in various ways. Hotel providers can use the metaverse to create virtual storefronts and offer personalized recommendations and promotions based on users' preferences and behaviors. The hospitality industry is known for its services and it helps to create experiences and memories. Metaverse, the gift of advanced technology contributes the most to developing a memorable experience. In this scholarly work, the association between these two aspects has been explored. An Exploratory Sequential Mixed Approach had been adopted as a foundation of this empirical work. Adoption, experience, preferences, and price were the key factors taken into consideration for this study. The majority of respondents believed that the use of the metaverse in the hospitality industry will enhance the overall customer experience which suggests that consumers believe that the adoption of metaverse technologies in the hospitality industry could lead to improved customer experiences. However, in-depth technical details and its application can be considered as further scope of research.

Keywords: Metaverse; Hospitality Industry; Mixed Approach; Exploratory Sequential Method.

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INCLUSION

Analysis of Factors Influencing Employee-engagement in Education Sector

Aman Kumar*, Ashita Mehrotra** and Ramji Nagariya***

ABSTRACT

Purpose: Employee engagement is the level of commitment, enthusiasm, and involvement that employees have toward their work, the organization, and its goals. It is a measure of the emotional connection that employees feel towards their jobs and the degree to which they are willing to go above and beyond to contribute to the success of their organization. The purpose of this paper is to identify the factors affecting employee engagement and then explore the relationship between these factors and employee engagement. **Methodology:** In the study, firstly the factors were identified and the identified factors were supportive work environment, personal resources, performance appraisals, transformational leadership and job crafting. Secondly, the relation between each factor and employee engagement was analyzed, whether the identified factors affect employee engagement. The relationship between each variable and employee engagement was analyzed using correlation, chi square, and regression analysis. **Findings:** The study findings suggest that there is a positive correlation between employee engagement and other factors such as a supportive work environment, personal resources, performance appraisal, transformational leadership, and job crafting. Findings also showed that personal resources and job crafting impact employee engagement. There was also an association between age and work experience. **Research implications:** The sample was collected by Google Form. **Originality:** The study tests the relationship between supportive work environments, personal resources, performance appraisal, transformational leadership, job crafting, and employee engagement. A significant positive relationship was established between personal resources and employee engagement, along with a positive relationship between job crafting and employee engagement.

Keywords: Employee Engagement; Supportive Work Environment; Personal Resources; Performance Appraisal; Transformational Leadership; Job Crafting.

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The Great Disconnect: Unraveling the Mystery of Modern Workplace Behaviors

Ayushi Sharma*, Upasana Singh** and Vijaishri Tewari***

ABSTRACT

The modern workplace has evolved substantially as businesses throughout the world return to more traditional office settings. This transition back to shared offices from remote work not only entails a physical move but also exposes trendy behaviors that arose from remote work. This study intends to investigate various modern workplace practices and analyze their effects on how work is changing in today's fast-paced culture. The post-COVID-19 return to office highlights emerging workplace dynamics such as coffee badging, cyberloafing, moonlighting, and quiet quitting, posing significant performance and productivity challenges. This study delves into their collective impact, examining their prevalence in both remote and office environments. Drawing from the Psychological Contract Theory, the research investigates how these behaviors directly or indirectly influence employee performance through the lens of the psychological contract. Utilizing an empirical approach, a cross-sectional survey within the service industry was conducted, collecting primary data from 180 participants across remote and office settings. Using variance-based structural equation modeling, the study reveals insights into the interplay between exhibited behaviors and employees' performance. The findings contribute to a deeper understanding of their implications for workplace performance and offer insights for devising strategies to cultivate a positive work culture in the post-pandemic era. Furthermore, the study situates these workplace behaviors on a continuum ranging from positivity to negativity, shedding light on their nuanced effects on employee performance, engagement, and overall organizational success.

Keywords: Coffee Badging; Cyber Loafing; Employee Performance; Moonlighting; Psychological Contract Theory; Quiet Quitting.

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Does Statutory Warning Affects Consumption of Tobacco and Alcohol

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ABSTRACT

Previous research has shown that Millennial and Generation-Z individuals were found to consume the highest amount of alcoholic beverages per week, averaging around 8.85 drinks. A statutory warning (SW) about presence of vice goods is given before the commencement of every piece of content, and often even during the scene depicting these vice goods like smoking and drinking alcohol. It's essential to know the effectiveness of these warnings when there is an increase in consumption of alcohol and tobacco (A&T). This study examines viewers' perceptions of and reactions to such warnings to determine if they discourage or unintentionally encourage consumption. The difference in urge to consume these vice products pre and post giving media stimuli will be checked across 3 groups. The stimulus of one group will have A&T scenes without any SW, 2nd will have A&T scenes with SW at the start and during consumption, and 3rd will have A&T scenes with SW at the start and 4th group will have stimulus with no scenes of A&T consumption. A between-subject design is employed to see the difference of urges (pre and post) across groups. It will test the effect of statutory warnings and media on the urge to consume these. The findings of this experiment will give insight into the efficacy of statutory warnings, either providing a crucial method to lessen the effects of vice goods content or demonstrating the need for more extensive regulatory measures.

Keywords: Statutory Warning; Vice Goods; Media and Entertainment; Gen Z.

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Exploring Notions of Materialism in the Consumption of Personal Care Consumer Products: A Study of Gen-Z Women

*Aditi Rustagi**

ABSTRACT

The study aims to explore materialistic tendencies in the consumption behaviour of Gen-Z women regarding personal care products. It delves into how materialism influences consumer decisions, focusing on the behaviour of this generational cohort. Materialism, a complex phenomenon, involves attaching importance to material possessions for status and self-worth. The research seeks to understand how materialism manifests in the context of personal care products like cosmetics and skincare items, impacting consumer behaviours. Key objectives of this study include understanding materialism perceptions, examining consumption patterns, exploring motivations behind consumption, assessing the relationship between the Veblen Effect and materialism, and studying societal and cultural factors shaping materialistic behaviour. Key findings from the literature review highlight that materialism is deeply rooted in individuals' pursuit of happiness through possessions, often leading to compulsive buying tendencies and a focus on external gratification. The study also uncovers the impact of social media, celebrity influence, and evolving beauty standards on materialistic values among youth. The study employs a qualitative research design with in-depth interviews and an experimental approach to analyse consumer preferences post-exposure to materialistic content. By investigating the differences in purchase power between financially independent and dependent, the research aims to provide insights beneficial for academia, marketing professionals, and market researchers in understanding and targeting Gen-Z women in the personal care consumer product industry.

Keywords: Materialism; Consumer Behaviour; Consumer Psychology; Personal Care Products; Social Media Influence; Luxury Consumption.

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Why do Individuals Choose to Invest their Time in Consuming Oddly Satisfying Videos on Social Media?

