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BUSINESS INNOVATION, TRANSFORMATION AND SUSTAINABILITY: BITS - 2026

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Editors:
Dr. Sunil Kumar
Dr. Jyoti Chauhan
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MESSAGE FROM THE VICE CHANCELLOR & PATRON

Dr. Hemant Verma

It gives me immense pleasure to extend my heartfelt congratulations to the SGT Global Business School, SGT University, for organizing the International Conference on Business Innovation, Transformation and Sustainability (BITS 2026). As the Patron of this intellectually enriching event, I am proud to witness our university serving as a platform for thought leadership and academic excellence.

The conference brings together scholars, industry practitioners, researchers, and students to deliberate on innovative business strategies, the imperatives of digital transformation, and the critical agenda of sustainability. In an era marked by global disruptions and rapidly evolving economic ecosystems, such dialogues are not just timely—they are necessary.

This book of abstracts stands as a testament to the diversity of thought and rigor of research that this conference has attracted. Each contribution reflects the participants' commitment to addressing real-world business challenges through innovation-driven and sustainability-focused solutions.

I extend my best wishes to all contributors, organizing members, and attendees for a successful academic engagement. May the insights generated here pave the way for further scholarly collaborations and meaningful societal impact.

Warm regards,
Dr. Hemant Verma
Vice Chancellor & Patron
SGT University

MESSAGE FROM THE DEAN AND CONFERENCE CHAIR

Dr. P S James

It is with great pride that I commend the SGT Global Business School at SGT University for successfully hosting the International Conference on Business Innovation, Transformation and Sustainability (BITS 2026). As the Officiating Dean and Conference Chair of the conference, I believe this initiative aligns beautifully with our institutional vision of fostering knowledge that is innovative, transformative, and socially responsible.

This conference offers an invaluable opportunity to explore the dynamic intersections of business innovation, strategic transformation, and sustainable development—a triad that is reshaping contemporary global commerce. The diverse themes and subthemes reflect an inclusive and forward-thinking academic approach, engaging voices from across disciplines and sectors.

The publication of this book of abstracts is a reflection of the high academic standards upheld by the university. It not only preserves the intellectual contributions made during the conference but also offers future scholars a roadmap for interdisciplinary exploration and applied research.

I extend my warm congratulations to all the presenters, researchers, and coordinators whose efforts have culminated in this scholarly endeavor. May this compilation spark new ideas, inform policy, and inspire continuous learning.

Best wishes,
Dr. P S James
Conference Chair
Officiating Dean, SGT Global Business School, SGT University

MESSAGE FROM ASSOCIATE DEAN & CONFERENCE CHAIR

Dr. Chand Prakash Saini

I am delighted to present this book of abstracts as part of the International Conference on Business Innovation, Transformation and Sustainability (BITS 2026), organized by the SGT Global Business School, SGT University. As the Associate Dean and Conference Chair, it is my privilege to oversee a platform where academic inquiry meets practical relevance.

This conference seeks to address the most pressing challenges and opportunities confronting today's business world—from digital disruption and artificial intelligence to responsible leadership and green entrepreneurship. The themes and subthemes have been carefully chosen to spark dialogue across boundaries—intellectual, institutional, and geographic.

This volume encapsulates a rich array of perspectives and empirical findings from scholars across the globe. It showcases how innovative thinking, when grounded in sustainable values, can catalyze meaningful transformation in businesses and communities alike.

I applaud the efforts of all our contributors and the organizing committee for their dedication and scholarly rigor. May this compilation serve not only as a reflection of what has been achieved but also as a beacon for what lies ahead in academic research and business practices

Sincerely,
Dr. Chand Prakash Saini
Conference Chair
Associate Dean, SGT Global Business School, SGT University

MESSAGE FROM CONFERENCE CONVENORS

Dr. Sunil Verma & Dr. Jyoti Chauhan

It is with immense academic pride that we welcome you to explore the collective intellect captured in this book of abstracts, a significant outcome of the International Conference on Business Innovation, Transformation and Sustainability (BITS 2026) organized by the SGT Global Business School, SGT University.

