



Institute of
Management Technology
Nagpur



Book of Abstract

Proceedings of the International Conference on the Future of Business (ICFB-2025)

Publisher



Journal Press India

Editors

Dr. Veena Pailwar
Dr. Sarbjit Singh Oberoi



Institute of
Management Technology
Nagpur

**Institute of Management Technology, Nagpur
Maharashtra, India**

**International Conference
on the Future of Business (ICFB-2025)**

11th - 12th January 2025

Editors

Dr. Veena Pailwar
Dr. Sarbjit Singh Oberoi



® Publication and Editorial services facilitated by
**Journal Press India
Delhi, India**

Title: Proceedings of the International Conference on the Future of Business
(ICFB-2025)

Editors: Dr. Veena Pailwar and Dr. Sarbjit Singh Oberoi

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

First Edition, January 2025

e-ISBN: 978-81-981704-7-7

**Copyright © 2025 Institute of Management Technology Nagpur,
Maharashtra, India**

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

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

Contents

About the Conference iv
About the Institution vi
About the Partners vii
About the Editors x
Managing Committee xi
Review Board Members xiii
Preface xiv
Acknowledgments xv
List of Abstracts xvi

About the Conference

The International Conference on the Future of Business is a premier event dedicated to exploring the transformative changes shaping the business world. Bringing together a global community of business leaders, entrepreneurs, researchers, policymakers, and students. This conference aims to examine current and future trends across key industries. Topics include the role of technology in revolutionizing business practices, the significance of sustainable and ethical practices, and the evolving impact of globalization and digital transformation.

At this conference, participants will engage in insightful discussions, collaborative workshops, and networking sessions designed to foster innovation and shared learning. Experts will present the latest research, case studies, and successful practices that address challenges such as adapting to technological change, integrating sustainable models, and meeting evolving customer expectations.

Whether you are an industry professional, academic, or aspiring entrepreneur, the International Conference on the Future of Business organized by IMT Nagpur, offers a unique platform to gain a competitive edge by understanding what lies ahead for global business. Join us to connect, learn, and shape the future of business together.

Conference Objectives

Anticipate Future Business Trends and Innovations

- Identify upcoming trends and technologies that will shape the global business environment.
- Foster discussions on transformative technologies like AI, block chain, and automation that could redefine business operations and strategy.

Promote Sustainable and Ethical Business Practices

- Highlight the importance of sustainability and ethical responsibility as core to future business success.
- Explore practices and frameworks that align with global environmental and social governance (ESG) standards.

Encourage Global Collaboration and Knowledge Sharing

- Facilitate networking among international researchers, industry experts, policymakers, and students to foster a global business community.
- Provide a platform for exchanging research insights, case studies, and best practices.

About the Conference

Address Policy and Regulatory Challenges

- Discuss the regulatory landscape and the impact of government policies on business innovation and sustainability.
- Analyze how policies can support or inhibit the growth of emerging sectors and guide ethical practices.

Enhance Digital Literacy and Future-Ready Skills

- Highlight the importance of digital literacy, data analytics, and tech-savvy skills for future business leaders.
- Offer sessions on skill development that align with evolving industry demands, such as leadership in digital transformation.

Examine Global Business Challenges and Solutions

- Address pressing global business challenges, such as supply chain disruptions, data privacy, cybersecurity, and economic uncertainties.
- Encourage collaborative approaches to creating resilient and adaptable business models for the future.
- These objectives would make the conference a comprehensive and insightful event, positioning it as a platform for fostering innovative, sustainable, and forward-thinking business strategies.

About the Institution



About IMT NAGPUR

Established in 2004, IMT Nagpur is now one of the finest AICTE-approved management institutes. Accredited by SAQS, all PGDM programs of IMT Nagpur are equivalent to MBA for Higher Studies. IMT Nagpur has successfully nurtured and educated budding talents in Marketing, Finance, Business Analytics, Human Resources, and Operations. We aim to provide students with a value-driven, technology-oriented academic environment and help them achieve their dreams! In our approach, we value integrity and sensitivity to sustainability. Our mission is to help students excel in their life. With our cutting-edge curriculum, experienced faculty, and a pool of 5000 plus alumni spread all over India and other countries, IMT Nagpur strives to be a key contributor in innovative management education in India.”

IMT-Nagpur offers Two Year Post Graduate Diploma in Management (PGDM) program to equip students with management education across various functional domains like economics, business analytics & IT, operations, OB & HR, finance, and marketing. It aims to allow young graduates to develop managerial skills across these areas. The program also focuses on developing soft skills and technical knowledge among students, which are equally essential to compete and thrive in the competitive business environment. The curriculum has been designed to lay a strong foundation for developing the logical and analytical skills of the students. The program provides an intensive, stimulating, and challenging learning experience in the management discipline.

About the Partners



Kotak Mahindra Bank

We extend our heartfelt gratitude to Kotak Mahindra Bank for their generous sponsorship of the International Conference on the Future of Business 2025 hosted by IMT Nagpur. Your support has been instrumental in the successful execution of this prestigious event.

The conference, which brought together renowned academicians, industry leaders, and budding researchers, aimed to explore the dynamic shifts shaping the future of business. This initiative would not have been possible without Kotak Mahindra Bank's commitment to fostering intellectual exchange and innovation in the field of business and management.

Your contribution has not only enriched the conference experience but has also demonstrated your dedication to supporting platforms that encourage dialogue and collaboration among diverse stakeholders. The synergy between corporate visionaries like Kotak Mahindra Bank and academic institutions like IMT Nagpur is vital for driving positive change in the business landscape.

On behalf of IMT Nagpur and all the participants, we once again thank Kotak Mahindra Bank for your invaluable support. We look forward to continuing this association in future endeavors.

About the Partners



AIMS (Association of Indian Management Schools)

The Association of Indian Management Schools (AIMS) is a networking body of B-Schools in India for professional development of management education and safeguarding the interests of B-Schools in the country.

Aims and Objective

- To provide a dynamic network of institutions engaged in Management Education, Training and Research in India.
- To undertake, organize and facilitate training programmes for in-service personnel and their professional development.
- To undertake and provide for the publication of newsletters, journals or other communications for dissemination of ideas and developments in the field of Management Education to member.

Vision

- To function as the true representative body of Management Education in India, for safeguarding the interests of the sector and contributing to quality improvement on a continuing basis .
- To make determined efforts to develop and project its identity as the national network of Management Schools in India

Mission: Its mission is to function as a professional association of management education concerned with:

- Quality of management education in India
- Faculty training and development
- Management research
- Curriculum development
- Help maintain and improve standards of teaching, research and examination.
- Help in the accreditation process of Management Education institutions
- And take all such steps on its own or in collaboration with other agencies for the promotion of Management Education in India.

About the Partners



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

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

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

For details, please visit www.journalpressindia.com

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

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

About the Editors

Dr. Veena Keshav Pailwar

Professor, Institute of Management Technology, Nagpur, India

M.Phil from Cambridge University, UK, and PhD from GIPE (Pune University), Dr.Veena Pailwar has around 30 years of research and teaching experience. Before joining IMT, Nagpur, she worked in various capacities with XLRI Jamshedpur, NIPFP New Delhi, NCAER, New Delhi, and NIFM Faridabad. She has published several research papers, cases, and books.



Dr. Sarbjit Singh Oberoi

Associate Dean (Research Accreditation's) & Professor, Institute of Management Technology, Nagpur, India

Sarbjit Singh is a faculty member in the area of quantitative techniques and operations management. He is presently holding the position of Chairperson of Research and Accreditation's. He obtained his PhD. and Masters in Inventory management of perishable products. He has a PGDBA from Symbiosis University. His research interests include Sustainability, Supply Chain Management, Circular Economy, Business Analytics and Lean Six Sigma. He has published 40 research papers in various International and National Journals.



Managing Committee

Dr. Veena Keshav Pailwar, *Professor, Institute of Management Technology, Nagpur, India*

M.Phil from Cambridge University, UK, and PhD from GIPE (Pune University), Dr. Veena Pailwar has around 30 years of research and teaching experience. Before joining IMT, Nagpur, she worked in various capacities with XLRI Jamshedpur, NIPFP New Delhi, NCAER, New Delhi, and NIFM Faridabad. She has published several research papers, cases, and books.



Dr. Sarbjit Singh Oberoi, *Associate Dean (Research Accreditation's) & Professor, Institute of Management Technology, Nagpur, India*

Sarbjit Singh is a faculty member in the area of quantitative techniques and operations management. He is presently holding the position of Chairperson of Research and Accreditation's. He obtained his PhD. and Masters in Inventory management of perishable products. He has a PGDBA from Symbiosis University. His research interests include Sustainability, Supply Chain Management, Circular Economy, Business Analytics and Lean Six Sigma. He has published 40 research papers in various International and National Journals.



Dr. Ajitabh Dash, *Assistant Professor, Institute of Management Technology, Nagpur, Maharashtra, India*

Ajitabh Dash is a faculty member in the area of Marketing. He has rich and varied experience of fourteen years both in academics and research in different capacities and institutions. His teaching expertise includes Marketing Analytics, Marketing Research, and Digital Marketing. His areas of research interest are technology adoption and marketing modeling, which apply statistical and machine learning methods to structured and unstructured marketing data. He has several publications to his credit in refereed national and international journals, of which six are indexed in the ABDC-B category, and seven are indexed in ABDC-C.



Dr. Asif Khan, *Assistant Professor, Institute of Management Technology, Nagpur, Maharashtra, India*

Dr. Asif Khan is currently an Assistant Professor of finance at the Institute of Management Technology (IMT) in Nagpur, Maharashtra, India. Before joining IMT Nagpur, Dr. Khan was associated with the School of Business, Woxsen University Hyderabad, as an Assistant Professor of finance.



Managing Committee

He has also worked with the School of Business, UPES Dehradun, as an Assistant Professor (Senior Scale) in finance for over two years. He has published research papers in the Journal of Internal Repute, e.g., ABDC-A, B, and Web of Science (WoS) – Q1 Journals.

Dr. Ishwar Kumar, *Assistant Professor, Institute of Management Technology, Nagpur, Maharashtra, India*

Dr. Ishwar Kumar is an Assistant Professor of Marketing Management at the Institute of Management Technology (IMT) in Nagpur, India. Dr. Kumar earned his Ph.D. from the Department of Management Studies, IIT Roorkee in Marketing Management, with a thesis titled “Scale Development and Modeling of customer-based hospital brand equity.” His research focused on measuring Customer-based brand equity, customer experience, sustainable supply chain management, and entrepreneurship. He has published over nine research papers in the Journal of International Repute indexed in ABDC (B), Scopus, and Web of Science, with a citation count of over 469 as of March 2024.



Dr. Mantha Raghu, *Head-Librarian, Institute of Management Technology, Nagpur, Maharashtra, India*

Dr. Mantha Raghu works as Head-Librarian at the Institute of Management Technology, Nagpur. He has done his PhD at Dravidian University in the area of Library & Information Science. Dr. Mantha Raghu has substantial experience handling academic libraries. Also published two Book Chapters in IGI Global Publications, USA. Listed in Scopus, published articles, and presented papers in various Seminars and Conferences.



Review Board Members

- **Dr. Abhishek Narayan Singh**, Institute of Management Technology Nagpur, Maharashtra, India
- **Dr. Akhter Mohiuddin**, Great Lakes Institute of Management, Gurgaon, Haryana, India
- **Dr. Asif Khan**, Institute of Management Technology Nagpur, Maharashtra, India
- **Dr. Bibhuti Bhusan Tripathy**, Institute of Management Technology Nagpur, Maharashtra, India
- **Dr. Hanish Rajpal**, Goa Institute of Management, India
- **Dr. Jasbir Singh Matharu**, Institute of Management Technology Nagpur, Maharashtra, India
- **Dr. Rajesh Gangakhekar**, Institute of Public Enterprise, Hyderabad, India
- **Dr. Santosh Shrivastava**, Institute of Management Technology Ghaziabad, India
- **Dr. Sarbjit Singh Oberoi**, Institute of Management Technology Nagpur, Maharashtra, India
- **Prof. Sayan Banerjee**, Institute of Management Technology Nagpur, Maharashtra, India
- **Dr. Shivraj Singh**, CCS University, Meerut, Uttar Pradesh, India
- **Dr. Smita Singh Dabholkar**, Institute of Management Technology Nagpur, Maharashtra, India
- **Dr. Soma Sharma**, Symbiosis University, Nagpur, Maharashtra, India
- **Dr. Vandana Mehta**, Symbiosis University, Pune, Maharashtra, India
- **Dr. Veena Pailwar**, Institute of Management Technology Nagpur, Maharashtra, India
- **Dr. Gajavelli V. S.**, Institute of Management Technology Nagpur, Maharashtra, India
- **Dr. Vinod Kumar Mehta**, Flame University, Pune, Maharashtra, India
- **Dr. R. K. Jena**, Professor, Institute of Management Technology, Nagpur, Maharashtra, India
- **Dr. Ajitabh Dash**, Assistant Professor, Institute of Management Technology, Nagpur, Maharashtra, India
- **Prof. Damini Goyal Gupta**, Assistant Professor, Flame University, Pune, Maharashtra, India
- **Dr. Tapas Kumar Chatterjee**, Associate, Professor, Institute of Management Technology, Nagpur, Maharashtra, India
- **Dr. Ishwar Kumar**, Assistant Professor, Institute of Management Technology, Nagpur, Maharashtra, India

Preface

In an era of unprecedented global transformation, the role of businesses in shaping the future has never been more critical. The International Conference on the Future of Business (ICFB-2025), hosted by the Institute of Management Technology (IMT), Nagpur, is a platform to explore these transformative forces and their implications for business, society, and governance. This landmark event brings together academicians, industry leaders, researchers, and policymakers to deliberate on the interplay between technological advancements, demographic shifts, socio-cultural changes, and sustainability imperatives.

The conference scheduled from January 11-12, 2025, with a pre-conference seminar on January 10, is a testament to IMT Nagpur's commitment to fostering academic excellence and thought leadership. With themes ranging from artificial intelligence and blockchain to green innovations and de-globalization, the conference invites participants to present pioneering research, exchange ideas, and build collaborative networks in a serene and intellectually stimulating environment.

IMT Nagpur's legacy as a premier management institute has been built on its ability to adapt to dynamic business needs while fostering an environment of integrity, innovation, and sustainability. This conference continues that tradition, providing a venue where knowledge meets practice and where future challenges are met with innovative solutions.

As we convene at ICFB-2025, we are reminded of the power of collective intelligence and the need for Multi-disciplinary approaches to navigate the complexities of our world. It is our hope that the insights generated at this conference will not only enrich the academic and professional pursuits of its participants but also contribute to a more equitable, sustainable, and prosperous global business landscape.