Priyanka Bajaj* and Bilwa Deshpande**

ABSTRACT

In the digital era, oddly satisfying videos (OSVs) on social media have captivated users, drawing attention to their unique appeal that are childlike & can be watched by any individuals. Many researchers have studied Autonomous Sensory Meridian Response (ASMR), that have similar characteristics as OSVs but are adult-focused auditory triggers. This research, bridges this gap by examining the motivations underlying individuals' preference for OSVs, shedding light on the distinct elements as a gratification offered within the context of social media consumption. Through a mixed-method approach, 300 participants, aged 18-55, actively engaged in OSV consumption across various social media platforms will be selected and asked to fill the online survey. Closed-ended and short-answer questions probe motivations, psychological factors, and the role of visual and audio elements in OSV consumption. Our study's hypotheses consist of the aesthetic appeal of OSVs, stress relief, and relaxation as key factors driving engagement, supported by the nuanced interplay of visual and audio elements unique to OSV content. The findings contribute to existing literature by on understanding why individuals choose to watch OSVs, complementing ASMR-focused research and expanding our understanding of evolving digital media consumption patterns. This research holds implications for social media platforms, content creators, and marketers seeking to understand and leverage the appeal of OSVs. By unravelling the intricacies of OSV consumption, we offer insights into audience preferences and behaviors, facilitating the creation of more engaging and resonant content experiences in the digital landscape.

Keywords: Oddly Satisfying Videos; Social Media Consumption; ASMR; Motivations; Psychological Factors; Social Media Platforms.

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Exploring Service Quality Dimensions and Consumer Perceptions in the Smartphone Industry: An Empirical Study of Indian Consumers

*Manyata Harishankar Yadav**, *Tanishka Jaiswal*** and *Vineet Tiwari****

ABSTRACT

The smartphones have become vital part of every individual's day to day activities. There is a lack of research looking at what quality factors matter most to the smartphone users. This makes it's difficult for brands to understand evolving consumer needs and stay competitive in crowded smartphone markets. This study aims to identify the key quality dimensions in smartphones and evaluate their importance based on the perceptions of Indian consumers aged 18 to 45, which represents most active smartphone users. This study adopts a mixed-methods approach, combining a comprehensive review of existing literature with primary data collection through surveys administered to Indian smartphone users. Reliability analysis and AHP methodology are utilized to assess the reliability of items and rank the identified quality dimensions. The study identifies 6 key quality dimensions that includes 25 sub-criteria based on an extensive literature review. This reveals that Indian consumers rate assurance as the most important criteria, followed by reliability. The findings of this study offer practical insights for smartphone brands operating in the Indian market, enabling them to prioritize improvements and tailor their offerings to better meet consumer needs and preferences. This study addresses a gap in research on smartphone quality evaluations by Indian consumers. By focusing specifically on the age groups 18-45, this study provides nuanced insights into the specific dimensions of quality that matter most in the Indian context.

Keywords: Smartphones; Quality; Consumer Perceptions; SERVQUAL; Analytical Hierarchy Process.

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Factors Influencing Customer Loyalty through Co-creation in the Online Video Games in Delhi-NCR Region

Akarshan Goswami* and Advait Rai**

ABSTRACT

The purpose of this research study is to examine the variables that affect consumer loyalty in the Delhi-NCR online video game business through co-creation. Online video games have changed over the past few years from being lonely to becoming dynamic platforms that encourage co-creation, in which players and creators work together to create and modify content. In this setting, retaining customers becomes essential to long-term profitability and expansion in the fiercely competitive gaming sector. This research finds multiple important elements impacting co-creation in online video games and customer loyalty through a thorough literature review and empirical analysis. These elements cover the technological as well as the socio-psychological components of co-creation, looking at things like social interaction, game design, community involvement, and platform usability. Furthermore, the study focuses on the Delhi-NCR area in particular since it acknowledges the importance of this area as a growing hub for gamers and technology enthusiasts. Through questionnaires and interviews with players and business leaders in this area, the research seeks to offer insightful information about the distinct factors influencing patronage in the nearby gaming community. The research paper's findings will further our comprehension of how co-creation and client loyalty interact in the online video game industry. There will be practical takeaways for marketers, legislators, and game developers to better plan how to promote customer loyalty and involvement in this quickly changing environment. The ultimate goal of this research is to contribute to strategic decision-making in the gaming sector, especially with regard to the Delhi-NCR region.

Keywords: Co-creation; User Engagement; Satisfaction, Social Interaction.

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A Comparative Survey of Customer Expectations and Customer Satisfaction between Private Labels vs. National Labels in Food Retailing

*Ishita Sammi**

ABSTRACT

The explosion of organized retail in India has ignited a fascinating trend: the rise of private labels. Unlike established European markets where private labels are commonplace, the question remains - will Indian consumers, known for their distinct preferences, embrace these retailer-owned brands? This study delves into this question by exploring the evolution of private labels in India and comparing customer expectations and satisfaction between private and national label brands within the food retail sector. The research highlights the potential for significantly higher profit margins for retailers through private labels. However, success hinges on understanding and catering to Indian consumer behaviour. The study identifies key drivers of purchase decisions, including factors like cost, promotional offers, packaging design, product availability, and even in-store product visibility through strategic visual merchandising. Interestingly, the study's hypothesis test confirms a strong correlation between private label sales and effective product display strategies. This research offers invaluable insights for Indian retailers looking to capitalize on the private label opportunity. By understanding the expectations and satisfaction levels of Indian consumers regarding private label brands, retailers can tailor their offerings and marketing strategies to effectively cater to this unique market. Additionally, the study emphasizes the importance of visual merchandising as a powerful tool to influence customer purchase decisions and boost private label sales. By leveraging these findings, Indian retailers can successfully navigate the private label landscape and secure a competitive edge in the ever-evolving retail environment.

Keywords: Private Labels; India; Customer Satisfaction; Food Retail; Visual Merchandising.

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Analytical Study of Customer Perception towards Branded and Non-branded Jewellery of Mira – Bhyander Municipal Corporation

*Kanchan Dutt**

ABSTRACT

This research embarks on a comprehensive exploration of the myriad factors influencing consumers' discernment between branded and non-branded gold jewellers, as well as the ensuing ramifications on their overall satisfaction with these retail establishments. Delving into the intricate fabric of consumer behaviour within the gold jewellery market, the study aims to provide a nuanced understanding of the underlying motivations and preferences driving purchasing decisions. By dissecting these complex dynamics, the research endeavours to furnish gold jeweller proprietors with actionable insights that transcend conventional wisdom. It seeks to empower these stakeholders with a holistic comprehension of consumer desires, preferences, and the critical factors guiding their choices. Armed with this knowledge, gold jeweller owners can navigate the competitive landscape with greater acumen, devising tailored pricing strategies, marketing campaigns, and service offerings that resonate deeply with their target audience. Moreover, this investigation aspires to bridge the perceptual chasm between consumer expectations and the actual offerings of gold jewellery establishments. Through a meticulous examination of consumer preferences, the study aims to elucidate the mismatch between supply and demand, thereby facilitating the development of more resonant and customer-centric business practices. Ultimately, the research strives to contribute to the broader discourse surrounding retail strategies, consumer behaviour, and customer satisfaction within the gold jewellery industry. By shedding light on the nuanced interplay between brand perception, product quality, pricing dynamics, and customer experience, it seeks to inform not only gold jeweller proprietors but also industry stakeholders and scholars.