As Convenors, our vision was to create a scholarly space that fosters critical thinking and collaborative engagement around the transformative forces redefining business landscapes. From fintech and digital platforms to climate consciousness and ethical leadership, our subthemes have captured the spectrum of issues shaping our shared future.

This conference reflects our shared commitment to creating an inclusive and progressive academic platform where researchers, students, and industry practitioners can co-create knowledge. The themes—ranging from digital innovation and sustainability to economic resilience and leadership development—mirror the evolving needs of our times.

This compilation is more than a collection of abstracts—it is a symbol of academic commitment, global curiosity, and collaborative pursuit of knowledge. It is heartening to see such a diverse pool of researchers contribute to the larger discourse on responsible innovation and sustainable growth.

We express our heartfelt gratitude to the leadership of SGT University, our dedicated organizing committee, and all the participants whose efforts have made this conference a meaningful success. Together, let us continue to inspire ideas that shape a better business world—innovative, inclusive, and sustainable.

Warm wishes,

Dr. Sunil Verma & Dr. Jyoti Chauhan

Convenors, Faculty of Commerce and Management, SGT University

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IMPACT OF LATE-NIGHT SMART PHONE USAGE ON SLEEP QUALITY AMONG YOUTHS: AN EMPIRICAL STUDY

Ms. Navyashree M, Prof. Anitha. B. M. Dsilva*

Abstract:

This article assessed how the use of smartphones late at night affects sleep quality of young individuals aged 18-25 years in Bengaluru, India. The authors used a structured online questionnaire to collect data from 107 participants. The study explored the behavioral aspects of late-night smartphone usage and its association with self-reported sleep quality measures. According to Pearson correlation analysis, there was a strong positive correlation ($r = 0.631$, $p < .001$) between the time of using a smartphone late at night and experiencing poor sleep quality. Simple linear regression showed that using a smartphone was a substantial factor for determining the quality of sleep and accounted for 39.87% of variability ($R2 = .399$, $p < .001$). Based on descriptive statistics, the most common behavior was spending more than 30 minutes on smartphones before sleep ($M = 3.18$) whereas sleeping for less than 7 hours ($M = 2.88$) and experiencing daytime sleepiness ($M = 2.88$) were the major sleep disturbances reported. No significant gender difference in the pattern of smartphone usage was found ($t = 1.325$, $p = .188$). This research significantly contributes to the Indian urban youth literature by confirming that late-night use of smartphones is a major factor leading to a decline in sleep quality.

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GREEN SUPPLY CHAIN MANAGEMENT (GSCM) PRACTICES ON CONSUMER PURCHASE INTENTION

Ms. Chaithra, Prof. Anitha. B. M. Dsilva*

Abstract:

The research focuses on how green supply chain management practices affect consumer purchase intention in Bangalore, Where in sustainable consumption behavior is undergoing drastic change due to the growing environmental consciousness among consumers. The practices that investigated includes green packaging, Equal labeling, Green transportation and carbon emission reduction and how these practices influence the willingness of consumers to purchase environmentally friendly products. A structured questionnaire was used to gather primary data of 192 consumers which analysed using descriptive statistics, Correlation and multiple regression. The results indicate that a number of GSCM practices have a strong effect on purchase intention with Eco labeling ($\beta = 0.548$, $p < 0.001$) And green packaging ($\beta = 0.512$, $p < 0.001$) Being the most influential and the ethical sourcing ($\beta = 0.433$, $p < 0.001$) And the green transportation ($\beta = 0.376$, $p < 0.001$). The finding also shows that environmental awareness among consumers ($\beta = 0.264$, $p < 0.01$) and brand trust in companies that are environmentally responsible ($\beta = 0.317$, $p < 0.01$) supports the relationship between sustainable supplies in practice and purchase intention. In addition to this incorporating environmental responsibility can improve consumer trust and also brand credibility which provides tangible lessons to organizations adopting effective GSCM practices in the urban market.