We extend our heartfelt gratitude to all the contributors, speakers, organizing committee members, and attendees who have made this event possible. Your enthusiasm and dedication drive the success of ICFB-2025, and we look forward to engaging discussions, thought-provoking presentations, and meaningful connections. Welcome to ICFB-2025!

Dr. Veena Keshav Pailwar

Conference Chair

Institute of Management Technology, Nagpur

Acknowledgments

Organizing an event of the magnitude and significance of the International Conference on the Future of Business (ICFB-2025) requires the concerted effort and unwavering dedication of numerous individuals and institutions. We are profoundly grateful to all those whose contributions have made this conference a reality.

First and foremost, we extend our heartfelt gratitude to the leadership and management of the Institute of Management Technology, Nagpur, for their unwavering support and encouragement in organizing this conference. Their vision and commitment to academic excellence have been a guiding light throughout this journey.

We are deeply indebted to our keynote speakers, distinguished panelists, and session chairs for generously sharing their expertise and insights. Your contributions enrich the academic rigor and intellectual depth of ICFB-2025.

We are grateful to Kotak Mahindra Bank for their collaboration and support by sponsoring the event. Your Partnership has been invaluable in broadening in reach and impact of the Conference.

Special thanks are due to our organizing committee members, including faculty, administrative staff, and student volunteers, who have worked tirelessly behind the scenes to ensure the seamless execution of every aspect of this event. Your dedication and teamwork are truly commendable.

We are also grateful to our esteemed partners, particularly the Association of Indian Management Schools (AIMS), for their collaboration and support. Your partnership has been invaluable in broadening the reach and impact of this conference.

Finally, we extend our sincere appreciation to all the participants, researchers, and contributors from across the globe. Your enthusiasm, innovative ideas, and scholarly work are the cornerstone of ICFB-2025's success.

It is our collective effort that makes this conference a dynamic platform for exploring the future of business in a rapidly evolving world. We look forward to an engaging and productive exchange of ideas over the coming days.

Thank you all for your invaluable contributions!

Dr. Sarbjit Singh Oberoi
Conference Co-Chair
Institute of Management Technology, Nagpur

List of Abstracts

Track

Business Applications of Artificial Intelligence and Machine Learning

- Application of Bi-Directional Auto-Regressive Transformer Model (BART) for Sentiment Analysis towards Huge Discounts on Branded Apparels
Aniruddha Bodhankar ...2
- AI-Powered Customer Segmentation: A Machine Learning Approach
Sarang Javkhedkar and Anajali Shrungarkar ...3
- Disrupting and Displacing Creativity: A Dark Side of Generative AI (GAI).
Deepika Soni ...4
- Applications of Artificial Intelligence and Machine Learning in Life Insurance: SLR and Morphological Analysis
Alok Bhardwaj, Jaskiran Arora and Jaya Ahuja ...5

Track

Adding and Delivering Value through Digital Transformation and Automation

- Study of the Impact of ChatGPT on the Creativity of MBA Students in Nagpur Region
Dipesh Uike ...7
- Global HR Compliance in the Era of Digital Transformation
Parul Thawait and Arijit Santikary ...8
- Investigating Patient Experience in E-Health Consultations: A Comparative BERTopic Analysis of Government-Sponsored and Private E-Service Apps
Akarsh Mohapatra, Sandeep Kumar Mohanty and Subhajit Bhattacharya ...9
- Perceptions of Blended Learning as a Tool for Enhancing Student-Centered Learning in Undergraduate Education
Rashmi A. Patel ...10
- Tourism 4.0: Adding Value through Digital Transformation and Automation
Bharti Gupta, Sachiv Gupta and Prachi Mahajan ...11
- Acceptance of Live Sports Streaming OTT Platforms: A Systematic Literature Review
Ravi Sahu and Sangram Raghuwanshi ...12

List of Abstracts

Consumerism and Related Styles have Indebted Exclusive Packaged Food Organizations to Implement Digital Marketing Strategies:A Study in Nagpur City
Anupkumar Dhore and Snehal Godbole ...13

Track

Internet of Things (IoT), Cloud Computing and Business Transformation

Exploring Digital Twin Technology for Enhanced Predictive Maintenance and Virtual Performance Validation in Injection Molding Machine Manufacturing
Mariyan S. Raj ...15

Digital Banking and the Internet of Things: Exploring Opportunities for Financial Inclusion in Arunachal Pradesh
Kulenso Pul ...16

Track

Blockchain Applications in Business and Finance

Transforming Insurance in India with Blockchain Technology
Anjali Sancheti, Aditi Pattnaik, Bhagyashree Bhaurao Dhakre and Yutika Verma ..18

Exploring the Intersection of Technology and Financial Services: The Role of Digital Financial Literacy in Enhancing Financial Behaviour
Asmitha Yadav Ravula and Venugopal Merugu ...19

Track

Shifting Demographics, the Future of Work, and Changing Consumer Choices

The Future of Work: Women's Opportunities and Challenges in the Era of Digital Transformation
Sadgi Agarwal ...21

Beyond the Numbers - Exploring the Consequences of Indexation on Tax Liability and Consumer Behavior
Nitya Shah, Ritu Goel and Kalpakshi Kadam ...22

Key Factors Influencing Sneaker Purchases in India: Analyzing Consumer Preferences and Trends
Maheshkumar Parihar and Bilwa Deshpande ...23

List of Abstracts

- Moments of Luxury: Understanding Millennials Luxury Consumption Pattern
Sanskruiti Gupta and Damini Goyal Gupta ...24
- The Shifting Role of the Customer Journey: From Linear to Interactive Landscapes
Anmol Menghani Menghani, Anwesa Chattaraj, Mohit Chaudhari and Tushar Sahay ...25
- The Art of Storytelling in Indian Higher Education: A Preliminary Study
Madhav Murthy and Shrisha Keshava H. S. ...26
- The Influence of Exclusive, Members-Only Clubs on Gen Z's Concept of Luxury in Urban India
Indrayani Giri and Damini Goyal Gupta ...27
- Factors That Influence Compulsive Purchasing Behavior in Various Demographics
Jyoti Gupta and Renu Vashisht ...28
- Factors Affecting the Expatriates Choice of Country and Intention to Stay: A Study Conducted in Delhi/NCR
Khurshid Anwar Warsu, Harendra Kumar and Syeedun Nisa ...29

Track

Socio-cultural Shift and Diversity and Inclusivity at the Workplace

- A Study on the Impact of Implicit Biases Against Gen Z in the Workplace
Tasneem Dudhiawala and Shankul Wakodikar ...31
- Leadership for the Modern Workplace: The Role of Agentic Traits in Enhancing Employee Engagement
Sheba Elizabeth Kurian, Sofia Peter, Shema Soby and Sandra Kenneth ...32
- The Role of Personality Traits in Shaping Organizational Commitment: A Study of Employee Engagement Dynamic
Neeraj Nanoti ...33
- A Study of Post Retirement Career Mapping for Ex-servicemen of the Indian Defence Services
Sapna Karia and Anand Gaikwad ...34

List of Abstracts

- Bridging Cultures: Encouraging Diversity and Inclusivity for Indian Migrant Workers in UAE Workplaces
Swathi A. and Johnpaul M. ...35

Track

Technological Advancements and Flexible Work Arrangements

- An Analysis on Forensics Accounting: Technological Advancements in the World of Accounting
Ashima Negi and Kumkum Singh ...37
- The Role of AI in Personalized Learning and Academic Performance
Yagnik Saraf and Astha Singhal ...38
- An Analytical Study on Contribution of Digital HRM towards Organisational Performance
Rashmi Gupta ...39
- The Role of Financial Technology (FinTech) in Shaping Marketing Practices
Anmol Menghnani, Anwesa Chattaraj, Mohit Chaudhari and Tushar Sahay ...40

Track

Green Innovations, Sustainable Mobility, and Clean Energy Solutions for a Circular Economy

- Perspectives on Novel Financing and Project Management Approaches for New Nuclear Power Plants in the Context of the Clean Energy Transition
Rupsha Bhattacharyya ...42
- Exploring Indian Millennials' Sustainable Clothing Purchase Decisions: A Qualitative Study
Mandeep Kaur, Shweta Mittal and Amarjeet Kaur ...43
- Awareness of Green Marketing and Its Influence on Buying Behavior of Consumers: Special Reference to Chhattisgarh, India
Vikram Singh, Akriti Xalxo and Tanya Singh ...44
- How does Stock Market React to Green Financing? A Study of Indian Capital Market
Siddharth Patel and Rajesh Desai ...45

List of Abstracts

- Bridging Sustainability and Emotion: Challenges and Opportunities in India's EV Adoption
Priyansh Jain and Bilwa Deshpande ...46
- A Study of a Two-stage Solar PV System for EV Charging Infrastructure in Remote Areas
Mukul Banerjee, Sourav Saha and Sukanta Roy ...47
- An Analysis of the End-User Economics of Integrating Solar Photovoltaic Systems with Electric Vehicle Charging in Residential Premises
Mukul Banerjee, Sourav Saha and Sukanta Roy ...48
- Innovation Choice in Governance: An Innovation-Driven Policy Approach for a New Vision of Growth, Creativity, and Social Transformation
Gurwinder Kaur ...49
- Circular Tourism: Clean, Green and Sustainable
Tapas Kumar Chatterjee and Yash Vala ...50

Track

De-globalization and New Supply Chain Management

- De-globalization: A Genie of New World Order and Its Impact on Supply Chain Management
Virendra Uppalwar and Suraj Borekar ...52

Track

Technology-enabled On-demand Labor Models and Platforms

- Financial Inclusion in Tamil Nadu: A District Level Analysis
Prerna Rani and Kumari Varsha ...54

Track

Social Media Platforms and Marketing

- Counterfeit: An Insta-originated Luxury Fashion Showroom
Shreni Tandale and Damini Gupta ...56
- Insta-survival: Capitalizing on Instagram for Small Business Resilience in Competitive Markets
Wrushank Sorte and Anand Muley ...57

List of Abstracts

Role of Social Media Platforms in Digital Marketing: A Systematic Review
Mukesh Kumar Meena and Neelam Sharma ...58

Analyzing the Impact of Social Media Marketing on Consumer Buying Behavior
Shakil Mubarak Mulla and Seema Shahaji Desai ...59

The Creator-Platform Symbiosis: The Rising Interdependence of Creatorpreneurs and Social Media Platforms
Amrita Shil ...60

Track

Business Ecosystem, Strategy and Future of Business

Developmental Behaviours of Sales Managers: An Exploratory Factor Analysis
Peter Sayal, Scott Downey and Sivanand Puliyadi Ravi ...62

The Hungarian SME Ecosystem: Exploring Difficulties and Opportunities from a Rural Entrepreneurial Perspective
Dhanashree Katekhaye and Umesh Raut ...63

A Comparative Analysis of the Old and New Tax Regimes for the Salaried Class in Nagpur City
Pranay Bhutada ...64

A Cross-cultural Comparison on the Influence of Behavioural Finance on Personal Finance
Amalle Aishwarya S. D., Bennita Gladlyn R. and Anushri M. ...65

What Constitutes a Responsible Business? Conceptualizing beyond the CSR Perspective through a Strategic Mindset-based Framework
Ashish Goel ...66

Stuck in a Rut? Why Indian Corporations Fail to Diversify CSR Investments: A Grounded Theory Exploration
Abhishek Gawande and Gunjan Tomer ...67

Public Vs Private Communication Service Providers: A Case of BSNL and JIO
Sai Sailaja Bharatam, Vengala Rao Pachava and Kanak Joshi ...68

The Marketing and Branding of Geographical Indications (GI)-tagged Products in India
Ankit Tiwari, Sushmita and Suryansh Patel ...69

TRACK

**Business Applications of
Artificial Intelligence and Machine Learning**

Application of Bi-Directional Auto-Regressive Transformer Model (BART) for Sentiment Analysis towards Huge Discounts on Branded Apparels

*Aniruddha Bodhankar**

ABSTRACT

BART which is an abbreviation of Bi-Directional Auto-Regressive Transformer, which is a technique developed by Facebook AI in 2019 for Natural Language Processing. BART effectively combines the architectures of BERT-Bi-Directional Encoder Representations Transformer and GPT-Generative Pre-Trained Transformer. Thus BART uses Bi-Directional Encoder (BERT) and Auto Regressive Decoder (GPT). The Transformer in BART (Vaswani et al. – “Attention is All You Need”, 2017) is made up of multiple identical layers in which the encoder layer accepts an input text whereas the decoder layer generates the output text. This paper would like apply BART Algorithm through Python Platform to analyze the perceptions of the consumers towards the heavy discounts offered by the branded apparel manufacturers for promoting their apparels through e-commerce platforms. The passing on the benefits of un-distributed revenue sharing due to non-existent channel intermediaries to the end users in form of heavy discounts and offers may result into either boost up of sales or may provoke the thinking into the minds of the buyers about quality of the goods or out of fashion goods or even as used goods. Through this research these sentiments would like to be modeled.

Keywords: BART, Auto-Regressive Transformers, GPT, Sentiment Analysis, NLP.

**Assistant Professor, Department of MBA, Dr. Ambedkar Institute of Management Studies and Research, Nagpur, Maharashtra, India (E-mail: aniruddha.bodhankar16@gmail.com)*

AI-Powered Customer Segmentation: A Machine Learning Approach

Sarang Javkhedkar* and Anajali Shrungarkar**

ABSTRACT

Organisational implementation of successful customer segmentation is necessary for creating the right marketing strategy for business, enhancing customer satisfaction and revenue growth. Conventional segmentation techniques rely upon hand-picked analysis of customers and are labor-intensive and more subjective and often in error. This research offers a customer segmentation methodology relying upon AI and machine learning for overcoming these problems. The methodology used in this study deploys clustering techniques, especially k-means and hierarchical methods, to classify customers along their demographic, transactional, and behavioral data. It evaluates our approach using the empirical retail dataset, highlighting its ability to accurately identify distinguished customer segments with high-precision and recall metrics. Moreover, our method incorporates both feature engineering and selection procedures to improve the performance of the model. This research reveals that AI-based segmentation may help better target customers, increase the effectiveness of marketing efforts, and therefore increase the business's overall outcomes. The approach allows businesses to use data-driven decisions, avoid manual labor, and generate more revenue. It can be applied to most industries, making it an essential resource for organizations to refine their customer segmentation processes.

Keywords: Customer segmentation, Machine learning, Clustering algorithms, Promotion approach, Business performance.

**Corresponding author, Assistant Professor, Master of Computer Management, Dr. Ambedkar Institute of Management Studies and Research, Nagpur, Maharashtra, India (E-mail: sarangjavkhedkar@gmail.com)*

***Assistant Professor, Bachelor of Business Administration, City Premier College, Nagpur, Maharashtra, India (E-mail: sayalijavkhedkar@gmail.com)*

Disrupting and Displacing Creativity: A Dark Side of Generative AI (GAI).