Keywords: Consumer Behavior; Retail Strategies; Customer Satisfaction; Gold Jewelry Market.

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Scenario of Financial Literacy in India

Dilpreet Kaur and Harpreet Kaur Sawhney***

ABSTRACT

Globalization and liberalization of financial markets have given rise to a multitude of novel financial products and services. In light of the increasing variety of financial goods readily available consumers frequently have to deal with the challenge of which financial product they should choose. Financial literacy serves as a remedy to such obstacles. Financial literacy has become increasingly important in recent years for several reasons, including the emergence of novel financial services, the intricate nature of financial markets, information asymmetry, and changes in other economic circumstances. To comprehend, analyze, and utilize complex financial products in emerging financial markets, individuals must have a suitable level of financial literacy. Financial literacy According to the National Centre for Financial Education's "Financial Literacy and Inclusion 2019" study, India's total level of financial literacy is 27%. In India, several initiatives have been made to boost financial literacy, including the establishment of the National Centre of Financial Education jointly by SEBI, PFRDA, RBI, and IRDAI. Only the financially informed and empowered individual may reach their desired level of financial well-being. Gone are the days when it was presumed that financial literacy was meant solely for grown-up, wealthy, or educated individuals. The current study intends to analyze the current status of financial literacy in India using the National Centre for Financial Education Report 2019.

Keywords: Financial Literacy; Financial Literacy Initiatives; Financial Markets; Financial Products; Financial System.

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A Review of the Work Values, Work-life Integration and Meaningful Work among Generations in the Workplace: The Moderating Effect of Personality Traits

Muhammed Rizwan N. K. and Chitra Sivasubramanian***

ABSTRACT

The research paper delves into the complex relationships between work values, work-life integration, and meaningful work across different generations in the workplace. Drawing upon a review of literature, it explores the impact of personality traits as a moderating factor in this context. As organizations become growingly multigenerational, as a result of demographic changes and increased flexibility that led to an increase in the average retirement age necessitating a better understanding of the differences among generations which are crucial for effective talent management, employee engagement and organizational success. The review synthesizes findings from diverse interdisciplinary studies from different academic databases to understand recurring themes, patterns, and relationships within the literature. The review contributes by offering a comprehensive synthesis of research on the intersection of generational differences, personality traits, and work-related phenomena. By focusing on the moderating effect of personality, it provides insights into how individual differences shape the relationships between generational cohorts and various aspects of work attitudes and behaviors. Personality traits influence how individuals perceive and interact with their work environment, shaping their attitudes and behaviors. The research addresses a gap in the literature with regard to what kind of interrelationships exist among the values, work-life integration, and meaningful work in the context of generations in the workplace, and how personality traits can affect them. It gives practical insights for creating inclusive work environments that accommodate the diverse values and preferences of different generations, and directions for future research.

Keywords: Generational Diversity; Work Values; Work-life Integration; Meaningful Work; Personality Traits.

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Canceled: Unpacking the Discourses around Cancel Culture within the Indian Advertising Industry

*Himanshi Chhajed**

ABSTRACT

This study aims to provide an in-depth analysis of the discourses surrounding cancel culture within the Indian advertising industry. By examining cancel discourses, cancel practices, and cancel targets, this study seeks to uncover the underlying dynamics, implications, and motivations driving the phenomenon. Through a combination of qualitative research methods, including in-depth interviews within the advertising industry, this paper will shed light on how cancel culture operates within the Indian advertising landscape. Cancel culture underscores the imperative for advertisers to tread carefully, fostering an environment of cultural awareness, ethical responsibility, and open dialogue. By embracing these dynamics, brands can not only weather cancel culture challenges but also emerge as conscientious contributors to societal progress. I will be presenting the analysis from my pilot in-depth interviews. This study offers a focused and tailored benefit to Indian advertising agencies, empowering planners and creatives to navigate the cancel cultural challenges with cultural sensitivity and creativity. By analyzing cancel discourses, practices, and targets specific to India, agencies can proactively develop strategies that resonate with audiences, enhancing brand integrity and reputation. Moreover, the study's insights enable agencies to create unique and impactful ad campaigns, effectively addressing social issues and fostering authentic connections with consumers avoiding cancel culture pitfalls.

Keywords: Advertising; India; Cancel Culture; Discourse; Brand.

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Impact of Violence on Women's Mental Health: Psychological Perspective of Domestic Violence

Aprajeeta Singh and Anhad Chawla***

ABSTRACT

Domestic violence has been an intense area of study in recent decades. Early studies helped to understand the nature of perpetration, the cycle of violence, and the impact of family violence on children. More recently, studies have focused on beginning to evaluate domestic violence interventions and their effects on recidivism. This article recognizes the importance of what we have learned about the prevalence and impact of domestic violence and examines the need for more targeted efforts to identify interventions that are effective for perpetrators and victims. Methodological issues related to past intervention studies are also discussed and future research directions are outlined. Historical overview shows that the abuse of women has only recently been considered a crime; religious and social traditions, which preserved marriage violence, are recorded. Social aspects of the issue are covered in articles on the social dynamics of marriage violence; various levels of physical violence, and the use of weasel violence b. additional articles explore associated neurological, psychiatric, and psychological factors. Originality/value This study is one of the studies being conducted to see the impact of Violence against women, as it is a widespread and pervasive problem that affects women of all ages, races, ethnicities, and socioeconomic backgrounds. It takes many forms, including physical, sexual, emotional, and psychological abuse, and can occur in various settings, such as in the home, workplace, and public spaces.

Keywords: Domestic Violence; Mental Health; Depression; Anxiety; Intimate Partner Violence; Victims.

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Diversity & Inclusion for Innovation-led Growth!

*Vijay Lakshmi Singh**

ABSTRACT

India is in Amrit Kaal! Aim is to make it a developed nation when it celebrates its 100th year of independence, when most likely it would be among the three largest economies of the world, with GDP of around \$38 trillion by 2047. Such a milestone requires gradual transformation of the economy from investment-driven stage to innovation-driven stage. Progressive economies are inclusive and follow a process of successive upgrading. India needs a renewed focus on diversity & inclusion (D&I) along with reviving and strengthening its higher education system. D&I are important for innovation because they can help to create a more open and creative environment in which new ideas can be explored and developed. D&I are intricately woven into Indian culture, reflected in the country's laws and policies, protecting the rights of all people. India is also a very diverse country in terms of its economy. D&I in the Indian corporate sector have gained significant attention in recent years. However, the country still faces some challenges when it comes to D&I. At present, India's higher education is in a complex state characterized by both progress and challenges. India needs to invest heavily in higher education to improve enrolment levels and quality of higher education for boosting innovation. Also, technology, especially internet, can play a pivotal role in promoting D&I. The achievement of universal access to internet in 2030, could be a turning point in the socio-economic trajectory of the country, especially D&I led innovation and growth.