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SELLER SUPPORT ANALYTICS FOR IMPROVING THE SELLER ASSURANCE OF INDIAN E-COMMERCE SMES

Dr. Pooja Nanda, Dr. Vikas Kumar*

Abstract:

The e-commerce is growing at a rapid rate in India, correspondingly the concerns of customers and sellers are also increasing. Despite the positive trends, many SME sellers are struggling to maintain consistent engagement and performance on online platforms. Challenges such as limited digital literacy, lack of structured support mechanisms, platform opaqueness, and operational inefficiencies have hindered their ability to thrive. E-commerce SMEs need seller assurance to run smoothly and survive in the long run. This study examines the key factors influencing seller assurance in Indian e-commerce "Small and Medium-Sized Enterprises" (SMEs), with a focus on participation in structured training programs, policy transparency, and platform support mechanisms. The primary objective of this paper was to develop and empirically test a seller-centric framework that promotes sustainable engagement, competence, and confidence in digital marketplaces. A structured questionnaire was issued to 100 SMEs vendors to conduct quantitative research. The links between structure training, seller assurance outcomes, and important influencing parameters were examined using descriptive statistics, ordinal regression, and Spearman's correlation analysis. Findings from ordinal regression support the first hypothesis, indicating a significant impact of platform transparency on seller assurance. Although dispute resolution mechanisms showed marginal significance, logistics efficiency and payment systems were not statistically significant. For the second hypothesis, Spearman's correlation revealed a significant positive relationship between participation in structured training and improved seller competence and confidence. The study concludes that although financial and logistical systems are crucial, open communication, equitable business practices, and focused training are more closely related to seller assurance.

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EVOLUTION AND THEMATIC TRENDS OF AGRICULTURAL COOPERATIVES FOR SUSTAINABLE RURAL DEVELOPMENT: A GLOBAL BIBLIOMETRIC ANALYSIS AND RESEARCH AGENDA

Jatin, Bhupinde, Preeti*

Abstract:

This paper presents a successful bibliometric analysis of the world research on the topic of agricultural cooperatives and their contribution to sustainable rural development in 2004-2026. Considering the urgent role of cooperatives in consolidating smallholder farmers in developing agrarian economies such as India, this study seeks to trace the intellectual shift from traditional forms of governance to new technology-based, sustainable forms in the agrarian economy.

Based on a dataset of 731 Scopus-indexed documents, the researchers use the advanced Scientometric tools on the R-based Biblioshiny (Bibliometrix) platform. The methodology includes performance analysis (identifying influential authors, journals, and countries), mapping the intellectual structure using keyword co-occurrence networks, and longitudinal analysis of the thematic evolution.

The findings indicate a significant rise in academic activity over the past 20 years and a clear paradigm shift in collective action toward Motor Themes of sustainability, digitalisation, and inclusive value chains. Among major thematic areas, it is possible to highlight rural development, innovation and food security. The analysis identifies a widening geographic-thematic detachment, in which global models are moving towards digitalised, SDG-

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compliant, cooperative ecosystems, while regional models remain pegged to older, production-based models.

In contrast to the past qualitative reviews, the study quantitatively visualises the sustainability turn in cooperative research. It finds a "Strategic Agenda Gap. It suggests a future research agenda that incorporates the latest technologies, such as AI and climate-intelligent practices, into the collaborative conversation, thereby addressing an essential gap between international academic interests and local developmental requirements.