*Deepika Soni**

ABSTRACT

The integration of Generative AI (GAI) models into creative business domains are transforming outcomes. Creative researchers are delving into the dynamics of this emerging human-GAI partnership to enhance human innovation further. However, GAI tools are also fundamentally reshaping the ecosystem of creative process, thereby influencing the outcomes. This study seeks to investigate the potential downsides of these touted benefits on human creativity and the subsequent impact on business outcomes. Guided by the Theory, Construct, and Methodology (TCM) framework, this study reveals the potential disruptive effects of GAI on various components of human creativity. Through systematic synthesis of recent literature, it was revealed that GAI significantly impacts divergent thinking, causes design fixation, ideation ability of humans, widened skill-gaps, and diminished self-efficacy. This significantly erodes human capital, causing an overall decline in resultant products. By drawing dimensions from the literature the, study presents critical arguments for building a case on the dark side of GAI. Tracking studies from the interdisciplinary literature, the study identified prominent domains that witness a restraining effect on human capabilities through GAI usage. The study contributes to the growing literature on GAI by identifying unique themes where detrimental effects are visible and provides valuable practical and managerial implications.

Keywords: Generative AI, Creativity, Innovation, Design.

**Assistant Professor, Department of MBA, Dr. Ambedkar Institute of Management Studies and Research, Nagpur, Maharashtra, India (E-mail: dssona87@gmail.com)*

Applications of Artificial Intelligence and Machine Learning in Life Insurance: SLR and Morphological Analysis

Alok Bhardwaj*, Jaskiran Arora** and Jaya Ahuja***

ABSTRACT

The integration of Artificial Intelligence (AI) and Machine Learning (ML) in the life insurance industry has transformed conventional procedures by providing novel solutions for underwriting, claims processing, fraud detection, and consumer interaction. This structured literature review summarizes advances in AI/ML applications for life insurance, using bibliometric, morphological, and thematic analysis to identify major trends, problems, and research gaps. Morphological analysis separated terms into clusters based on technical developments (e.g., neural networks, natural language processing), operational applications (e.g., fraud detection, claims processing), and ethical considerations (e.g., data privacy, bias). A cross-consistency matrix identified gaps, such as the restricted scalability of natural language processing, the underutilization of predictive modeling for long-term policy consequences, and the lack of explainability frameworks in neural networks. These shortcomings highlight important topics for future research to improve transparency, scalability, and ethical AI use in life insurance. By addressing these gaps and leveraging AI/ML's transformative potential, insurers can navigate challenges such as data privacy and regulatory compliance while fostering innovation. This review serves as a comprehensive guide for stakeholders, emphasizing the importance of strategic and ethical AI/ML integration to achieve operational excellence and customer-centricity in life insurance

Keywords: Artificial Intelligence, Machine Learning, Life Insurance, Morphological Analysis, SLR.

*Corresponding author, Assistant Professor, PGDM, GL Bajaj Institute of Management & Research AND BML Munjal University, Greater Noida, Uttar Pradesh, India
(E-mail: prof.alok.bhardwaj@gmail.com)

**Professor, School of Management, BML Munjal University, Gurugram, Haryana, India
(E-mail: jaskiran.arora@bmu.edu.in)

***Associate Professor, School of Management, BML Munjal University, Gurugram, Haryana, India (E-mail: jaya.ahuja@bmu.edu.in)

TRACK

**Adding and Delivering Value through
Digital Transformation and Automation**

Study of the Impact of ChatGPT on the Creativity of MBA Students in Nagpur Region

*Dipesh Uike**

ABSTRACT

The purpose of the study is to investigate the influence of ChatGPT on the creativity of students studying in MBA in the Nagpur region. It has a total respondent of 110 individuals and the responses are collected through a structured questionnaire through various educational institutions in Nagpur region. The research has gone through numerous variables, and those variables are the frequency of ChatGPT usage, perceived enhancement of creative thinking, integration into academic projects, ease of access, and overall satisfaction. Exploratory analysis employed various statistical tools such as multiple regression analysis to find out information about the relationship between ChatGPT operation and creative effects among MBA students. While the results provide valuable insights into the possible influence of ChatGPT on creativity within the Nagpur MBA student community, Furthermore, the addition of ChatGPT into academic projects was found to inspire collaborative thinking sessions among students, nurturing a culture of creativity and imagination within the MBA community. The result shows the great influence of the ChatGPT on the creativity of the students and hence it promotes the development of students.

Keywords: Influence, ChatGPT, Creativity, MBA, Students.

**Assistant Professor, Department of MBA, Dr. Ambedkar Institute of Management Studies and Research, Nagpur, Maharashtra, India (E-mail: dipeshuike@gmail.com)*

Global HR Compliance in the Era of Digital Transformation

Parul Thawait and Arijit Santikary***

ABSTRACT

This paper explores how emerging digital technologies, particularly in IT and technology organizations, are reshaping global HR compliance. It examines the impact of tools like AI, cloud computing, and machine learning on HR compliance processes, especially for multinational firms operating in highly regulated environments. The research highlights how digital transformation improves compliance by enhancing data accuracy, streamlining reporting, and ensuring adherence to evolving global regulations. Using a mixed-methods approach, the study combines a literature review with surveys and interviews of HR professionals, compliance officers, and digital transformation experts to assess current trends, challenges, and best practices. Findings show that most organizations have fully digitized HR functions, with AI and cloud-based systems improving compliance efficiency. However, challenges include difficulties in integrating legacy systems, data privacy concerns (e.g., GDPR), and the need for updated compliance policies and data governance strategies. The research underscores the importance of automated reporting systems, data analytics, and digital training platforms in supporting compliance. It concludes that digital transformation positively influences compliance processes, with learning and upskilling of HR professionals identified as key to managing the growing complexity of compliance requirements.

Keywords: HR Compliance, Digital Transformation, General Data Privacy Regulations, HR Information System (HRIS), Employee Self-Service Portal.

**Corresponding author, Student, Department of HR, Siva Sivani Institute of Management, Hyderabad, Telangana, India (E-mail: parul2023@ssim.ac.in)*

***Chairman Placement, Placements Department, Siva Sivani Institute of Management, Hyderabad, Telangana, India (E-mail: arijitsantikary@ssim.ac.in)*

Investigating Patient Experience in E-Health Consultations: A Comparative BERTopic Analysis of Government-Sponsored and Private E-Service Apps

Akarsh Mohapatra*, Sandeep Kumar Mohanty** and Subhajit Bhattacharya***

ABSTRACT

E-health platforms are acclaimed for patient experiences, accessibility, modern healthcare delivery. Study presents a comparative assessment and qualitative analysis of two prominent e-health service providers in India. Service offerings, service quality, and consumer perspectives elements are assessed. App dimensions distinguish between the two systems: user interface, interactivity, website design, visual appeal, engagement, communication, promotion, and content quality. This critically analyses the two different apps and accumulates information from the content analysis of the YouTube posts. Findings reveal that accessibility and empathy are prioritised by government-sponsored app, offering underprivileged rural communities a functional and straightforward interface. Nonetheless, it requires interactivity, modern aesthetics, and a full range of services. Conversely, private e-health service app provides enhanced interactivity, appealing design, and advanced pharmaceutical and diagnostic testing options for urban and tech-savvy users. Study highlights the necessity for government platforms to adopt user-centred designs and incorporate advanced technologies for patient engagement. Private providers should prioritise affordability to appeal broader demographics. Service-dominant logic (S-D Logic), proposed by Vargo and Lusch (2004; 2017), emphasises how service-offering outcomes can effectively align with economic value to enhance consumer motivation towards e-health platforms. Future research can assess impact of technological innovations, like virtual assistants, artificial intelligence, on e-health optimisation.

Keywords: User interface, Website design, Visual appeal, Content quality, Service-dominant logic.

*Corresponding author, Research Scholar, School of Commerce, XIM University, Bhubaneswar, Odisha, India (E-mail: akarsh@stu.xim.edu.in)

**Assistant Professor, School of Commerce, XIM University, Bhubaneswar, Odisha, India (E-mail: sandeep@xim.edu.in)

***Associate Professor, School of Commerce, XIM University, Bhubaneswar, Odisha, India (E-mail: subhajit@xim.edu.in)

Perceptions of Blended Learning as a Tool for Enhancing Student-Centered Learning in Undergraduate Education

*Rashmi A. Patel**

ABSTRACT

With the introduction of flexibility, customization, and increased access to top-notch education, blended learning has become a major force for bring change in India's educational system. By broadening the variety of learning choices it acts as a cure for the gap in educational access. The purpose of the research was to investigate how undergraduate students felt about BL. The study's sample consisted of 200 students. The researcher applied an exploratory research design for the study. The researcher used both primary and secondary data. A structured questionnaire was used to gather primary data from students enrolled in one of the top institute where blended learning is implemented. Websites, papers, journals, publications, and other materials were used to gather secondary data. The researcher employed multiple regression to examine the link between the independent (learning experience and technical elements) and dependent (effectiveness/preference of BL) variables. According to the study, students have an enjoyable BL learning experience, which increases BL's effectiveness and appeal. It indicates that the learning experience and the efficacy or preference of BL are significantly correlated. Rapid technical assistance also enhances BL's efficacy and student preference. It shows that learning experience, technological features, and BL's effectiveness or preference are significantly correlated.

Keywords: Blended Learning, Under Graduation, Education, Learning Experience, Perception of Students.

**Assistant Professor, Department of MBA, Dr. Ambedkar Institute of Management Studies & Research, Nagpur, Maharashtra, India (E-mail: rprashmipatel16@gmail.com)*

Tourism 4.0: Adding Value through Digital Transformation and Automation

*Bharti Gupta**, *Sachiv Gupta*** and *Prachi Mahajan****

ABSTRACT

The tourism industry is undergoing a transformative shift driven by the adoption of emerging technologies collectively referred to as Tourism 4.0. This paradigm emphasizes leveraging digital transformation and automation to create enhanced value for businesses, travelers, and local communities. However, the industry faces challenges related to technological integration, operational efficiency, and delivering personalized experiences while ensuring sustainability. This research investigates how digital transformation and automation contribute to value creation in the tourism sector by addressing service personalization, customer engagement, operational streamlining, and sustainability practices. The study employs a mixed-methods approach. Data were collected from stakeholders including tourism operators, and technology providers. Case studies of successful technology-driven tourism businesses were also analyzed to provide real-world insights into the adoption process, challenges, and outcomes. Findings reveal that digital transformation and automation significantly enhance customer experience through data-driven personalization, improve operational efficiency through automated services, and reduce costs through intelligent resource management. The study proposes a comprehensive framework for integrating Tourism 4.0 technologies while ensuring stakeholder collaboration and sustainable development. By addressing technological and operational dimensions, this research highlights a pathway toward creating competitive, efficient, and sustainable tourism ecosystems through Tourism 4.0, setting the stage for further innovation in the global travel industry.

Keywords: Tourism 4.0, Digital Transformation, Automation in Tourism, Technological Innovation, Value Creation.

**Corresponding author, Assistant Professor, Department of Tourism and Travel Management, Central University of Jammu, Samba, Jammu & Kashmir, India (E-mail: bharti.ttm@cujammu.ac.in)*

***PhD Scholar, Tourism and Travel Management, Central University of Jammu, Samba, Jammu & Kashmir, India (E-mail: sachiv.research@gmail.com)*

****PhD Scholar, Tourism and Travel Management, Central University of Jammu, Samba, Jammu & Kashmir, India (E-mail: giyamahajan@gmail.com)*

Acceptance of Live Sports Streaming OTT Platforms: A Systematic Literature Review

Ravi Sahu and Sangram Raghuwanshi***

ABSTRACT

The study analyses how ease, accessibility, and improved viewing features are driving live sports streaming OTT platform adoption. Younger, tech-savvy people enjoy it and cost-effectiveness is important. Connectivity and content exclusivity are major difficulties. The results show that the platforms can suit contemporary sports fans' changing requirements and outperform conventional broadcasting. Methodology: Using the Scopus database, a thorough literature search was done to find pertinent research. To make sure that the studies chosen for inclusion and exclusion were focused on live streaming OTT platforms. Data extraction and synthesis, analysis from selected studies. Results: Initially, 1046 records were identified, of which 51 studies met the inclusion criteria. The review revealed a growing acceptance of live sports streaming OTT platforms. These selected studies met the predefined inclusion criteria and formed the basis for the comprehensive analysis of acceptance of live sports streaming OTT platforms. Findings: The results imply that the price, quality, content, convenience, and functionality of OTT platforms affect live stream sports. Due to its diversified content, and ease of access. Conclusion: The research found that live sports streaming OTT platforms are rising due to their simplicity of use, accessibility, and improved watching experiences with live data and different camera perspectives.

Keywords: Live Sports Streaming, OTT Platforms, Scopus Database, Content Exclusivity.

**Corresponding author, Assistant Professor, Department of Management, Dr. Vishwanath Karad MIT World Peace University, Pune, Maharashtra, India
(E-mail: ravi.sahu@mitwpu.edu.in)*

***Professor, Department of Commerce, Bhartiya Mahavidyalaya, Amravati, Maharashtra, India (E-mail: ravimsahu@gmail.com)*

**Consumerism and Related Styles have
Indebted Exclusive Packaged Food Organizations to
Implement Digital Marketing Strategies: A Study in Nagpur City**

Anupkumar Dhore and Snehal Godbole***

ABSTRACT

This research aimed to identify the factors that have driven certain packaged food companies to implement digital marketing strategies, with a particular focus on Nagpur city in Maharashtra State. Participants for the study were selected from the study area, resulting in a total sample size of 400 individuals. Data was collected through a carefully crafted questionnaire, and the analysis utilized descriptive statistics, percentages, and tables. The findings revealed that a substantial majority (91%) of respondents utilize packaged food products. Among the popular categories identified were Dairy Products, Edible Oils, Sweet Biscuits, Snack Bars, and Fruit Snacks. Respondents noted that packaged food or FMCG companies are leveraging digital marketing strategies to gain a competitive advantage and improve consumer engagement. Additionally, respondents acknowledged that factors such as shifts in business environment, evolving consumer behavior, heightened competition, and consumer evaluations compel FMCG organizations in the packaged food sector to adopt digital marketing. The study also highlighted several significant challenges that impede the effective implementation of digital marketing, as reported by respondents. These challenges include perceived lower reliability and credibility compared to traditional marketing, the view of digital marketing as a less important channel for relationship building, and the difficulty in persuading end users.

Keywords: Indian Fast-Moving Consumer Goods Industry, Indian Packaged Food Industry, Packaged Food Retail Categories, The use of digital marketing by Indian FMCG firms, Changes in the business environment driving digital marketing for Indian FMCG organizations.