Keywords: Diversity; Inclusion; Innovation; Growth; Education; Technology.

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Factors Motivating Women to Pursue a Career in Indian Context: An ISM & MICMAC Approach

Diya Koul*, Charlatan Medhi**, Ila Anand*** and Deeksha Ganguly****

ABSTRACT

Women have been associated with traditional gender roles – taking care of children, family, etc. since time immemorial. In the present time, women have become more ambitious and want to have a career while wanting to maintain a healthy and active engagement in personal life. Women in their personal as well as professional life have come far beyond the stereotypes of gender roles in the modern era. Currently, much of the existing literature focuses on challenges to women pursuing careers, rather than the enabling factors or motivators for success. This research paper intends to explore and understand factors motivating women to work outside their homes, and the interrelationship between these factors, focusing primarily on the Indian context. This is achieved through ISM and MICMAC approach in this paper. A contextual relationship is established between the identified factors. Depending upon their dependence and driving power, these factors have been categorised in 4 clusters and fall on the 4 quadrants of the MICMAC Approach. This paper can provide a clear understanding of enablers of women working to various stakeholders. It can also serve as a basis for further research in the same field and more factors can be identified based on these.

Keywords: Women Empowerment; Career; Work Motivation; Personal Fulfilment; Society; Inclusion.

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Exploring the Investment Habits of Millennials: A Case Study of Young Professionals with Reference to Visakhapatnam City

Ashok Botta*

ABSTRACT

This research paper delves into the investment behaviors of millennials, specifically focusing on young professionals in Visakhapatnam city. Employing a case study methodology, the study aims to understand the financial goals, risk tolerance levels, and attitudes towards diverse investment options among this demographic group. Data collection involves structured questionnaire surveys and interviews to provide in-depth insights into millennials' investment patterns. The findings reveal distinct investment strategies adopted by young professionals in Visakhapatnam. Notably, millennials in the city exhibit a growing interest in innovative investment approaches such as sustainable and socially responsible investments. Technology emerges as a significant determinant in their investment decisions, with a preference for digital platforms and Robo-advisors. Furthermore, the research highlights the importance of financial literacy in shaping millennials' investment choices. Those with higher levels of financial literacy tend to make more informed investment decisions. Economic uncertainties also influence millennials' investment behaviors, prompting a cautious approach towards risk-taking. The study offers valuable implications for financial institutions and policymakers in Visakhapatnam. By tailoring financial services to meet the specific needs and preferences of millennials, institutions can better cater to this demographic segment. Understanding the unique investment habits of millennials in Visakhapatnam contributes to a broader understanding of generational differences in financial behavior and facilitates the development of targeted strategies to enhance financial inclusion and literacy among young professionals in the city.

Keywords: Risk Tolerance; Sustainable Investments; Digital Platforms; Robo-Advisors; Economic Uncertainty.

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Assessing Financial Inclusion across Indian States and Union Territories

Japil Basumatary* and Ayempam Ibemcha Chanu**

ABSTRACT

The World Bank defines financial inclusion as the accessibility and availability of financial services and products to all individuals and businesses, especially those who are underserved or excluded from the traditional banking system. Governments worldwide are actively pursuing initiatives to foster financial inclusion. For instance, the Indian government introduced the Pradhan Mantri Jan Dhan Yojana in 2015, aiming to integrate underserved populations into the formal banking sector. Recent developments in financial inclusion emphasize the growing role of digital technology, innovations in fintech solutions, and efforts to address gender disparities in financial access. These advancements seek to render financial services more accessible, affordable, and inclusive across society. Consequently, there is an increasing need to study financial inclusion to gauge progress towards inclusive financial systems and guide policy decisions aimed at extending financial access to all segments of society. The present study aims to investigate the extent of financial inclusion across the various states and union territories of India. The study is descriptive in nature and based on secondary data. In this study, the assessment of financial inclusion relies on several parameters, including the issuance of debit and credit cards, the deployments of ATMs, the level of insurance penetration, and the engagement in the stock market. It is expected that the findings of the study will contribute to the further study on financial inclusion and formulation of policies aimed at enhancing financial inclusion.

Keywords: Financial Inclusion; Accessibility; ATM Deployment; Insurance Penetration.

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A Study on Evaluating Awareness of Financial Instruments among the Students in South Mumbai Region

*Kanchan Dutt**

ABSTRACT

Indian Accounting Standard often requires complicated accounting for financial instruments. A thorough and reliable accounting system for financial instruments is not something that India has had much experience with. In the past, financial instruments were mostly valued according to their physical characteristics rather than their legal obligations. In India, financial instrument accounting just became a priority in 2007. Financial instruments provide a broad spectrum of assets and investment possibilities, ranging from more conventional ones like stocks and bonds to more recent ones like crypto currencies and peer-to-peer lending. As the foundation of effective financial planning and investing strategies, it is essential to comprehend these instruments. The purpose of conducting this study is to evaluate the Awareness of financial instruments among the students in the South Mumbai region. The technique used in this study is one sample t-test. The outcome of the study showed that students have a high awareness of various financial products, such as the stock market, mutual funds, fixed deposits, bonds, start-up investments, crypto currencies, real estate, precious metals (gold, silver), and foreign currency. On the other hand, there is a low awareness among students regarding several financial products. Peer-to-peer lending, certificates of deposit, public provident funds, and private equity.

Keywords: Financial Instruments; Awareness; Financial Literacy; One Sample t-test.

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Examining the Influence of NPA's on Private and Public Banking Institutions

*Shambhavi Sinha**

ABSTRACT

The presence of non-performing assets (NPAs) in the Indian banking industry is a major threat to its stability and effectiveness, placing a heavy financial burden on both public and private sector banks. This study explores the complex dynamics of (NPAs) and how they affect certain commercial and public sector banks that operate in India between 2019 and 2023. This research attempts to accomplish two goals: Its primary goal is to provide a thorough study of the (NPAs) that these institutions deal with. Its second goal is to clarify the relative differences in the (NPAs) across banks in the public and private sectors. This study will carefully review a wide range of financial documents, including financial statements, annual reports, and relevant financial data belonging to the chosen institutions, using a mixed-methods research technique. By means of this meticulous examination, the study aims to uncover subtle understandings of the effects of (NPAs) on the banking industry and identify any distinctions between public and private sector banks in India concerning NPA handling and alleviation tactics. This study is to add to the body of knowledge already available about (NPAs) and how they affect India's financial system. The expected results show promise in providing policymakers, industry practitioners, and stakeholders with critical insights into the current opportunities and challenges in the banking sector. This will enable well-informed decision-making and promote stable and sustainable growth.

Keywords: Financial Sector; Non-performing Assets; Public and Private Sector Banks; Comparative Analysis.

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Examining the Influence of NPA's on Private and Public Banks

*Shambhavi Sinha**

ABSTRACT

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Keywords: Financial Sector; Non-performing Assets; Public and Private Sector Banks; Comparative Analysis.