GREEN BANKING ADOPTION AND ENVIRONMENTAL CONSCIOUSNESS AMONG RETAIL BANK CUSTOMERS IN BANGALORE

Pranam Shetty M, Sowmya D S

Abstract:

This study examines why retail bank customers in Bangalore choose to adopt — or avoid — sustainable e-banking services. With Bangalore being one of India's most digitally advanced cities, it offers the ideal setting to study green banking behaviour. The study investigates three key drivers: how easy customers find e-banking platforms to use, how aware they are of environmental issues, and how much the people around them influence their banking decisions. It aims to connect technology adoption theory with sustainability thinking to offer practical insights for banks, fintech companies, and policymakers.

Existing research on e-banking adoption is largely based on the Technology Acceptance Model (Davis, 1989) and UTAUT (Venkatesh et al., 2003), which focus on usefulness and ease of use but ignore environmental dimensions. Lin and Liu (2020) found that eco-conscious customers use digital banking more when they see environmental benefits. Afshan and Sharif (2016) confirmed that social influence strongly drives mobile banking adoption. QTAnalytics (2024) showed that digital banking significantly reduces paper usage and carbon emissions. Despite these contributions, no study has jointly examined ease of use, environmental awareness, and social influence in a unified green banking adoption model for Bangalore — a gap this study fills.

This study uses a quantitative research design where data was collected from 324 retail bank customers in Bangalore through a structured online questionnaire. The questionnaire had 24 statements rated on a 1 to 5 scale, measuring eight constructs — ease of use, environmental awareness, eco-friendly behaviour, perceived usefulness, adoption intention, perceived barriers, and social influence. Snowball sampling was used to recruit respondents across different age groups, income levels, and bank types.

The collected data was analysed using Python in Google Colab. Four statistical methods were used. First, Cronbach's Alpha was used to check whether the survey questions were reliable and consistent. Second, Pearson Correlation was used to measure how strongly two variables are related to each other. Third, Multiple Linear Regression was used to find out which factors together best predict a customer's intention to adopt green banking. Fourth, One-Way ANOVA was used to check whether customers from different age groups, genders, income levels, education backgrounds, and occupations think differently about green banking. Three hypotheses were tested — H1: Perceived Ease of Use positively influences Adoption Intention; H2: Environmental Awareness positively influences attitude towards sustainable e-banking; H3: Social Influence positively impacts Adoption Intention.

All three hypotheses were supported at $p < 0.001$. Perceived Ease of Use ($r = 0.728$), Environmental Awareness ($r = 0.652$), and Social Influence ($r = 0.662$) all showed strong positive relationships with Adoption Intention. The regression model explained 76.1% of variance in Adoption Intention ($R^2 = 0.761$, $F = 168.6$, $p < 0.001$), with Eco-Friendly Behaviour ($\beta = 0.483$) as the strongest predictor. ANOVA showed significant differences across age, gender, income, education, and occupation — with gender showing the strongest effect on Environmental Awareness and income differentiating adoption across all constructs.

Easy-to-use platforms, environmental awareness, and social influence are the three key drivers of green banking adoption in Bangalore. Customers who already practise eco-friendly banking habits are the most likely to fully adopt green banking. Banks should encourage small green steps first — like going paperless — and full adoption will follow. A digital sustainability divide exists, with higher-income and educated customers showing stronger adoption intent, which policymakers must address to ensure inclusive green banking growth.

IMPACT OF SOCIAL MEDIA FINANCIAL INFLUENCERS ON INVESTMENT CHOICES

Vijayashree S G, Prof Pooja T*

Abstract:

This study investigates how social media financial influencers (finfluencers) on platforms such as YouTube, Instagram, X (Twitter), and Telegram shape the investment decisions of retail investors, using the Stimulus-Organism-Response (S-O-R) framework as the theoretical lens. The research examines how finfluencer attributes — perceived credibility, attractiveness, content quality, and engagement — influence investor trust and subsequent investment behaviour. With 392 retail investors from Karnataka as respondents, the study seeks to empirically validate this relationship and draw practical implications for investors, regulators, and financial educators in an emerging market context.