**Corresponding author, Assistant Professor, Department of MBA, Dr. Ambedkar Institute of Management Studies & Research, Nagpur, Maharashtra, India
(E-mail: anup9702@gmail.com)*

***Assistant Professor, Department of MBA, Dr. Ambedkar Institute of Management Studies & Research, Nagpur, Maharashtra, India (E-mail: snehal_prakash1@rediffmail.com)*

TRACK

**Internet of Things (IoT),
Cloud Computing and Business Transformation**

Exploring Digital Twin Technology for Enhanced Predictive Maintenance and Virtual Performance Validation in Injection Molding Machine Manufacturing

*Mariyan S. Raj**

ABSTRACT

Digital Twin (DT) technology is revolutionizing manufacturing processes, particularly in the production of Injection molding machines. This research explores the strategic integration of DT models to enhance operational efficiency, reliability, and predictive maintenance capabilities across critical machine components. By creating virtual replicas of key systems, including clamping units, injection units, and cooling mechanisms, manufacturers can simulate real-world operational conditions with unprecedented precision. These digital models enable comprehensive monitoring of machine behaviour, facilitating early identification of potential vulnerabilities and performance bottlenecks. A central focus of the study is predictive maintenance, leveraging DT simulations to detect emerging issues such as component misalignments, wear patterns, and potential failure points. This proactive approach allows manufacturers to implement timely interventions, including recalibration and strategic part replacements, significantly reducing unplanned downtime and minimizing production disruptions. Moreover, the research demonstrates how virtual performance testing complements traditional physical assessments. By simulating diverse operational scenarios, manufacturers can validate machine functionality, optimize design parameters, and ensure consistent performance under demanding conditions. The findings underscore DT technology's transformative potential in creating more intelligent, responsive, and efficient manufacturing workflows aligned with Industry 4.0 principles.

Keywords: Digital Twin, Injection Molding Machines, Predictive Maintenance, Manufacturing Process, Industry 4.0.

**Student, School of Business and Management - MBA, CHRIST (Deemed to be University), Bangalore, Karnataka, India (E-mail: mariyan.raj@mba.christuniversity.in)*

**Digital Banking and the Internet of Things:
Exploring Opportunities for Financial Inclusion in Arunachal Pradesh**

*Kulenso Pul**

ABSTRACT

The integration of digital banking and Internet of Things (IoT) technologies has the potential to revolutionize financial inclusion, particularly in geographically isolated regions such as Arunachal Pradesh. This study investigates the role of IoT-enabled digital banking services in overcoming barriers to financial access in the state, focusing on rural and underserved areas. Based on primary data collected through structured questionnaires and interviews with 300 respondents, the research identifies the key enablers and challenges influencing digital banking adoption. Findings reveal that IoT-driven innovations, such as smart devices and biometric authentication, have significantly improved access to financial services. However, issues such as inadequate digital literacy, limited infrastructure, and cyber security concerns persist. The findings suggest that with strategic investments in IoT and digital literacy programs, Arunachal Pradesh can benefit from improved financial access, particularly among marginalized communities. The paper highlights policy recommendations to bridge these gaps, emphasizing targeted digital literacy campaigns and infrastructure development. The research concludes that IoT-enhanced digital banking can play a transformative role in achieving financial inclusion and fostering socio-economic development in Arunachal Pradesh.

Keywords: Digital Banking, Internet of Things (IoT), Financial Inclusion, Arunachal Pradesh, Technology Adoption.

**Research Scholar, Department of Commerce, Rajiv Gandhi University, Itanagar, Arunachal Pradesh, India (E-mail: pul3kulenso7@gmail.com)*

TRACK

Blockchain Applications in Business and Finance

Transforming Insurance in India with Blockchain Technology

*Anjali Sancheti**, *Aditi Pattnaik***,
*Bhagyashree Bhaurao Dhakre**** and *Yutika Verma*****

ABSTRACT

India's Insurance sector has long struggled with issues like delays in claim settlements, lack of transparency, and fraud problems. Especially areas like crop insurance take a greater hits as a timely payout of claims can make a huge difference in a farm's productivity. Blockchain technology could make the system faster, fairer, and more reliable. This paper explores how blockchain can transform crop insurance ensuring farmers receive their claims on time without having to deal with corruption or unnecessary delays. Beyond crop insurance, blockchain is starting to make waves in other areas, such as health and motor insurance. Automation of claims using smart contracts and tamper-proof records enables reduced delays in processing and improved efficiency. That said, adoption in India isn't easy—there are hurdles like unclear regulations, high costs of implementation, and limited awareness of how the technology works. Despite its potential to expand into many avenues such as personalized insurance plans and real time claim processing, blockchain can flourish in the insurance sector only if the challenges associated with it are addressed.

Keywords: Lack of transparency, Fraud problems, Delays in claim settlements, Crop insurance.

**Corresponding author, PGDM Student, Department of Finance, Institute of Management and Technology, Nagpur, Maharashtra, India (E-mail: anjalisancheti.imt145@gmail.com)*

***PGDM Student, Department of Finance, Institute of Management and Technology, Nagpur, Maharashtra, India (E-mail: aditipattnaik01@gmail.com)*

****PGDM Student, Department of Finance, Institute of Management and Technology, Nagpur, Maharashtra, India (E-mail: dhakre.bhagyashree@gmail.com)*

*****PGDM Student, Department of Finance, Institute of Management and Technology, Nagpur, Maharashtra, India (E-mail: yutikav@gmail.com)*

Exploring the Intersection of Technology and Financial Services: The Role of Digital Financial Literacy in Enhancing Financial Behaviour

Asmitha Yadav Ravula* and Venugopal Merugu**

ABSTRACT

The digitization of financial services is a continuous transformation. The rapid advancement of technology is currently the most significant innovative & disruptive influence in the financial services sector. Technological advancements have tangible effects on the financial services sector. The research examines trends in technology and financial services. DFL is growing, highlighting the essential knowledge and abilities required to conduct financial transactions on digital platforms. One notable aspect of DFL is the increasing adoption of digital payment methods, like Internet banking, debit/credit cards, & mobile banking, which are experiencing a surge in value. The use of digital payments has been rising exponentially, thanks to several joint initiatives between public and commercial sectors and competition amongst financial services providers. Despite the anticipated benefits of financial technology (FinTech) in promoting financial inclusion and enhancing financial literacy, numerous obstacles persist. The research aims to ascertain level of digital financial literacy and the extent of use of digital financial services. The survey employed a well-structured questionnaire to collect & produce data on digital financial literacy. Subsequently, the study focused its attention on the use of digital financial products. Our research indicates that having a solid understanding of financial concepts enhances adoption & use of DFS.

Keywords: Digital finance, Digital financial literacy, Digital financial products, use of digital financial products, financial behaviour.

**Corresponding author, Research scholar, GITAM School of Business, GITAM (deemed to be University), Hyderabad, Telangana, India (E-mail: amithayadav.r@gmail.com)*

***Assistant Professor, GITAM School of Business, GITAM (deemed to be University), Hyderabad, Telangana, India (E-mail: vmerugu@gitam.edu)*

TRACK

**Shifting Demographics, the Future of
Work, and Changing Consumer Choices**

The Future of Work: Women's Opportunities and Challenges in the Era of Digital Transformation

*Sadgi Agarwal**

ABSTRACT

Digital transformation and AI reshape global labor markets, impacting women's roles and opportunities. This research explores the intersection of digital transformation, gender, and labor, highlighting both opportunities and challenges. Initial findings show that flexible working arrangements, like work-from-home, have boosted productivity for women in India, particularly in balancing domestic and professional duties (Kundra et al., n.d.). However, societal barriers like wage inequality and discrimination persist (Jost & Möser, 2023). The study hypothesizes that while AI and automation may widen gender disparities, they could also offer better work-life balance and career growth, with the right reforms (Burchell et al., 2024). Women in digital platforms face intersectional challenges but continue organizing for better conditions (Rani et al., 2022). A mixed-methods approach will combine qualitative interviews with female workers from sectors such as technology, digital platforms, and traditional industries, and quantitative analysis of labor data sourced from national surveys and employment databases to propose policy recommendations for equitable access to education, training, and job opportunities, fostering a more inclusive and sustainable future for women.

Keywords: Digital Transformation, AI, Women, Sustainable future of work.

**PhD Scholar, Department of Management, G.D Goenka University, Gurgaon, Haryana, India (E-mail: saadgiagarwal@gmail.com)*

Beyond the Numbers - Exploring the Consequences of Indexation on Tax Liability and Consumer Behavior

Nitya Shah, Ritu Goel** and Kalpakshi Kadam****

ABSTRACT

This paper provides a comparative analysis of tax liability on real estate investments in India with and without the application of indexation over a span of ten years (2013-2024). By assessing the difference in tax obligations under these two scenarios, the paper highlights the importance of indexation as a tool for mitigating the effects of inflation on long-term capital gains. The analysis is based on real data, focusing on the tax burden faced by investors and the potential savings achieved through indexation. Additionally, the paper examines how the availability of indexation influences consumer behavior, such as investment decisions, risk appetite, and preferences for long-term versus short-term investments. It also explores the psychological impact of perceived tax savings and how these perceptions can drive investment in real estate as a preferred asset class. By combining financial analysis with behavioral insights, this study provides a holistic understanding of the role indexation plays in shaping both economic outcomes and investor decision-making.

Keywords: Tax Liability, Indexation, Consumer Choices.

**Corresponding author, Student, Department of Economics, Maharashtra Institute of Technology World Peace University (MIT WPU), Pune, Maharashtra, India (E-mail: nitya.shah@mitwpu.edu.in)*

***Assistant Professor, Department of Economics, Maharashtra Institute of Technology World Peace University (MIT WPU), Pune, Maharashtra, India (E-mail: ritu.goel@mitwpu.edu.in)*

****Student, Department of Economics, Maharashtra Institute of Technology World Peace University (MIT WPU), Pune, Maharashtra, India (E-mail: kalpakshi.kadam@mitwpu.edu.in)*

Key Factors Influencing Sneaker Purchases in India: Analyzing Consumer Preferences and Trends

Maheshkumar Parihar and Bilwa Deshpande***

ABSTRACT

The sneaker market in India is expanding rapidly, evolving from practical sportswear to a major fashion trend popular among young people (Sudarmanto & Pujiyanto, 2023). Despite this growth, there is limited research on the factors influencing consumer decisions to purchase sneakers in the Indian setting. Given India's cultural diversity, variables affecting sneaker purchase intentions likely vary across different regions. Addressing this gap, this research examines the Indian sneaker market and proposes a framework highlighting region-specific factors critical to sneaker purchases. Using a mixed-method approach, the study begins with 20 in-depth interviews to gather qualitative data on variables influencing purchase intentions. Insights from this qualitative phase and a literature review will inform the development of one framework identifying key factors. Later on, a survey (n = 300) will empirically test the model. Factor analysis will identify variables and their loadings, while regression analysis will validate relationships between them. The findings will have practical implications for marketers and sneaker companies, guiding them on which variables to prioritize when crafting strategies to promote sneakers in diverse Indian regions. This research aims to bridge the gap in understanding consumer behaviour within India's dynamic sneaker market.

Keywords: Sneaker market, Consumer behaviour, Purchase intentions, Marketing strategies.

**Corresponding author, Student, Department of MBA (Communications Management), FLAME University, Pune, Maharashtra, India (E-mail: maheshkumar.parihar@flame.edu.in)*

***Assistant Professor, Department of Advertising and Branding, FLAME University, Pune, Maharashtra, India (E-mail: bilwa.deshpande@flame.edu.in)*

Moments of Luxury: Understanding Millennials Luxury Consumption Pattern

Sanskriti Gupta and Damini Goyal Gupta***

ABSTRACT

This paper examines changing patterns of luxury consumption among millennials, in particular, the shift from status-based consumption to experiential luxury. The context of globalization, technological superiority, and economic instability for this generation has called for a redefinition of luxury, where experience and self-enrichment take precedence over possessions. The theories have been drawn from the Cue Utilization Theory and the Experience Economy to describe how millennials make sense of luxury consumption through intrinsic and extrinsic cues. Further, social media platforms like Instagram and FB provide the avenues for digital conspicuous consumption where experiences are shared for social validation. This study will use a netnography methodology to analyze online communities and their social media interactions in understanding the preferences of millennials in sustainable and experiential luxury. The research will be focused on why millennials consume luxury they strive for authenticity, sustainability, or social recognition. The research would thus shed insight into the ways high-status brands might adapt their strategy to maintain this generation's focus on experience marketing, more on sustainability, and ethical practices. Expected outcomes are that a better understanding will be achieved about the motivations of a millennial consumer and how brands need to keep up to this change in the marketplace.

Keywords: Luxury, Experience, Millennials, Consumption, Priority.

**Corresponding author, Student, FLAME University, Pune, Maharashtra, India
(E-mail: sanskruti.gundawar@flame.edu.in)*

***Professor, Department of Digital Marketing and Communications, FLAME University, Pune, Maharashtra, India (E-mail: damini.gupta@flame.edu.in)*

The Shifting Role of the Customer Journey: From Linear to Interactive Landscapes

Anmol Menghani Menghani*, Anwesa Chattaraj**,
Mohit Chaudhari*** and Tushar Sahay****

ABSTRACT

Overview The traditional linear customer journey—progressing through awareness, consideration, and purchase—is being replaced by dynamic, interactive frameworks driven by digital advancements. Modern consumers expect personalized, real-time engagement, prompting businesses to adopt flexible models that enhance satisfaction, retention, and revenue. Drawing on insights from McKinsey, Deloitte, and JP Morgan, this paper explores how these evolving frameworks impact customer experience, operational efficiency, and financial performance. **Methodology** This study employs a mixed-methods approach, analyzing case studies alongside quantitative data from McKinsey, Deloitte, and JP Morgan. Key metrics include Customer Satisfaction (CSAT), retention rates, revenue growth, cost reduction via automation, and engagement rates. Visual tools like bar charts, line graphs, and heatmaps illustrate the comparative benefits of interactive customer journey models over linear approaches. **Key Findings** - Customer Satisfaction (CSAT): McKinsey data shows dynamic journey models improve CSAT scores by 20%, driven by personalized, real-time interactions. - Cost Reduction: Deloitte reports AI-driven automation in customer service reduces operational costs by up to 25%, enhancing efficiency and scalability. -Engagement: JP Morgan found businesses using predictive analytics to personalize experiences reduce churn by 30%, fostering loyalty through interactive, two-way communication. These insights highlight the growing importance of dynamic, technology-driven customer journeys in achieving sustainable business growth.

Keywords: Customer Satisfaction, Cost Reduction, Engagement.