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A Study on Awareness about Investment Alternatives in Housewives in Vasai - Virar Region

Palak Joshi* and Ketan Rabhadia**

ABSTRACT

Financial literacy is a critical component of economic empowerment, yet certain demographics, such as housewives, often face challenges in accessing and understanding information about investment opportunities. This research paper aims to investigate the level of awareness among housewives regarding various investment options and to identify factors influencing their investment decisions. The study employs a mixed-methods approach, combining quantitative surveys and qualitative interviews, to gather comprehensive insights into the financial behaviors and attitudes of housewives towards investment. Through a sample population of housewives from diverse socio-economic backgrounds, the research explores their knowledge of investment instruments such as stocks, bonds, mutual funds, real estate, and retirement plans. Preliminary findings suggest that while some housewives exhibit a basic understanding of traditional investment avenues, there exists a considerable gap in awareness regarding more complex financial products and strategies. Factors such as education level, household income, access to financial resources, and cultural norms are identified as significant influencers shaping investment awareness and decision-making among housewives. The implications of the study extend beyond individual households to broader socio-economic contexts, highlighting the importance of tailored financial education programs and outreach initiatives aimed at enhancing the financial literacy of housewives. By addressing the barriers to investment awareness and promoting informed decision-making, policymakers, financial institutions, and educators can contribute to empowering housewives and fostering greater financial inclusion and stability within communities.

Keywords: Financial Literacy; Investment; Awareness; Behavior.

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Assessment and Comparison on the Effect of Socioeconomic and Demographic Characteristics on Members' Wealth Creation

Abiyu Nigatu and Navkiranjit Kaur Dhaliwal***

ABSTRACT

To assess and compare the socio-economic and demographic characteristics those have a significant effect on members' wealth creation in the selected zones of Amhara regional state, Ethiopia. It has done this by using cross-sectional correlation and survey designs to look at 400 members (stratified random sampling) from 30 SACCOS (purposefully selected based on the validity of the data as well as having at least ten years of experience). Researchers gathered the required data through structural questionnaires, which were arranged in the form of a five-point Likert scale, and focus group discussions. Ordered probit regression was employed to analyze the effect of socio-economic and demographic characteristics that have a significant effect on members' wealth creation. As well as the T test and one-way ANOVA were utilized accordingly. In this study, for each analysis, SPSS was utilized. The results showed that socio-economic and demographic factors related to gender, marital status, monthly spending, number of independents, and geographical location have statistically and significantly affected wealth creation. However, age, education, monthly income, saving expenses, and financial knowledge was not statistically significant in the study area. Thus, the study recommends that SACCOS' members re-adjust their spending policies in consideration of financial management principles, and this will enable them to reach their wealth creation goals.

Keywords: Amhara; Demographic; SACCOS; Socio-economic and Wealth Creation.

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A Study of Travel Pattern and Preference of BEST Bus Passengers in Mumbai Suburban

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ABSTRACT

This research paper investigates the travel pattern followed by Mumbai suburban commuters using Brihanmumbai Electric Supply and transport (BEST) for their daily travel purpose. Through a comprehensive study using survey method, data through various factors like demographic, travel pattern, satisfaction level and use of bus service is collected from Mumbai suburban. The research data is analyzed using SPSS tool and interpreted on the basis of its output. Additionally, the study found that a number of characteristics, such as service frequency, dependability, comfort, and safety, influence passenger choices. These results highlight how crucial it is to improve service quality and deal with problems like crowding, delays, and poor infrastructure in order to improve the general passenger experience and draw in more riders. The finding shed lights on choice of transportation more depends accessibility, reliability and overall experience of BEST bus travel. To build a better future, the perspectives of everyday users should be considered during the planning and policy-making process. The study concludes with recommendation that travel pattern does not depend more on demographic but on other factors that one considers to use BEST over other modes of transportation. Several important conclusions have been drawn from thorough data gathering and analysis, providing insight into the demands, habits, and difficulties experienced by commuters who use the BEST bus service.

Keywords: Travel; Pattern; BEST; Bus; Transportation.

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A Study on Public Bus Service Utilization by College Students in Western Suburban of Mumbai

Ameya Ghatge and Kanchan Dutt***

ABSTRACT

Public bus services for college students are essential in today's metropolitan environment for guaranteeing their accessibility and safety. This research examines the degree of happiness and challenges encountered by college students in various grades who use public transportation. College students from Mumbai's western suburbs were chosen at random to participate in a structured questionnaire as respondents. Frequency distributions are computed to explain the variables influencing college students' public transportation use. Methods like chi-square tests are used to find correlations between variables and test hypotheses. College students' perceptions of public bus services can be enhanced and safety concerns can be addressed by putting in place safety measures like surveillance cameras, well-lit bus stops, and more police presence. The preference for other forms of transportation, including ride-sharing or private vehicles, points to the need to raise the general standard and appeal of public bus services. Comfort, practicality, and dependability are important factors that influence students' transportation decisions. Increasing the appeal of bus services could be accomplished through a variety of tactics, including providing student discounts, raising awareness of bus routes and schedules, and improving infrastructure. According to the research, public bus service is essential for improving quality and accessibility for students. It is recommended that future transportation planning and decision-making take student input into account.

Keywords: Public; Bus; College; Students and Transportation.

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Self-help Group (SHG): A Roadway to Eradicate Poverty and Bring Empowerment in India

*Komal Rana Prikshit Kumar**

ABSTRACT

Objectives: To know about the SHG and understand that what a great role they play in the lives of small - marginalized section of society or low-income groups. To study the need and role of empowerment of various sections of the society for the development of the nation. **Design:** This paper is based on systematic literature review (SLR) based on 22 articles. **Results:** It was found that these SHGs are the vital institutions for the poor and marginalized people to serve their needs and bring development to the society as a whole. **Conclusion:** Empowerment and poverty alleviation are the two pillars for development of a nation. It can help India to lead to developed nations list by not just affecting on these two but on many more things such as human development index, per capita income, hunger index. As rightly said by Ralph Waldo Emerson - "The best help is the self-help." It is the first help available to one. It's similar to first aid. Therefore it was concluded that self-help is the first help or first step to climb up the ladder and reach end goal (success or development). This helps the nation to move from developing to developed stage.

Keywords: SHG; Self-help Group; Poverty Alleviation; Poverty; Empowerment.