*Corresponding author, Student, Department of Financial Management, Institute of Management Technology, Nagpur, Maharashtra, India
(E-mail: menghani.anmol87@gmail.com)

**Student, Department of Marketing, Institute of Management Technology, Nagpur, Maharashtra, India (E-mail: anwesa98@gmail.com)

***Student, Department of Marketing, Institute of Management Technology, Nagpur, Maharashtra, India (E-mail: chaudhari.mohit1999@gmail.com)

****Student, Department of Financial Management, Institute of Management Technology, Nagpur, Maharashtra, India (E-mail: sahayt703@gmail.com)

The Art of Storytelling in Indian Higher Education: A Preliminary Study

Madhav Murthy and Shrisha Keshava H. S.***

ABSTRACT

This preliminary study explores the understanding and application of storytelling among students in Indian higher education institutions. The research combines a comprehensive literature review with a qualitative survey involving students aged 19-23. First and third-year students contributed less significantly to the survey. The study aimed to assess students' comprehension of storytelling and its perceived importance in communication. Participants were asked to define storytelling, and 60% correctly identified it as "the art of conveying a narrative that evokes emotions and engages the audience." Additionally, 53% recognized the primary purpose of storytelling as "to entertain and engage the audience through narrative." When queried about the importance of storytelling in communication on a scale of 1 to 5, 42% rated it as "very important," and 36% considered it "important." However, 72% of respondents reported never attending a workshop or seminar focused on storytelling, and 92% indicated that their educational institutions did not offer courses or programs related to storytelling. Despite these gaps, 66% of students shared that they regularly tell stories in their academic or personal lives, and 78% expressed interest in further improving their storytelling skills.

Keywords: Storytelling, Indian higher education, Communication skills.

**Corresponding author, Assistant Professor, PGDM-BD&I, WeSchool, Bengaluru, Karnataka, India (E-mail: madhav.murthy@welingkar.org)*

***Student, Department of Mechanical Engineering, BMSCE, Bengaluru, Karnataka, India (E-mail: shrisha1382@gmail.com)*

The Influence of Exclusive, Members-Only Clubs on Gen Z's Concept of Luxury in Urban India

Indrayani Giri* and Damini Goyal Gupta**

ABSTRACT

This research investigates how exclusive, members-only clubs are changing the notion of luxury for Gen Z in India's urban areas as this age bracket increasingly places more importance on experiences and a sense of belonging than material objects. The paper will examine how these high-status settings serve the dual purposes of privacy and social connectedness for Generation Z. Exclusive membership clubs go beyond physical amenities; they offer connections to selected networks, tailored services as well as a feeling of identity that corresponds to professional and social aspirations among young Indians. This study will adopt a qualitative methodology, with in-depth interviews serving as the primary data gathering tool, to thoroughly investigate the research question. The study will analyse how luxury brands use these platforms to enhance their prestige while appealing to younger consumers. The investigation will assess how these locations help create a sophisticated social/professional network which speaks and reinforces the concept of luxury as exclusivity mixed with communal engagement. The paper will demonstrate the extent to which luxury brands can synchronise with Gen Z's values by examining these private communities, thus providing insights on evolving dynamics of luxury consumption and brand positioning in Indian market.

Keywords: Luxury experience, Gen Z, Luxury beyond materialism, Social and Professional Networking, Exclusive Private clubs.

**Corresponding author, Student, Department of MBA (Communication Management), FLAME University, Pune, Maharashtra, India (E-mail: indrayani.giri@flame.edu.in)*

***Assistant Professor, Department of Digital Marketing & Communications, FLAME University, Pune, Maharashtra, India (E-mail: damini.gupta@flame.edu.in)*

Factors that Influence Compulsive Purchasing Behavior in Various Demographics

Jyoti Gupta and Renu Vashisht***

ABSTRACT

In recent years, it has been found that while making consumption purchasing decisions, whether planned or unexpected, customers evaluate a number of criteria. As a result, customers are exposed to a variety of retail activities devised by store owners to sell their products, such as efficient door-to-door selling, sales on credit, and so on. Furthermore, people buy things on the spur of the moment, therefore impulsive shopping is on the rise these days. This study is conducted to shed some light on the demographic relation to the impulsive buying behaviour of consumers. Also, to understand how the consumers rate importance of different factors that concern impulsive buying. It provides a comprehensive analysis of the impulsive purchase construct and its many behavioral implications. For this study we had 150 respondents from different demographics and their responses were recorded with the help of an online questionnaire which covers the questions related to consumers being involved in impulsive buying. The data finally collected was reliably analyzed with the help of analytical tools.

Keywords: Customers, Demographic, Impulsive.

**Corresponding author, Assistant Professor, Department of management, Vivekananda Institute of Professional Studies, Delhi, Delhi, India (E-mail: jyoti.gupta@vips.edu)*

***Professor, Department of management, Vivekananda Institute of Professional Studies, Delhi, Delhi, India (E-mail: renu.vashisht@vips.edu)*

Factors Affecting the Expatriates Choice of Country and Intention to Stay: A Study Conducted in Delhi/NCR

*Khurshid Anwar Warsu**, *Harendra Kumar*** and *Syedun Nisa****

ABSTRACT

India used to be thought of as a difficult posting for foreign workers. But with India's growing influence in the global economy and the influx of foreign direct investments (FDIs), this view has shifted in recent years. Following the 1991 Economic Reform, a growing number of foreigners have begun to visit India due to the rise in foreign direct investment. There are a lot of obstacles related to the global assignment. The difficulties that foreigners encounter on a personal and professional level are among the most significant obstacles. It was found that while a lot of research has been done on the expatriation experience in the west, not much has been done in the developing world. Interviews with expatriates in National Capital Region (NCR), India, were conducted to look into this. Data was gathered from numerous multinational corporations with Indian branches. The national capital region (NCR) of India, which includes New Delhi and the outlying cities of Faridabad, Gurugram, Ghaziabad, and Noida, is home to several multinational corporations' headquarters. To learn more about the Expatriate's experiences and opinions on how companies may improve the experience, a semi-structured interview was held. The data was analyzed with the help of NVIVO software.

Keywords: Expatriates, International Assignment, Issues & Challenges, MNC's, Delhi/NCR.

**Corresponding author, Research Scholar, Amity International Business School, Amity University, Noida, Uttar Pradesh, India (E-mail: khurshid1119@gmail.com)*

***Associate Professor, Amity International Business School, Amity University, Noida, Uttar Pradesh, India (E-mail: hkumar4@amity.edu)*

****Professor, Department of Management, Jamia Hamdard, New Delhi, Delhi, India (E-mail: snisa@jamiahamdard.ac.in)*

TRACK

**Socio-cultural Shift and
Diversity and Inclusivity at the Workplace**

A Study on the Impact of Implicit Biases Against Gen Z in the Workplace

Tasneem Dudhiawala* and Shankul Wakodikar**

ABSTRACT

This paper studies the common but silent implicit bias against Generation Z (Gen Z) in today's workplaces. Based on extensive qualitative methods, the study works out the complex impacts of stereotyping and discriminatory perceptions for Gen Z workers. It also presents the understanding of intergenerational workplace dynamics that develop systemic barriers to career advancement and professional recognition. It seeks to shed light on system-wide problems as an insight into developing actionable findings for organizational leaders, HR. It is a major focus of the research that there are very serious differences in the way performance is evaluated based on stereotypes of generations, which threatens career and professional opportunities for Gen Z. This research will systematically compare and analyze within a rich set of case studies across many industries and organizational contexts performance evaluation practices to reveal patterns of implicit bias as well as the concrete outcome on workplace experiences of Gen Z. professionals, and policymakers toward building fair workplace practices regarding recognizing and exploiting the strength Gen Z provides in fostering a more vibrant and inclusive professional space.

Keywords: Generational Bias, Workplace Stereotyping, Gen Z, Performance Evaluation Disparities, Systemic Barriers.

*Corresponding author, Student, Department of Management, IMT Nagpur, Maharashtra, India (E-mail: tasneem21dud@gmail.com)

**Student, Department of Management, ASM's IBMR, Pune, Maharashtra, India (E-mail: shankul.wakodikar@gmail.com)

Leadership for the Modern Workplace: The Role of Agentic Traits in Enhancing Employee Engagement

Sheba Elizabeth Kurian, Sofia Peter**, Shema Soby*** and Sandra Kenneth*****

ABSTRACT

This research examines the influence of agentic characteristics on employee engagement, filling an essential void in leadership studies. By exploring how agentic and communal traits often linked to traditional gender roles influence leadership evaluations, we can contribute to addressing gender biases in leadership. The study emphasizes the importance of leadership in creating a positive work environment by examining its impact on employee engagement. The study utilized the regression methods and Hayes model to evaluate the connections between leadership characteristics and employee results, considering variations related to gender. The results indicate an impact of agentic qualities on employee engagement. The research highlights gender as a moderating element that affects these relationships, demonstrating the intricacy of leadership dynamics in different contexts. This study adds to the area of organizational behaviour by emphasizing the significance of incorporating agentic characteristics into leadership training initiatives, which ultimately improve workplace settings. Given the increasing diversity of workplaces, the study's focus on gender and leadership perceptions is particularly timely.

Keywords: Agentic characteristics, Employee engagement, Organizational behaviour, Leadership.

**Corresponding author, Student, Department of Human Resources, Loyola Institute of Business Administration, Chennai, Tamil Nadu, India
(E-mail: shebaelizabethkurian98@gmail.com)*

***Student, Department of Human Resources, Loyola Institute of Business Administration, Chennai, Tamil Nadu, India (E-mail: softaptr24@gmail.com)*

****Student, Department of Human Resources, Loyola Institute of Business Administration, Chennai, Tamil Nadu, India (E-mail: shemasoby@gmail.com)*

*****Student, Department of Human Resources, Loyola Institute of Business Administration, Chennai, Tamil Nadu, India (E-mail: sandrakenn10@gmail.com)*

The Role of Personality Traits in Shaping Organizational Commitment: A Study of Employee Engagement Dynamic

Neeraj Nanoti*

ABSTRACT

This research investigates the impact of personality traits on organizational commitment among employees using the Big Five Personality traits model—neuroticism, extraversion, openness, agreeableness, and conscientiousness. Organizational commitment is examined through three dimensions: affective, continuance, and normative commitment. The study collected data from employees across various sectors to analyse the relationships between these personality traits and the different types of commitment. The results indicate that extraversion and conscientiousness are positively associated with both affective and normative commitment, suggesting that outgoing and diligent employees tend to feel more emotionally attached to their organizations and morally obliged to stay. Conversely, neuroticism shows a significant association with continuance commitment, implying that employees with higher levels of anxiety and emotional instability remain with their organizations primarily due to the perceived costs of leaving. These findings emphasize the importance of considering personality traits in human resource practices to enhance employee commitment and organizational performance. By integrating personality assessments into recruitment and development processes, organizations can better align employee characteristics with job roles, fostering a more engaged and committed workforce. This study illustrates that extraversion and conscientiousness enhance organizational commitment, while neuroticism creates fear-driven loyalty, emphasizing the importance of conducting personality assessments in recruitment for better outcomes.

Keywords: Personality Traits, Organizational Commitment, Big Five Personality Model, Employee Engagement, Human Resource Practices.

**Assistant Professor, Department of MBA, Dr. Ambedkar Institute of Management Studies and Research, Nagpur, Maharashtra, India (E-mail: neerajnanoti@gmail.com)*

A Study of Post Retirement Career Mapping for Ex-servicemen of the Indian Defence Services

Sapna Karia and Anand Gaikwad***

ABSTRACT

This study investigates the post-retirement career mapping of ex-servicemen from the Indian Defence Services, focusing on their transition to civilian employment and their engagement with resettlement programs. The research aims to understand how many veterans have availed the benefits of resettlement initiatives, assess their satisfaction with existing facilities, and explore the potential for developing an enhanced framework for their reintegration into civilian roles. Using a mixed-methods approach, the study combines quantitative surveys and qualitative interviews to evaluate the effectiveness of current resettlement programs. The findings reveal that while many ex-servicemen leverage their leadership, discipline, and crisis management skills in new careers, challenges persist in areas such as skill alignment, job opportunities, and adaptability to civilian work environments. Furthermore, the analysis identifies both strengths and limitations of existing resettlement programs, with gaps in skill training, industry partnerships, and awareness being significant concerns. The study proposes a comprehensive framework to address these challenges, improve satisfaction levels, and optimize resettlement outcomes. By understanding the advantages and disadvantages of current programs, this research offers actionable insights for policymakers, defense organizations, and civilian employers to support a smoother transition for veterans into fulfilling post-retirement careers.

Keywords: Defence, Ex-servicemen, Career mapping, aligning professional and personal goals, Fitment.

**Corresponding author, Research Scholar, Department of Management, Suryadutta Institute of Management, Nasik, Maharashtra, India (E-mail: karia.sapna@gmail.com)*

***Professor, Department of Management, Suryadutta Institute of Management, Pune, Maharashtra, India (E-mail: anand.gaikwad@suryadatta.edu.in)*

Bridging Cultures: Encouraging Diversity and Inclusivity for Indian Migrant Workers in UAE Workplaces

Swathi A. and Johnpaul M.***

ABSTRACT

The UAE, with its multicultural workforce, offers unique opportunities and challenges for Indian migrant workers navigating socio-cultural dynamics in diverse workplaces. This study explores the interplay of diversity, inclusivity, and the cultural integration of Indian migrant workers in UAE organizations. Using a primary data approach, the research collects insights from Indian workers employed across key sectors, such as construction, healthcare, and technology, through structured surveys. The data sheds light on experiences of cultural adaptation, perceived inclusivity, and organizational support in fostering a harmonious workplace. The study examines how inclusivity policies impact job satisfaction, productivity, and the well-being of Indian migrant workers while addressing critical challenges such as discrimination, language barriers, and cultural misalignment. By leveraging primary data, this research highlights the effectiveness of current diversity practices and identifies areas requiring improvement. The findings are significant in providing actionable recommendations for policymakers and employers to develop more inclusive workplaces that respect cultural nuances while promoting equity. This research contributes to the broader discourse on multicultural workforce management and underscores the importance of fostering socio-cultural harmony in UAE's rapidly globalizing labor market. It aims to benefit both employers and migrant workers, enhancing organizational success and employee satisfaction.

Keywords: Indian Migrant Workers, Diversity and Inclusivity, Cultural Adaptation, Organizational Support, Job Satisfaction.