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Micro-finance in Ethiopia: A Historical Overview and Lending Approach

Abebaw Yenesew Mekonnen, Dhiraj Sharma** and Ratinder Kaur****

ABSTRACT

This paper explores micro-finance in Ethiopia, tracing its history and lending approach. It highlights its role in promoting financial inclusion, poverty alleviation, and grassroots entrepreneurship. The study was used secondary data primarily sourced from pertinent laws, such as proclamations, rules, and standards, as well as the annual reports of Micro-finance institutions functioning within the country, including numerous concerns and also literature by reviewing the document that were related with the micro finance history in Ethiopia and lending approach used by MFIs. MFIs adopt a client-centric philosophy, focusing on tailored financial products and participatory decision-making. The finding shows that, the historical analysis and lending strategy of micro-finance in Ethiopia demonstrate the significant impact of financial inclusion in enabling individuals and communities to flourish and achieve prosperity and also Micro-finance will continue to play a crucial role in Ethiopia's pursuit of economic development and social fairness, as it strives to create a more inclusive and resilient society for everyone. However, challenges like limited capital access, regulatory constraints, and governance hinder its sustainability. The government and policy makers should focus to adjust and give emphasis on future of micro-finance holds promise, with digital technology, financial literacy, and sustainable development partnerships fostering inclusive growth and poverty reduction.

Keywords: Finance; Micro; Ethiopia; History and Inclusion.

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A Study on Evaluating Awareness of Various Tourist Spots in Palghar District

Kanchan Dutt and Ketan Rabhadia***

ABSTRACT

The tourist enthusiastically explores new places, getting to know the local way of life and finding hidden treasures. Travel destinations fascinate tourists with their recognisable monuments, stunning landscapes, and deep historical importance, providing treasured memories and life-changing experiences. The Palghar district in Maharashtra, India, offers a variety of scenery, from serene beaches along the Arabian Sea to lush hills and forests situated in the interior. It is a well-known location for historians and environment lovers alike because of its rich cultural legacy, which includes historic forts, temples, and tribal towns. This research aims to evaluate the awareness of various tourist spots in the Palghar district. The technique used in this study is one sample t-test. The findings of the study indicated that the awareness levels of the following tourist spots were high, i.e. Vasai fort, Kelwa beach, Kalamb beach, Tungareshwar temple, Jivdani temple, Rajodi beach, Arnala beach, Ganeshpuri temple, Bhuigaon beach, Suruchi beach, Dahanu fort, Rangan beach and Great escape waterpark. Further studies can be conducted using. However, people frequently share their thoughts on informal social media platforms like Facebook, Instagram, or Twitter. (Victor, et al 2022) This research aims to evaluate the levels of awareness towards the local tourist spots in the Palghar district. The author also aims to suggest appropriate measures to enhance understanding of these tourist spots.

Keywords: Tourism; Tourist Spots; Travel; One Sample t-Test.

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A Study on Evaluating Requirements of Users towards E-booking Applications

Kanchan Dutt and Ketan Rabhadia***

ABSTRACT

E-booking applications considerably boost user convenience and accessibility by offering seamless access to a range of services, such as appointment, reservation, and purchase booking, all from the comfort of their devices. These solutions ultimately save time and effort while successfully meeting a variety of user requests by offering consumers flexibility, simplifying processes, and giving them control over their bookings. The purpose of conducting this research is to evaluate the requirements of users towards e-booking applications. The technique used in this study is one-way chi square test. The findings of the study indicated that hassle free transparency, easy cancellation, true and fair rates, easy navigation, 24 x 7 customer support, simple and fast booking process, security, secure payment options, ease of use and user friendly interface where the observed agreed requirements of users of online booking. Further studies can be conducted by applying Exploratory factor analysis technique and unobserved factors can be formed. Finally, an online booking tool and technique should provide a quick and easy experience, allowing users to handle reservations from a distance without having to wait for a long time for processing (Hou et al., 2015). The purpose of this study is to evaluate the requirements of users towards E-booking applications. The focus of this study is to examine why people are drawn towards the use of e-booking applications.

Keywords: E-booking; One-way Chi-square Test; Hassle Free; Reservation.

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A Study on Parents' Demographic Effect on the Pestering Power of Children

Lavanya Moturi*, Jayasankara Prasad** and Swathi Bais***

ABSTRACT

In this paper, proposes an examining the effects of parent demographic on one specific pestering behaviour of children, namely emotional pestering, while buying toys. The study used multiple questionnaire items adapted from prior research to measure the variables, and participants were parents of children aged 3-14 years. The study's primary goal is to investigate the impact of parental demographics on children's ability to nag. Regarding the sampling method, a combination of quota and judgmental sampling was employed due to limitations such as the lack of a child list, operational difficulties, and time and budget constraints. Quota sampling was determined based on the urban population's share of Hyderabad's population, while judgmental sampling considered factors such as age, gender, income, social class, family structure, size, education medium, and active parent status. Probability sampling techniques would ensure high unpredictability, but they were not viable due to lack of a child list, operation difficulty, and time and budget constraints. A response rate of 91% was achieved with a total of 912 surveys submitted. Quota sampling was determined based on the urban population's share of Hyderabad's population, while judgmental sampling considered factors such as age, gender, income, social class, family structure, size, education medium, and active parent status

Keywords: Pestering Power; TV Advertisement; Demographic Effect; Structural Equation Modelling; Socio-psychographics.

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ENTREPRENEURSHIP

Celebrity Endorsement and Its Impact on Brand Loyalty, Brand Awareness and Purchase Intention

Aditya Goyal*, Akash Kumar** and Akhilesh Tiwari***

ABSTRACT

Celebrity endorsement has emerged as a prevalent marketing tactic, targeting enhanced brand visibility, influence over purchase decisions, and the fostering of brand loyalty. This study meticulously examines the intricate dynamics between celebrity endorsements and their impact on brand loyalty, awareness, and purchase intention. Through primary data analysis, the research delves into the nuanced facets of celebrity and product credibility, elucidating their combined influence on consumer attitudes and behaviors. Drawing upon an extensive literature review, special attention is given to factors such as celebrity and product credibility acting as potential moderating variables. Methodologically, the research employs surveys and experimental methodologies to capture consumer sentiments towards celebrity endorsements. In-depth analyses of primary data, along with the utilization of survey and experimental methodologies, are conducted to capture consumer sentiments towards celebrity endorsements. Statistical analyses are further employed to validate proposed hypotheses and elucidate the relationships between the aforementioned factors and consumer responses. The findings substantially enrich both theoretical understanding and practical implications in the realm of celebrity endorsements and brand management. Insights gleaned from this study provide marketers with actionable strategies to optimize endorsement campaigns, ultimately augmenting brand loyalty, awareness, and purchase intention in today's dynamic marketing landscape. By navigating the complexities of celebrity endorsement, businesses can effectively leverage the power of influential figures to strengthen their brand's position in the marketplace.

Keywords: Celebrity Endorsement; Brand Loyalty; Brand Awareness; Purchase Intention; Celebrity Credibility; Product Credibility.