**Corresponding author, Research Scholar, Department of Management Studies, Central University of Kerala, Kanhangad, Kerala, India (E-mail: swathi064600@gmail.com)*

***Assistant Professor, Department of Management Studies, Central University of Kerala, Kanhangad, Kerala, India (E-mail: johnpaul@cukerala.ac.in)*

TRACK

Technological Advancements and Flexible Work Arrangements

An Analysis on Forensics Accounting: Technological Advancements in the World of Accounting

Ashima Negi and Kumkum Singh***

ABSTRACT

In the changing times of economic models of countries, there is an underlying change in the way the accounting entries are being treated. Little impact whatsoever, has been carried upon by change in Accounting practices and standards, in terms of GAAP to IFRS, or, AS to IndAS. Such methods of transacting, have always been subject to scrutiny and recent scams have made the entire world sit straight and take notice of such be-fooling, being engaged into by firms and practitioners, alike. There is a core changing need for Forensics Accounting to become a necessary part of the lives of employees, accountants, chartered accountants and firms. Through this research, we try to un-earth the change in practices which have taken place in the world of accounting and the necessity, as understood by the industry game-setters, towards Forensic Accounting. This research aims to chalk out the progress made by Chartered Accountants in India, towards adoption of Forensic Accounting techniques and Software and exactly how will the road of Accounting pan out ahead of implementation of Ind AS.

Keywords: Forensics accounting, Forensic accounting software, Fraud Analysis, Artificial Intelligence, Data Mining.

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

***Associate Professor and Director, Department of Management, Sarvepalli Radhakrishnan University, Bhopal, Madhya Pradesh, India (E-mail: negi1983@yahoo.co.in)*

The Role of AI in Personalized Learning and Academic Performance

Yagnik Saraf and Astha Singhal***

ABSTRACT

The use of AI technologies in the sphere of education has been becoming more and more widespread, which sometimes presents both the possibilities and the problems in the context of colleges. The main idea of this paper is to consider the opportunities and threats that AI poses to college education since learners often incorporate AI tools when completing their assignments and other academic work . This paper also discusses how adoption and incorporation of AI in education has the potential to revolutionize the educational sector by offering better learning solutions, improving learners' results, and assisting the students with disabilities. All these benefit show how the use of AI can help in the calls for making education more effective and inclusive. Thus, the growing trend of using AI has been accompanied by certain concerns. Students can become passive receivers of information, which can be very damaging to their problem solving and critical thinking skills. Socio economically, the use of the AI technologies in institutions could worsen the inequalities in colleges as only well endowed colleges would be able to afford the technologies leaving the other colleges behind.

Keywords: AI in Education, College Education, Learning Solutions, Critical Thinking Skills, Educational Inequality.

**Corresponding author, Student, Department of MBA (Communications Management), FLAME University, Pune, Maharashtra, India (E-mail: yagnik.saraf@flame.edu.in)*

***Professor, Assistant Professor - Digital Marketing & Communications, FLAME University, Pune, Maharashtra, India (E-mail: astha.singhal@flame.edu.in)*

An Analytical Study on Contribution of Digital HRM towards Organisational Performance

*Rashmi Gupta**

ABSTRACT

Digital HRM involves digitalization in the processes of HR which helps to reduce cost, save time, increases efficiency and minimizes error. The study shows the relation between digital HRM and organizational performance. The main aim of this study is to find the impact of Digital HRM on organizational performance, which factor most influence organizational performance and which HR practices has most significant impact on organizational performance. The study is completely descriptive and the sampling technique is purposive or judgmental sampling. The sample size of this study is 50 employees of IT companies of different age, gender, level of management and experience. In this study it is found that the digital HRM shows favorable impact on organizational performance that is digital HRM shows the positive effect on job satisfaction of employees, productivity of employees, attracting talent towards organization and profits of organization. The study has the two variables Dependent variable (Organizational performance) and independent variable (Digital HRM). For the purpose of Data Analysis, linear regression method is used which shows that e-Recruitment, e-Training & Development and e-Performance Appraisal has significant impact on organizational performance whereas e-compensation has not that much significant impact on organizational performance.

Keywords: Digital HRM, Organisational Performance, Digital HRM tools.

**Professor, Department of MBA, Dr. Ambedkar Institute of Management Studies and Research, Nagpur, Maharashtra, India (E-mail: rashmigupta15@yahoo.com)*

The Role of Financial Technology (FinTech) in Shaping Marketing Practices

*Anmol Menghnani**, *Anwesa Chattaraj***,
*Mohit Chaudhari**** and *Tushar Sahay*****

ABSTRACT

The rise of Financial Technology (FinTech) has revolutionized marketing through innovative, data-driven strategies that enhance consumer engagement. FinTech firms like PayPal, Stripe, Robinhood, Revolut, and Nubank leverage AI analytics, blockchain, and personalized frameworks to transform customer relationships. PayPal's "Buy Now, Pay Later" campaigns increased transaction volumes by 20% in key markets in 2022, while Robinhood's referral-based acquisition model boosted registrations by 43% in 2021, showcasing gamification's effectiveness. In emerging markets, startups like Tabby and YAP have implemented localized strategies, driving a threefold revenue increase in MENAP (Middle East, North Africa, and Pakistan) between 2020 and 2025. Tabby's "Buy Now, Pay Later" model gained over two million customers in Saudi Arabia and the UAE by integrating flexible payment options into user journeys. Key metrics analyzed include Customer Acquisition Cost (CAC), Customer Lifetime Value (CLV), and Net Promoter Scores (NPS). Nubank, for instance, achieved a CLV-to-CAC ratio of 5:1 through successful cross-selling. Blockchain's role in loyalty programs and transparency, as seen in Stripe and Revolut initiatives, improved customer retention by 15%. This study highlights FinTech's shift from transactional to experiential marketing, emphasizing trust, personalization, and holistic engagement through advanced technologies.

Keywords: FinTech, CLV, CAC, Buy Now Pay Later.

**Corresponding author, Student, Department of Financial Management, Institute of Management Technology, Nagpur, Maharashtra, India
(E-mail: menghani.anmol87@gmail.com)*

***Student, Department of Marketing, Institute of Management Technology, Nagpur, Maharashtra, India (E-mail: anwesa98@gmail.com)*

****Student, Department of Marketing, Institute of Management Technology, Nagpur, Maharashtra, India (E-mail: chaudhari.mohit1999@gmail.com)*

*****Student, Department of Financial Management, Institute of Management Technology, Nagpur, Maharashtra, India (E-mail: sahayt703@gmail.com)*

TRACK

**Green Innovations, Sustainable Mobility, and
Clean Energy Solutions for a Circular Economy**

Perspectives on Novel Financing and Project Management Approaches for New Nuclear Power Plants in the Context of the Clean Energy Transition

*Rupsha Bhattacharyya**

ABSTRACT

The global clean energy transition for climate change mitigation has become the greatest imperative for humankind. The massive increase in electricity demand must be addressed by deployment of all available non-fossil electricity generation technologies such as renewables and nuclear power reactors as well as fossil fired generation with carbon capture and abatement technologies. Assessments show that an affordable and economically viable, secure and reliable energy transition will require a major rise in contributions from nuclear power reactors of existing and upcoming designs. This has led to global resurgence in the interest in nuclear power plants, including from the technology giants. However, economic and financial considerations surrounding the deployment of nuclear power projects have always been a thorny issue. These are very capital-intensive and risky mega infrastructure projects with bulk of the investments during reactor construction. Thus, innovative ways of raising capital for these projects are critical. These include the Mankala model deployed in Finland, contracts for differences, regulatory asset base models, institutional power purchase agreements, raising green and sustainable bonds for financing nuclear power projects and so on. Improved techniques of project management including agile and lean management, ecosystem approached towards reactor construction will also be highlighted in this work.

Keywords: Nuclear energy, Financing, Project management, Business models.

**PhD Student, Department of Applied Systems Analysis, HBNI, Mumbai, Maharashtra, India
(E-mail: rupshabhattacharyya1986@gmail.com)*

Exploring Indian Millennials' Sustainable Clothing Purchase Decisions: A Qualitative Study

Mandeep Kaur*, Shweta Mittal** and Amarjeet Kaur***

ABSTRACT

This study explores the motivators and barriers to purchasing sustainable clothing among Indian millennials using interpretative phenomenological analysis (IPA) with a sample of 17 participants. By focusing on individual experiences, IPA identifies common themes from the data, providing profound insights. The findings reveal that moral responsibility, concern for – people/ the planet/ the environment, biodiversity protection, pricing, brand appeal, social recognition, comfort, quality, durability, physical well-being, timeless collection and waste reduction drive millennials to purchase sustainable clothing. However, they are deterred by limited variety, color options, and lack of awareness. The study suggests that fashion companies should innovate to reach their target market, educate consumers on sustainability claims, engage social influencers, segment consumers based on personal value systems, and target ethical identity-building to promote sustainable choices. This study provides pioneering insights into millennials' purchasing decisions, framed within the S-O-R theory. It is a novel study that examines motivators and demotivators related to sustainable clothing and suggests solutions to encourage the purchase of sustainable clothing to attain SDG12. This is also one of the first studies on sustainable clothing, using IPA as the research methodology.

Keywords: Sustainable clothing, Millennials, Purchase decision, S-O-R theory, Interpretative phenomenological analysis.

*Corresponding author, Research Scholar, Department of Management, Gurugram University, Gurugram, Haryana, India (E-mail: mandeepkour01@gmail.com)

**Adjunct Faculty, Department of Research and Training, Indian Institute of Public Administration, New Delhi, Delhi, India (E-mail: f12shwetam@iima.ac.in)

***Professor, Department of Management, Gurugram University, Gurugram, Haryana, India (E-mail: amarjeet.kaur@gurugramuniversity.ac.in)

Awareness of Green Marketing and Its Influence on Buying Behavior of Consumers: Special Reference to Chhattisgarh, India

Vikram Singh, Akriti Xalxo** and Tanya Singh****

ABSTRACT

As consumer perspectives shift towards prioritizing environmental sustainability, there is a growing push for innovation in conservation, which promises benefits that will endure well into the future. This paper examines how consumers perceive and value environmental protection, as well as their purchasing behavior towards eco-friendly products. The study also evaluates the success of marketing strategies in fostering awareness of green brands among consumers. By analyzing consumer behavior and the influence of marketing communications, the research seeks to uncover the factors that persuade consumers to choose environmentally friendly products. The paper presents findings from a consumer survey conducted using the Dunlap and Van Liere HEP-NEP environmental survey and the Roper Starch Worldwide environmental behavior survey. The results suggest that consumers are not sufficiently exposed to green product marketing. The study recommends leveraging marketing and branding more effectively to promote environmentally friendly products that meet consumer needs. It also highlights the significant potential in the Indian market, especially in Chhattisgarh, to cater to consumer segments that value environmental sustainability.

Keywords: Green Marketing, Consumer Beliefs, Consumer Awareness, Green Brands, HEP-NEP Environmental Survey.

**Corresponding author, Associate Professor, School of Management, KK Modi University, Durg, Chhattisgarh, India (E-mail: vikram@kkmu.edu.in)*

***MBA Student, School of Management, KK Modi University, Durg, Chhattisgarh, India (E-mail: akritixalxo13@gmail.com)*

****MBA Student, School of Management, KK Modi University, Durg, Chhattisgarh, India (E-mail: tanyaparmar2708@gmail.com)*

How does Stock Market React to Green Financing? A Study of Indian Capital Market

Siddharth Patel* and Rajesh Desai**

ABSTRACT

Corporations are turning to green bonds as a sustainable financing tool in an era of increasing environmental consciousness and regulatory pressure. However, the market's perception of this green initiative remains unclear. This research investigates the stock market response to corporate green bond issuance, along with the moderating role of the COVID-19 pandemic and issue size. Using the event study method on the green bond issuance data from 2016–2024, abnormal returns have been calculated using a 250-day estimation window with an event window of 21 days (pre and post). The results advocate corporate green bond issues' negative yet statistically insignificant effect on abnormal stock returns. The insignificant effect can be explained by the institutional setting in which the investors operate and the absence of explicit environmental regulation. Further, neither the COVID-19 pandemic nor the issue size of the green bonds moderates this negative response. The current research provides novel insights into the value relevance of green financing and enumerates implications for managers and policymakers.

Keywords: Green bonds, Event study, Sustainable investment, Green finance, Stock market.

**Corresponding author, Ph.D. Research Scholar, Business Administration and Commerce, Pandit Deendayal Energy University, Gandhinagar, Gujarat, India
(E-mail: siddharth.pphd22@sls.pdpu.ac.in)*

***Assistant Professor, Business Administration and Commerce, Pandit Deendayal Energy University, Gandhinagar, Gujarat, India (E-mail: rajesh.desai@sls.pdpu.ac.in)*

Bridging Sustainability and Emotion: Challenges and Opportunities in India's EV Adoption

Priyansh Jain and Bilwa Deshpande***

ABSTRACT

The adoption of electric vehicles has a major shift in the transportation industry, with significant potential to impact environmental sustainability. Past research has mainly discussed this topic with respect to financial and infrastructural factors, however, there is a dearth of research in this domain with respect to emotional and psychological factors, specifically in the Indian context. This research tries to fill this gap by uncovering these opportunities and challenges in the Indian context. Based on the literature review and secondary data analysis (industry reports and government policies), this research tries to explain the major opportunities and challenges in EV adoption. The hypotheses will be tested based on the quantitative data collected through a survey (sample size: 400, PAN India), and regression analysis will be used for the data analysis. SPSS software will be used to analyze the data. This study will have several implications for the marketers and policy-makers: (i) Marketers can implement certain strategies to enhance attachment to sustainability and brand loyalty to boost EV adoption in India (ii) Charging infrastructure can be made available easily throughout India to increase EV adoption (iii) The policymakers can give a few sustainable incentive policies to the EV consumers.

Keywords: Sustainability, Electric Vehicle Adoption, Emotional Factors, Psychological Drivers.

**Corresponding author, Student, Department of MBA in Communication Management, FLAME University, Pune, Maharashtra, India (E-mail: priyansh.d.jain@flame.edu.in)*

***Assistant Professor, Department of Advertising & Branding, FLAME University, Pune, Maharashtra, India (E-mail: bilwa.deshpande@flame.edu.in)*

A Study of a Two-stage Solar PV System for EV Charging Infrastructure in Remote Areas

*Mukul Banerjee**, *Sourav Saha*** and *Sukanta Roy****

ABSTRACT

This study illustrates the substantial potential and collaboration between solar energy and electric cars (EVs). This prospect is demonstrated by looking at the feasibility of a national energy system powered solely by solar energy and electric vehicles. Even though photovoltaic (PV) solar energy is already a primary global energy source, its unpredictability necessitates energy storage to balance times of high and low production. The need for extraordinarily high-power, high-frequency DC-DC converters is expected to increase as the share of unconventional and distributed energy sources grows, especially in rural areas. To facilitate synergistic energy transfer between solar photovoltaic (SPV) modules, plug-in electric vehicle (EV) batteries, and DC loads, this paper suggests a novel dual active bridge (DAB) converter concept. This study aims to create a reliable, small off-board charging system using a Scott transformer connection-based DAB (STC-DAB) converter to transfer the solar PV array's generated power to an EV battery charging station. Some of the highlights of the review are the environmental impacts, potential future advancements, cost-effectiveness, PV deterioration and improve the effectiveness of EVCS.

Keywords: Renewable Energy, Solar Photovoltaic (PV) Systems, Electric Vehicles charging.

**Corresponding author, Ph.D. Research Scholar, Department of Mechanical Engineering, National Institute of Technology, Aizwal, Mizoram, India
(E-mail: banerjeeindia.10@gmail.com)*

***Ph.D. Research Scholar, Department of Mechanical Engineering, National Institute of Technology, Aizwal, Mizoram, India (E-mail: sourav.saha36@gmail.com)*

****Associate Professor, Department of Mechanical Engineering, National Institute of Technology, Aizwal, Mizoram, India (E-mail: sukanta.me@nitmz.ac.in)*

An Analysis of the End-User Economics of Integrating Solar Photovoltaic Systems with Electric Vehicle Charging in Residential Premises

Mukul Banerjee, Sourav Saha** and Sukanta Roy****

ABSTRACT

This study illustrates the substantial potential and collaboration between solar energy and electric cars (EVs). This prospect is demonstrated by looking at the feasibility of a national energy system powered solely by solar energy and electric vehicles. Even though photovoltaic (PV) solar energy is already a primary global energy source, its unpredictability necessitates energy storage to balance times of high and low production. The need for extraordinarily high-power, high-frequency DC-DC converters is expected to increase as the share of unconventional and distributed energy sources grows, especially in rural areas. To facilitate synergistic energy transfer between solar photovoltaic (SPV) modules, plug-in electric vehicle (EV) batteries, and DC loads, this paper suggests a novel dual active bridge (DAB) converter concept. This study aims to create a reliable, small off-board charging system using a Scott transformer connection-based DAB (STC-DAB) converter to transfer the solar PV array's generated power to an EV battery charging station. Some of the highlights of the review are the environmental impacts, potential future advancements, cost-effectiveness, PV deterioration and improve the effectiveness of EVCS.

Keywords: Renewable Energy, Solar Photovoltaic (PV) Systems, Electric Vehicles charging.

**Corresponding author, Ph.D. Research Scholar, Department of Mechanical Engineering, National Institute of Technology, Aizwal, Mizoram, India
(E-mail: banerjeeindia.10@gmail.com)*

***Ph.D. Research Scholar, Department of Mechanical Engineering, National Institute of Technology, Aizwal, Mizoram, India (E-mail: sourav.saha36@gmail.com)*

****Associate Professor, Department of Mechanical Engineering, National Institute of Technology, Aizwal, Mizoram, India (E-mail: sukanta.me@nitmz.ac.in)*

**Innovation Choice in Governance: An Innovation-Driven Policy
Approach for a New Vision of Growth, Creativity, and Social Transformation**

*Gurwinder Kaur**

ABSTRACT

India has been a nation of innovators for millennia. The Atal Innovation Mission (AIM), NITI Aayog, is the Government of India's flagship project to encourage a culture of innovation and entrepreneurship throughout the country, which was launched in 2016. AIM has adopted a comprehensive strategy to achieve this goal, ensuring that schools foster a creative, problem-solving mindset and that universities, research institutions, the commercial sector, and MSME sector all foster an entrepreneurial ecosystem. The mission of AIM is to create novel programs and policies to promote innovation across the economy, give various stakeholders a platform and opportunities for collaboration, raise awareness, and establish an umbrella organization to manage the nation's innovation ecosystem. It will explore how these efforts contribute to inclusive development, economic growth, and the creation of sustainable livelihoods, the study will evaluate innovation's role in promoting social transformation, empowering marginalized communities, and creating a more equitable, innovative society.

Keywords: Economy, Growth, Innovation, Policy.

**Research Scholar, Department of Public Administration, Panjab University, Chandigarh, Punjab, India (E-mail: gkaur4239@gmail.com)*

Circular Tourism: Clean, Green and Sustainable

Tapas Kumar Chatterjee and Yash Vala***

ABSTRACT

The future of tourism is being redefined through Cultural Repartition, Biophilic Designs, Regenerative Tourism, and Digital Nomadism, providing a blueprint for an industry to implement Circular Economic Models. This abstract aims to highlight the most important aspects in a manner that sets up the foundation for the paper to discuss them in detail. Regenerative Tourism transcends traditional sustainability efforts by mitigating the environmental impact and consciously working towards restoring and enhancing ecosystems, communities and cultural heritage. Circular Economic Models in tourism focus on minimising waste, optimising resource utilization in an eco-conscious system, and using recycled materials in infrastructure. Similarly, Biophilic Designs incorporate natural elements into designs that reduce environmental footprint, enhance traveller well-being and promote sustainable energy through natural ventilation and lighting, being a few options. Digital Nomadism presents an opportunity for sustainable accommodation and mobility solutions, encouraging low-impact travel and fostering a connection with the local community. This paper positions itself as a cohesive framework, advocating for cross-sectional collaboration to drive sustainability in the industry through the green and sustainable lens, focusing on creating a circular economy.

Keywords: Circular Economic Models, Reenerative Tourism, Digital Nomadism, Biophilic Design.

**Corresponding author, Associate Professor, Department of Marketing, IMT Nagpur, Nagpur, Maharashtra, India (E-mail: tkchatterjee@imtnag.ac.in)*

***Student, Department of Marketing, IMT Nagpur, Nagpur, Maharashtra, India (E-mail: workyashvala@gmail.com)*

TRACK

**De-globalization and
New Supply Chain Management**

De-globalization: A Genie of New World Order and Its Impact on Supply Chain Management

Virendra Uppalwar and Suraj Borekar***

ABSTRACT

The United States of America, a birthplace of global economy, elected its 47th President on November 6, 2024. The world is envisaging this event as the “genie of de-globalization” that was unleashed from its proverbial lamp not to grant wishes but to disrupt the global economy. An economist Theodore Levitt introduced the concept of globalization in 1983. Globalization revolutionized the production, distribution, marketing, and management on a global scale which allowed companies to enter emerging markets. It fostered a level of collaboration among nations unseen in human history. This new affiliation transformed societies, cultures, politics, and trades across the world. Globalization was widely embraced with the spread of democratic ideas and diversified economies. Consequently, the countries became increasingly reliant on each other, creating a complex global alliance. However, the rise in international alliances led to a series of geopolitical tensions. The trade war is a prime example. These events marked the downfall of global collaborations. Now, almost after four decades of the “globalization” era, we are witnessing a reverse phenomenon de-globalization. De-globalization might trigger a wave of nationalism, political fragmentation, trade-war and disrupt supply chains globally. This paper analytically discusses the profound impact of de-globalization and global supply chain management.

Keywords: De-Globalization, Supply Chain Management, Trade War, International Alliances.

**Corresponding author, Lead Engineer, PS Modem, Communication Devices, Sasken Technologies Limited, Karnataka, India (E-mail: virendrauppalwar@gmail.com)*

***Sr. Research Analyst, Global Research, Kearney India Pvt. Ltd., Gurugram, Haryana, India (E-mail: suraj.borekar@outlook.com)*

TRACK

**Technology-enabled
On-demand Labor Models and Platforms**

Financial Inclusion in Tamil Nadu: A District Level Analysis

Prerna Rani and Kumari Varsha***

ABSTRACT

By 2030, the sustainable development goals (SDGs) has been set to achieve 17 goals and 169 targets ranging from eradicating poverty to equality everywhere. Financial inclusion is a major tool to achieving these goals of poverty eradication, bringing equality and capacity development of individuals. Financial inclusion is the basic and effective way of providing banking facilities to the each section of society including vulnerable communities and the poor. The current paper is an attempt to analyze the extent of financial inclusion in districts of Tamil Nadu. A quantitative approach has been used in this study. An index of financial inclusion (IFI) for the districts of Tamil Nadu has been constructed in the paper to analyze the extent of inclusivity precisely. The data used is secondary data of the period 2022. The index values for the districts reveal that they are at the different levels of financial inclusion which ranges from 0.004 to 0.973.

Keywords: Financial inclusion, Poverty, Development, IFI, Penetration.

**Corresponding author, Scholar, Department of Economics, New Delhi, India
(E-mail: prernarani20@gmail.com)*

***Scholar, Department of Economics, New Delhi, India
(E-mail: mailvarsha.1992@gmail.com)*

TRACK

Social Media Platforms and Marketing

Counterfeit: An Insta-originated Luxury Fashion Showroom

Shreni Tandale and Damini Gupta***

ABSTRACT

This research explores how visual features of Instagram like posts, reels, and even hashtags contribute to the spread of counterfeit goods within the luxury fashion industry. While prior studies have examined social media's influence on consumer behavior, few have focused specifically on how Instagram's visual and interactive features aid in promoting counterfeit luxury goods. By utilizing a qualitative methodology that includes netnography, content analysis, and in-depth interviews, this study aims to uncover how counterfeit products are perceived through Instagram's content by consumers. The beneficiaries of this research are primarily consumers and luxury fashion brands, both of whom are affected by the rise of counterfeit goods. The study identifies a critical gap in understanding the visual and communicative tools that counterfeit sellers use to blur the lines between authentic and fake luxury items. The research question asks: How do Instagram posts, reels, and hashtags facilitate the visibility and spread of counterfeit luxury goods? The independent variable is Instagram's visual content (posts, reels, hashtags), while the dependent variable is the spread of counterfeit goods. This study is original in its focus on Instagram content, providing insights that are crucial for combating counterfeit promotion and protecting brand integrity in an increasingly digital marketplace.

Keywords: Counterfeit, Instagram, Luxury Fashion, Social Media Influence.

**Corresponding author, Student, Department of MBA Communication Management, FLAME University, Pune, Maharashtra, India (E-mail: shreni.tandale@flame.edu.in)*

***Assistant Professor, Department of Digital Marketing and Communications, FLAME University, Pune, Maharashtra, India (E-mail: damini.gupta@flame.edu.in)*

Insta-survival: Capitalizing on Instagram for Small Business Resilience in Competitive Markets

Wrushank Sorte and Anand Muley***

ABSTRACT

In today's digital age, Instagram has become a crucial tool for small businesses aiming to enhance their visibility and resilience in competitive markets. This study investigates how small businesses can optimize Instagram to strengthen their market position. It examines the effective use of Instagram's features—such as Stories, Reels, and Shopping—to build brand identity, engage audiences, and drive sales. The study also explores the influence of content creation, influencer partnerships, and analytics on business outcomes. Key findings highlight the importance of tailoring content to target demographics, optimizing Instagram's algorithm to increase reach, and maintaining consistency in brand messaging. Additionally, the study emphasizes the role of user-generated content and community engagement in fostering customer loyalty. The research further identifies the challenges businesses face in adapting to Instagram's evolving features and algorithm. By combining insights from both primary and secondary sources, this research offers actionable recommendations for small business owners and marketers to refine their Instagram strategies and achieve sustainable growth in a competitive digital environment. Ultimately, this study aims to equip small businesses with the tools needed to navigate the complexities of social media marketing and enhance their long-term success.

Keywords: Instagram, Small Businesses, Digital Marketing, Brand Identity, Social Media Strategies.

**Corresponding author, Research Scholar, Department of Business Management, Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur, Maharashtra, India
(E-mail: wrushanksorte@gmail.com)*

***Research Supervisor and Assistant Professor, Department of Commerce, J. M. Patel Arts, Commerce and Science College, Bhandara, Maharashtra, India
(E-mail: muleyanand21@gmail.com)*

Role of Social Media Platforms in Digital Marketing: A Systematic Review

Mukesh Kumar Meena and Neelam Sharma***

ABSTRACT

Social media platforms have become integral to digital marketing, offering businesses innovative ways to connect with consumers and enhance brand visibility. This study provides a systematic review of research on the role of social media platforms in digital marketing, drawing on bibliometric data from the Scopus database. Using VOSviewer software for analysis and visualization, the study uncovers key trends, including the prominence of influencer marketing, electronic word-of-mouth (eWOM), and content-driven strategies. Emerging topics such as artificial intelligence integration and personalized marketing are also identified as critical areas of focus. The review maps influential authors, leading journals, and highly cited works, reflecting the growth and diversification of this research field. Additionally, the findings emphasize the increasing role of interdisciplinary collaborations and the contributions of researchers from developing economies. This review synthesizes current knowledge, identifies gaps in the literature, and suggests future research directions to better understand the evolving impact of social media platforms on digital marketing strategies.

Keywords: Social media platforms, Digital marketing, Systematic review, Influencer marketing, Electronic word-of-mouth.

**Corresponding author, Assistant Professor, Department of Commerce, DCAC, University of Delhi, New Delhi, Delhi, India (E-mail: mukesh.meena@dcac.du.ac.in)*

***Student, Department of Commerce, IGNOU, Delhi, India
(E-mail: neelamsharma082002@gmail.com)*

Analyzing the Impact of Social Media Marketing on Consumer Buying Behavior

Shakil Mubarak Mulla* and Seema Shahaji Desai**

ABSTRACT

The rapid growth of social media platforms has completely changed consumer behavior and interactions with digital content during the buying process. This research examines the impact of social media marketing on buying decisions. Firstly, the study analyses how user-generated content and influencer marketing shape customer preferences and buying behavior. The findings highlight the role of influencers as online opinion leaders who foster trust and influence through authentic content and endorsements. Secondly, the study finds platform-specific attributes that encourage or discourage customer purchases. Instagram's features, such as high-quality photos, and short videos, Facebook's features such as live streaming and Ads, and Snapchat's features, such as Augmented reality were examined to determine how they contribute to product discovery and buy intent. Thirdly, the study discovered that aggressive advertisements and difficult navigation harmed the shopping experience. The study also evaluates how social media tactics build customer loyalty and trust. Value-driven content, regular interaction, and transparent communication are important factors in building long-term relationships between brands and customers. The research gives inputs to marketers for creating effective strategies that increase customer engagement and loyalty. Practical tips are given to the marketers about how to use social media platforms efficiently.

Keywords: Digital Marketing, Brand Loyalty, Consumer Behavior, Social Media, Influencer Marketing.

**Corresponding author, Assistant Professor, Department of Management Studies, Rajarambapu Institute of Technology, Islampur, Maharashtra, India (E-mail: shakil.mulla@ritindia.edu)*

***Associate Professor, Department of Management Studies, Rajarambapu Institute of Technology, Islampur, Maharashtra, India (E-mail: seema.desai@ritindia.edu)*

The Creator-Platform Symbiosis: The Rising Interdependence of Creatorpreneurs and Social Media Platforms

*Amrita Shil**

ABSTRACT

The exponential growth of the creator economy has led to a surge in creatorpreneurs, whose success increasingly depends on the platforms they operate in. These platforms provide vital resources, including monetization tools, algorithm-driven visibility, and audience analytics, enabling creatorpreneurs to build scalable ventures. In return, creatorpreneurs drive platform growth through innovative content, user engagement, and revenue generation. However, this intensifying interdependence exposes creatorpreneurs to significant vulnerabilities, such as algorithmic biases, financial instability, and the risks of platform dependency. Current research often isolates platform contributions or creator challenges, leaving a critical gap in understanding their rising mutual dependence and its implications. To address this gap, this study introduces the Creator-Platform Symbiosis Model, a conceptual framework that explores the dynamics of this relationship, identifies key risks, and proposes strategies for sustainability. The model emphasizes income diversification, platform transparency, and the adoption of hybrid ecosystems as solutions to mitigate dependency and ensure resilience. Drawing on insights from platform economics and digital entrepreneurship, this research provides a structured approach to navigating the evolving dynamics of the creator economy, offering actionable recommendations for building a more sustainable and balanced creator-platform ecosystem.