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Enablers of Green Practices in MSMEs of India: A Thematic Analysis

Harmanpreet Singh and Pawan Kumar***

ABSTRACT

Purpose: This research endeavours to illuminate the landscape of green practices awareness, adoption, and drivers within Micro, Small, and Medium Enterprises (MSMEs) in India. The purpose of this study is threefold: firstly, to examine the extent of adoption of green practices within the MSME sector; and secondly, to delineate the key drivers influencing the incorporation of sustainable initiatives within these enterprises. **Design/Methodology/Approach:** The methodology employed for this investigation is rooted in thematic analysis, utilizing in-depth interviews as the primary data collection tool. Purposive sampling was employed to select 20 MSME owners, predominantly from manufacturing industries, ensuring a comprehensive representation of perspectives. The thematic analysis allowed for a nuanced exploration of the participants' responses, facilitating the identification and interpretation of recurring themes related to green practices in the MSME sector. **Findings** The findings of this study reveal that green practices are still in their nascent stages within the MSME industry. However, a discernible shift towards awareness and adoption is evident, attributed in part to governmental initiatives and certification programs. Noteworthy among these is the Zero Waste MSME Project, which has played a pivotal role in fostering environmental consciousness among MSME owners. **Practical Implication** Practical implications of this research extend to policymakers, industry associations, and MSME owners themselves. Policymakers can utilize these findings to tailor supportive measures that further encourage the incorporation of green practices within MSMEs. MSME owners can gain a deeper understanding of the tangible benefits and challenges associated with embracing sustainable practices.

Keywords: Green Entrepreneurship; MSMEs; Thematic Analysis; Sustainability; Green Market.

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SUSTAINABILITY

Assessing the Implications of Financial Sustainability on Overall Sustainability: An Evidence from BSE SENSEX Companies

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ABSTRACT

Sustainability is a crucial factor for companies in today's competitive market. It has become increasingly important in today's business environment as companies strive to incorporate social, economic, and environmental considerations into their strategies and management practices. It is a common belief that businesses prioritize financial sustainability over environmental and social sustainability. However, investors not only seek financially sustainable but also environmentally and socially sustainable companies as an attractive investment opportunity. This study is an attempt to examine whether financial sustainability of companies has any impact on environmental and social sustainability. For this purpose, data has been selected from BSE SENSEX index and BSE 100ESG index for the last five financial years ranging from 2017-18 to 2022-23. Data analysis has been conducted using Panel Logistic Regression. Predictors of the sample companies used to check the impact include various financial and market metrics such as Earning per Share (EPS), Tobin's Q, Return on Total Assets (ROA), Free Cash Flow (FCF), Return on Capital Employed (ROCE), Price-to-Earning (PE) ratio and Promoters' Shareholding pattern. Results suggest that although sustainability has gained an impression as an important topic for discussion among researchers, academicians and environmentalists, yet in case of companies, they prioritize financial growth over environmental sustainability.

Keywords: Sustainability; Panel Logistic Regression; ESG; ROA; Tobin's Q.

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Bibliometric Review on Sustainable Financing for Rural Water Management

*Dipesh Karki**

ABSTRACT

This study attempts to determine the progression of the knowledge base about the financing of sustainable rural water projects by conducting a bibliometric assessment of the 105 academic papers that have been published in journals that have been ranked by SCOPUS. There are six thematic knowledge clusters that are identified in the review. These clusters demonstrate that community-managed initiatives, which have been prevalent since the post-Cold War era, are hampered by insufficient financial, technical, and managerial resources. This problem is made worse by external factors such as climate change, population migration, unsustainable development, and water scarcity. Further emphasis is placed in the analysis on the significance of government investment for sustainability, as well as the impact of socio-ecological stressors on water projects. In order to ensure that rural water schemes are managed in a manner that is both environmentally sustainable and financially secure, the study suggests making modifications to existing institutions and governance structures. In order to improve the long-term viability of rural water management systems, the study advises integrating the insights obtained through the clusters as evidence. This can be accomplished through an increased engagement of stakeholders in the building of long-term strategies that incorporate knowledge, policy, and professional practice.

Keywords: Rural Water Financing; Bibliometric Review; Sustainable Development; Sustainable Governance.

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Comparative Analysis of ESG Reporting Practices in India's Financial Sector: A Study of Trends and Implications from 2022 to 2023

Anika Chowfla* and Shruti Ranjan**

ABSTRACT

The paper investigates Environmental, Social, and Governance (ESG) ratings for 48 listed companies within the Indian Financial Sector for the years 2022 and 2023. The study categorizes these companies into five major subheads within the Indian Financial System: Financial Services, Non-Banking Financial Companies (NBFCs), Holding Companies, Development Financial Institutions (DFIs), and Diversified Financial Institutions. The study employs a mixed-methods approach, combining quantitative analysis of financial performance parameters with qualitative assessment of ESG reporting practices. Financial performance parameters including profitability (net profit margin, return on assets, return on equity), leverage (debt-to-equity ratio, interest coverage ratio, debt ratio), and market performance (stock price performance, market capitalization, total shareholder return) are analyzed alongside ESG ratings sourced from CRISIL and S&P Global databases. The sample comprises 48 listed companies. Data to compute the financial performance measures were gathered from the Prowess IQ database managed by the Centre for Monitoring Indian Economy Pvt. Ltd. (CMIE). The study focuses on three main parameters of financial performance: Profitability (including net profit margin, return on net worth, and profit before interest and tax), Leverage (measured by debt to equity and debt service coverage ratio), and Market Performance (including market capitalization, earnings per share, profit to earning, and profit to book value ratio). The comparative analysis reveals that companies with robust ESG practices tend to have higher profitability, lower leverage, and better market performance. However, significant variations in ESG ratings and financial performance exist between 2022 and 2023, indicating evolving trends and areas for improvement.

Keywords: Environment; Social; Governance; ESG; Financial Performance.

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Case of Ather Energy: Revolutionizing e-mobility

Pallavi Chandwaskar* and Kshitija Pandey**

ABSTRACT

The case study probes into the journey of Ather Energy, an Indian electric vehicle (EV) manufacturer, and its role in revolutionizing e-mobility in the country. Global automotive sector is on a new horizon of transformation amidst the rising fuel prices and fuel scarcity, worsening environmental impact and emerging renewable energy solutions. In this scenario, Ather Energy has emerged as a promising name in the electric two-wheeler industry acclaimed for its innovative approach, advanced technology, and commitment to sustainability. This case study provides insights into Ather's unique value propositions in the electric bike sector, along with the key challenges encountered by the electric automotive industry in India. While the electric automotive industry faces challenges such as infrastructure development, affordability, consumer awareness, probable shift in the regulatory framework, FAME subsidy going to be discontinued, there is lot of uncertainty about the future growth in the nascent sector of e-scooters in India. The case critically examines the industry scenario in BANI environment through Porter's five force model for the opportunities and challenges for future growth and the role Ather energy can play to address the challenges by carving a niche for itself leading to the pioneering of mass electric vehicle adoption movement among the Indian consumers by adopting Blue Ocean strategy. Collaborative efforts from regulatory as well as industry partnerships and policy interventions can pave the way for accelerated adoption of electric vehicles, driving India towards a cleaner and sustainable future.

Keywords: Sustainability; e-mobility; Electric Scooters; Automotive Sector; Blue Ocean Strategy; Porter's Five Force Model.