Keywords: Creatorpreneurship, Creator Economy, Digital Ecosystems, Digital Entrepreneurship, Social Media Platforms.

**PGDM Student, PGDM Business Design, Welingkar Institute of Management Development and Research, Mumbai, Maharashtra, India (E-mail: amritashil.connect@gmail.com)*

TRACK

**Business Ecosystem,
Strategy and Future of Business**

Developmental Behaviours of Sales Managers: An Exploratory Factor Analysis

Peter Sayal, Scott Downey** and Sivanand Puliyadi Ravi****

ABSTRACT

Sales managers play an important role in developing salespeople after they have been hired. The role of a sales manager in helping their salespeople achieve performance goals has been viewed primarily as that of a coach. Coaching in the sales context has sometimes been described as the interaction between the manager and salesperson. This research explores a set of developmental behaviours utilized by sales managers, as distinct from coaching and training, drawing from the domain of human development. Peter Benson et al. (1998) at the Search Institute identified 40 “assets” relating to positive youth development further categorized into eight clusters, four internal and four external. Six of these appear to be used by managers, weighted toward the external environment created around salespeople. The findings of this research have implications for managers and extends literature on the roles of sales managers as they interact with the salespeople who report to them.

Keywords: Sales management, Development, Behaviours, Internal, External.

**Corresponding author, Assistant Professor, Department of MBA, Dr. Ambedkar Institute of Management Studies and Research, Nagpur, Maharashtra, India
(E-mail: peter_sayal@daimsr.edu.in)*

***Director and Professor, Agricultural Economics, Purdue University, West Lafayette, Indiana, United States (E-mail: downeyws@purdue.edu)*

****Data Scientist, Amazon, New York, United States (E-mail: sivajob5693@gmail.com)*

The Hungarian SME Ecosystem: Exploring Difficulties and Opportunities from a Rural Entrepreneurial Perspective

Dhanashree Katekhaye and Umesh Raut***

ABSTRACT

In the era of globalization, fostering small medium size entrepreneurs in rural areas presents significant challenges. Promoting rural entrepreneurship offers a promising solution, leveraging local resources for economic and social development. This study aims to explore the perceptions of small medium size entrepreneurs regarding their roles in economic progress and identify the primary challenges they face. Additionally, the research examines various dimensions of rural entrepreneurship, with a focus on the profiles of entrepreneurs. This study employed a self-report questionnaire and utilized a convenience sampling method to gather data from small medium size entrepreneurs across five regions of Hungary, resulting in a final sample of 320 valid responses. Data analysis involved reliability and validity assessments, Multiple Analysis of Variance (MANOVA), and Analysis of Variance (ANOVA). The findings revealed that rural entrepreneurship significantly contributes to increased economic output, employment generation, and reduced rural-to-urban migration. However, rural entrepreneurs encounter obstacles such as limited funding and inadequate governmental support. Based on these insights, the study emphasizes the need for policy-driven interventions to make rural areas more appealing and create supportive environments for entrepreneurial growth.

Keywords: Small Medium Size Entrepreneurs, Rural, entrepreneurship, Difficulties and Opportunities, Hungary.

**Corresponding author, Assistant Professor, Management Studies and Research, Dr. Ambedkar Institute of Management Studies and Research, Nagpur, Maharashtra, India (E-mail: dhanashree25389@gmail.com)*

***Associate Professor, Department of Management, Savitribai Phule Pune University, Nashik, Maharashtra, India (E-mail: ur.raut20@gmail.com)*

A Comparative Analysis of the Old and New Tax Regimes for the Salaried Class in Nagpur City

*Pranay Bhutada**

ABSTRACT

The native tax structure of India experienced a major refurbishment in the year 2005 and then 2020 with the overview of the New Tax Regime and recreation on old regime acquiescence. The study aims to gage the taxation stages post this operational alteration in detail midst the salaried personages who were previously owed a functional tax fraction especially those working in Nagpur city. According to the innovative policy, the government attempted to reduce the overall taxation burden by providing more options and cutting rates. Now, due to grossing arrangements, India's tax system has get rid of from being in lines to being pyramidal and reformist. This implicit that the new edifice has etched absolute tax self-governance for better wage earners and made it practically uncomplicated for the rest. The larger goals for finding new boulevards of returns set up by this tax reorganization have remained not only accomplished but also undeniably null and void the prior vision of prejudiced fiscal policy designed at increasing the number of sparingly inclusive lower-middle class Indians. A utilitarian growing in the bulk of professional taking place in Nagpur city is expected post this modification in the tax policy.

Keywords: Salaried personages, India, Fiscal Policy Gross Domestic Product.

**Assistant Professor, Masters of Business Administration, Dr. Ambedkar Institute of Management Studies and Research, Nagpur, Maharashtra, India
(E-mail: pranaybhutada@gmail.com)*

A Cross-cultural Comparison on the Influence of Behavioural Finance on Personal Finance

*Amalle Aishwarya S. D. *, Bennita Gladlyn R. ** and Anushri M. ****

ABSTRACT

This Hypothetical case study examines the cross-cultural interaction of behavioural finance and how it affects personal finance choices, risk appetite and investment patterns. With factors like per capita income merged with cultural and economic contexts, this study discovers the influence of bias, emotion, and societal norms in individual investment behavior. Methodology used in this study is literature review methodology wherein findings are synthesized from academic studies, financial reports, and case studies. It reflects divergence among developing economies like India, where investment decisions are guided by aggregate family objectives and risk averse, in contrast to developed economies like the UK, which have individualism and independence in finance encouraging higher risks and diversified portfolios. Universal concepts of behavioural finance, including loss aversion, herd mentality, and optimism bias, are evident everywhere but are shaped by localised economic and cultural factors. The case study approaches which are tailored to make away with biases to align investment choices with personal and cultural expectations. It also reflects that it is indispensable in the comprehension of the dynamics of behaviour of finance across regions to evolve strategies which would balance rational finance goals with emotional and cultural drivers for more effective creation of wealth across the globe.

Keywords: Behavioural Finance, Risk Appetite, Personal investments decision

**Corresponding author, Student, Department of Finance, Loyola Institute of Business Administration, Chennai, Tamil Nadu, India (E-mail: f23017.amalle@liba.edu)*

***Student, Department of Finance, Loyola Institute of Business Administration, Chennai, Tamil Nadu, India (E-mail: f23039.bennita@liba.edu)*

****Student, Department of Finance, Loyola Institute of Business Administration, Chennai, Tamil Nadu, India (E-mail: f23028.anushri@liba.edu)*

What Constitutes a Responsible Business? Conceptualizing beyond the CSR Perspective through a Strategic Mindset-based Framework

*Ashish Goel**

ABSTRACT

Corporate Social Responsibility (CSR) remains one of the most dominant theoretical perspectives to conceptualize a responsible business (RB). Despite strong criticism of this perspective for its lack of focus on integration of responsible business practices with core activities of a firm, a clearer alternate is yet to emerge. The current study addresses this gap by drawing upon the concept of Strategic Mindset to characterise RB. It proposes a framework with a layered mechanism for integration of societal and environmental concerns with a firm's business strategy and functional domains. The framework emphasizes three critical elements to facilitate this integration: (i) a strategic mindset, (ii) outside-in as well as inside-out changes, (ii) firm-stakeholder engagement and stakeholder value as the cornerstone of decision-making. The practical utility of the framework has been demonstrated by using data from a leading firm in the consumer goods sector and by reflecting upon the mandatory CSR landscape in India. On the whole, this study contributes to the evolving body of knowledge that seeks to employ strategy-based perspectives to disambiguate a RB from a business only undertaking mandatory CSR. Moreover, through the proposed framework it lays down a clear roadmap for a firm's transition to become a RB.

Keywords: Responsible business, Corporate social responsibility, Sustainability, Strategy.

**Assistant Professor, Department of Strategic Management, Indian Institute of Management, Sirmaur, Himachal Pradesh, India (E-mail: ashish.goel@iimsirmaur.ac.in)*

Stuck in a Rut? Why Indian Corporations Fail to Diversify CSR Investments: A Grounded Theory Exploration

Abhishek Gawande* and Gunjan Tomer**

ABSTRACT

Section 135 of the Companies Act of 2013, which enacted a law for Corporate Social Responsibility (CSR) in India, witnessed a successful decade of its implementation. Noteworthy, India is the first country to have a mandated law for CSR. In accordance with the law, select Indian corporations that cross a certain size, profit or revenue level were mandated to spend at least 2% of their annual net profits on CSR initiatives. Accordingly, over INR 2 lakh crore was spent on social development projects during the past decade. However, despite the noble intentions and sizeable outlay of CSR expenditures, the implementation of CSR in India had significant challenges. At a national level, there is a significant issue of non-diversified distribution of CSR investments in terms of geographical areas and developmental sectors. Thus, the present study attempts to explicate the underlying reasons for the non-diversified distribution of CSR funds through a grounded theory approach. The authors collected primary data through in-depth semi-structured interviews of CSR heads, domain experts and CSR consultants. The findings of the study would be of help to both practitioners and policymakers as the misallocation of CSR funds results in suboptimal outcomes and impacts of the targeted CSR interventions.

Keywords: Non-market strategy, Strategic CSR, Social Impact, Sustainable Development, India.

**Corresponding author, Research Scholar, Department of Strategy and Entrepreneurship, Indian Institute of Management, Nagpur, Maharashtra, India
(E-mail: phd22abhishek@iimnagpur.ac.in)*

***Associate Professor, Department of Information Systems, Indian Institute of Management, Nagpur, Maharashtra, India (E-mail: gunjan@iimnagpur.ac.in)*

Public Vs Private Communication Service Providers: A Case of BSNL and JIO

*Sai Sailaja Bharatam**, *Vengala Rao Pachava*** and *Kanak Joshi****

ABSTRACT

This study examines the financial performance of communication service providers. The work aims to identify the differences between the public sector i.e BSNL and the private sectors i.e JIO service providers of India in terms of the determining factors of the revenue. Analysing data on financial performance and user growth from 2007 to 2012, the research clearly shows the operational strategies and outcomes of each sector. The study uses a simple liner regression to estimate the financial performance and user base of both BSNL and JIO. The findings show that while BSNL has grown its user base and connected people it has struggled to stay financially sustainable. On the other hand, JIO's, focusing on both profit and user growth showcased how private sector's focus on inclusivity with efficiency and investment in technology, could help achieve both financial stability and widespread connectivity. The work presents the pre- JIO and post- JIO concentration of market. With 0.70 and 0.30 coefficient of determination values, for BSNL and JIO respectively present intriguing results and question the conventional notion of the sources of revenue in both the enterprises. The work aims to aid the future policy on disinvestment of communication sector of India.

Keywords: Strategy, Communication, Public, Private enterprise.

**Corresponding author, Assistant Professor, Economics Department, School of Law, NMIMS, Hyderabad, Telangana, India (E-mail: saisailaja@gmail.com)*

***Assistant Professor, School of Business Management, NMIMS, Hyderabad, Telangana, India (E-mail: pachavaedu@gmail.com)*

****Graduate Student, BBA LLB School of Law, NMIMS, Hyderabad, Telangana, India (E-mail: joshikanak2005@gmail.com)*

The Marketing and Branding of Geographical Indications (GI)-tagged Products in India

Ankit Tiwari*, Sushmita** and Suryansh Patel***

ABSTRACT

The marketing and branding of Geographical Indications (GI)-tagged products in India present unique opportunities and challenges, given their association with regional heritage, authenticity, and cultural identity. Despite their potential to enhance rural development and boost exports, the strategies for promoting these products often remain fragmented and underexplored in academic and practical domains. This paper undertakes a systematic review of existing literature on the marketing and branding of GI-tagged products, identifying key frameworks and strategies employed across various regions and product categories. Adopting a structured approach, the review examines (1) the evolution of GI-tagged product recognition, (2) their branding dynamics, (3) market positioning techniques, and (4) consumer perception studies. The findings synthesize insights into successful branding strategies, such as leveraging regional narratives and sustainable practices, while highlighting critical gaps, including limited digital marketing adoption and inconsistent policy support. This review provides a roadmap for stakeholders to craft impactful, culturally resonant, and economically viable branding strategies for GI-tagged products, ultimately bridging the gap between traditional identity and contemporary market demands.

Keywords: Geographical Indications Branding and Marketing Strategy, Cultural Identity, Rural Development, Sustainable Practices.

**Corresponding author, Student, Department of Marketing, Institute of Management Technology, Nagpur, Maharashtra, India (E-mail: 2024404@imtnag.ac.in)*

***Student, Department of Finance, Institute of Management Technology, Nagpur, Maharashtra, India (E-mail: 2024481@imtnag.ac.in)*

****Student, Department of Marketing, Institute of Management Technology, Nagpur, Maharashtra, India (E-mail: 2024480@imtnag.ac.in)*



**Institute of
Management Technology**
Nagpur



About the Editors



Dr. Veena Keshav Pailwar

Professor, Institute of Management Technology, Nagpur, Maharashtra, India

M.Phil from Cambridge University, UK, and PhD from GIPE (Pune University), Dr. Veena Pailwar has around 30 years of research and teaching experience. Before joining IMT, Nagpur, she worked in various capacities with XLRI Jamshedpur, NIPFP New Delhi, NCAER, New Delhi, and NIFM Faridabad. She has published several research papers, cases, and books.



Dr. Sarbjit Singh Oberoi

Associate Dean (Research Accreditation's) and Professor, Institute of Management Technology, Nagpur, Maharashtra, India

Sarbjit Singh is a faculty member in the area of quantitative techniques and operations management. He is presently holding the position of Chairperson of Research and Accreditation's. He obtained his PhD. and Masters in Inventory management of perishable products. He has a PGDBA from Symbiosis University. His research interests include Sustainability, Supply Chain Management, Circular Economy, Business Analytics and Lean Six Sigma. He has published 40 research papers in various International and National Journals.



Journal Press India

Publication and Conference Solutions
Contact: +91 8826623730, 8826623732
E-mail: info@journalpressindia.com
Website: www.journalpressindia.com

ISBN 978-81-981704-7-7



9 788198 170477