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A Case Study on Red Sea Crisis and Its Impact of Indian Economy

Hiresh Luhar and Ketan Rabhadia***

ABSTRACT

The Red Sea crisis, a geopolitical imbroglio exacerbated by regional tensions and global interests, has cast a shadow over maritime trade routes vital to international commerce. This case study delves into the genesis, evolution, and repercussions of the Red Sea crisis, with a specific focus on its profound impact on the Indian economy. Beginning with the background of the crisis, it unravels the complex web of political, economic, and strategic interests that have fueled tensions in the region, notably between key players such as Iran, Saudi Arabia, and their respective allies. The study examines the pivotal role of the Red Sea and its chokepoints, particularly the Bab el-Mandeb strait, in facilitating the flow of oil and trade between Asia, Europe, and the Middle East. A detailed analysis of the economic ramifications on India follows, elucidating the disruption of maritime routes vital for Indian trade, especially oil imports, which heavily rely on the Red Sea passage. The study delves into the cascading effects on India's energy security, inflationary pressures, and balance of payments, as heightened geopolitical risks lead to increased insurance costs and uncertainty in supply chains. Furthermore, the case study evaluates India's strategic response to the crisis, including diplomatic maneuvers, military deployments, and efforts to diversify trade routes and energy sources. It also explores the broader implications for regional stability, global energy markets, and maritime security, underscoring the imperative for multilateral cooperation and conflict resolution mechanisms to safeguard vital sea lanes and ensure uninterrupted global trade flows amidst geopolitical currents.

Keywords: Red Sea Crisis; Indian Economy; Maritime Trade; Bab el-Mandeb; Energy Security; Geopolitical Tensions.

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Exploring Private Sector Engagement in SDG in Nepal

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ABSTRACT

Although sustainable development goal has gained prominence in government policies and programs, contributions of private sectors and their engagement in meeting this goal is less known. However, there is a growing sense of social responsibility among business organizations as evidenced by their engagements in social and environmental activities along with their profitability motive. They can contribute in the society and environment through their business practices focusing on planet which comprise of environment friendly technology and products, and people which comprise of employees, consumers and local communities. The prosperity includes profits of the business along with prosperity of internal and external stakeholders. This study explored on methods applied by private sectors in contributing to SDG and engagement with corresponding ecosystem in which private sectors are supported and constrained by government, development and business organizations. The data were generated from documents shared during a business conference. Through a content analysis using the sustainability framework of prosperity, people and planet, this study found out different dimensions that private sector is involved in contributing to SDG through their core business process and philanthropic CSR programs. Supports and networking are necessary from government organizations, development organizations, non-government organizations to increase private sectors' contributions to SDG. The paper has policy implications for government organizations and managerial implications for business and development organizations.

Keywords: Sustainability; Philanthropic CSR; Sustainable Business Process; SDG.

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Impact of Digital Leadership and Sustainability Leadership on Organizational Excellence

Tanisha Srivastava*, Upasana Singh** and Vijaishri Tewari***

ABSTRACT

Establishing an excellent organization requires strong leadership. The world needs organizations dedicated to improve people and planet's well-being both inside out. Such organisations require a new era leadership style that is digitally-equipped with sustainability goals. Previous researches have established that leadership styles impact organizational excellence and help organisations grow and reach their full potential. In the context of the e-commerce business, this empirical study evaluated the impact of Digital Leadership (DL) and Sustainability Leadership (SL) on attaining Organizational Excellence (OE). The study examines the competencies of DL and SL required for guiding an organization's digital transformation and sustainability goal. We applied structural equation modeling to examine proposed hypotheses using three latent variables—DL, SL, and OE—this study contributes in identifying the leadership style that has a greater impact on OE. The study establishes that there is a relationship between DL and SL; and both the leadership styles have a significant influence on OE. By emphasizing the critical roles that DL and SL play in attaining OE in the sector of e-commerce, this study offers insightful information to management. Leaders may strategically integrate their activities to achieve the digital transformation while focusing sustainability goals by recognizing the mutually beneficial effects of various leadership styles. This will help the business to promote long-term success as well as competitiveness in a constantly evolving global market.

Keywords: Competencies; Digital Leadership; Organizational Excellence; Sustainability Leadership; Triple Bottom Line.

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Resources, Strategies of Development, Local Perception of Benefits and Sustainability Issues: Analysis of Rural Community Tourism Experiences

Andres Artal-Tur* and Antonio Juan Briones-Peñalver**

ABSTRACT

Purpose: Rural Community Tourism (RCT) allows the local community to be engaged in tourism activities while getting an additional source of income. RCT is a rising activity at developing countries, helping rural communities to improve their life conditions, creating new jobs, and avoiding the rural flight of young people to urban areas. Given that RCT takes place in rural environments, it is important to ensure that these new activities impact the lifestyle and resources of the community sustainably. To get a deeper understanding of the process, we propose a model for RCT projects. In the model existing resources (human, socio-cultural, and organizational), lean on community and regional strategies, to achieve the expected outcomes and benefits of RCT sustainably. Main findings of the research show that leadership of local communities becomes a key condition for success. Consciousness of the value of existing resources is important to promote their preservation. Empowerment of women appears as a key asset in the process, as well as having a clear rural community identity. Results of the SEM model show the significance of linkages between existing resources and strategies for launching RCT projects, and of those of strategies with positive rewards for the community. Finally, good strategies and positive outcomes lead to sustainable RCT experiences through the guidance of the local people. Reliable objectives become key in getting successful projects, while external help of government is pivotal to provide some necessary conditions ensuring success of projects, such as building infrastructures, training people, or finding financial resources.

Keywords: Rural Community; Tourism; Perception; Sustainability.

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Spiritual Leadership and Spiritual Wellbeing in Indian Banking Sector: Sustainable Employee Wellbeing Practices for Job Engagement

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ABSTRACT

As India aims to become \$5 trillion economy by FY 2025-26, the Indian banking sector is expected to align itself with this objective and perform efficiently. According to the newspaper reports, in FY 2023-24 so far, the bank credit has been growing at the rate of 15% per annum. The overall non-performing assets (NPA) also decreased. However, raising retail deposits remained a challenge in this highly competitive sector. As a consequence, the bank employees are under much pressure to perform consistently. In recent times several incidents of verbal and other forms of abuse of senior employees to their subordinates generated wide debate on the presence of 'toxic leadership' and 'toxic work culture' vis-à-vis employee wellbeing and sustainable practices in the Indian banking sector. On the other hand, the desire for alternative leadership styles gained momentum since 2000s as several cases of fraudulent and dishonest acts, distrust, low employee engagement and employee turnover continued and organizations tried to address such issues by adopting alternative leadership approaches such as spiritual leadership. Influence of workplace spirituality on employee wellbeing have been studied by several researchers in recent past (Pawar, 2016; Khatri and Gupta, 2017). Taking a cue from the existing literature, the present study aims to establish a relationship between spiritual leadership, spiritual wellbeing and job engagement in Indian banking sector, based on empirical survey.

Keywords: Spiritual Leadership; Spiritual Wellbeing; Job Engagement; Employee Wellbeing; Workplace Spirituality.

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