Finfluencers have emerged as informal advisory nodes occupying the space between traditional financial advisors and peer communities (CFA Institute Research Foundation, 2024). Source credibility theory identifies expertise, trustworthiness, and attractiveness as the key dimensions of finfluencer persuasiveness (Sharma & Gupta, 2025; Lalwani et al., 2025). Research using the Technology Acceptance Model finds that perceived usefulness of finfluencer advice significantly increases investor intention to rely on it (Chandani et al., 2025). Behavioural finance literature highlights that social media amplifies cognitive biases such as FOMO, herding, overconfidence, and confirmation bias among retail investors (Singh & Gupta, 2025; Venkataraman & Joshi, 2024). Despite this growing body of work, most studies examine general social media sentiment rather than finfluencers as a distinct category, and few simultaneously test finfluencer characteristics, investor cognition, and behavioural outcomes in a single structural model. The Indian urban context, with its high social media penetration and rapid retail investment growth, remains particularly underexplored.

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A descriptive, cross-sectional survey design was employed. Primary data were collected via a structured Google Forms questionnaire administered to 392 retail investors in Karnataka who actively follow at least one finfluencer on social media. The questionnaire measured finfluencer-related constructs (credibility, attractiveness, content quality, engagement), investor organism variables (trust, financial literacy, cognitive biases), and the response variable (actual investment behaviour) on a 5-point Likert scale. Non-probability purposive sampling was used. Data analysis included Reliability Analysis (Cronbach's Alpha — overall $\alpha = 0.956$), Descriptive Statistics, Shapiro-Wilk Normality Test, Spearman Rank Correlation, Simple and Multiple Regression Analysis, Mann-Whitney U and Kruskal- Wallis Tests for group comparisons, and Structural Equation Modelling (SEM) using Python's semopy library.

The reliability of the instrument was excellent (overall $\alpha = 0.956$). H1 was supported: finfluencer credibility significantly and positively predicts investor trust ($R^2 = 0.468$, $\beta = 0.757$, $p < 0.001$). H2 was supported: trust significantly predicts actual investment behaviour ($R^2 = 0.603$, $\beta = 0.832$, $p < 0.001$). Multiple regression revealed that trust ($\beta = 0.352$), confirmation bias ($\beta = 0.217$), herding ($\beta = 0.185$), overconfidence ($\beta = 0.145$), and content quality ($\beta = 0.116$) are significant predictors of investment behaviour ($R^2 = 0.712$). SEM confirmed excellent model fit (CFI = 0.980, GFI = 0.974, TLI = 0.960, RMSEA = 0.093) and validated the S-O-R structural model. Group comparisons showed significant differences in investment behaviour across gender ($p = 0.013$), age ($p < 0.001$), and investing experience ($p < 0.001$), while education showed no significant difference ($p = 0.194$). The study provides strong empirical evidence that finfluencer credibility drives investor trust, which in turn is the most powerful predictor of actual investment behaviour. Cognitive biases amplify this influence, underscoring the need for investor education initiatives that build critical evaluation skills. The SEM model demonstrates excellent fit, validating the S-O-R framework in the context of digital financial influence. The findings support mandatory disclosure regulations for finfluencers, as proposed by IOSCO (2024) and SEBI, and offer practical guidance for financial educators and regulators in emerging markets.

AN EMPIRICAL ANALYSIS OF GENERATIVE ARTIFICIAL INTELLIGENCE PROMPTING AND ENTREPRENEURIAL MINDSET AMONG FEMALE HIGHER EDUCATION STUDENTS: MEDIATING ROLES OF SELF-EFFICACY AND HYBRID LEARNING

Tashneen Bhullar, Dr. M Chitra, Dr. Komal Sehrawat*

Abstract:

The generative AI tools have quite evidently entered the classrooms becoming common cognitive partners in higher education. This creates the need to understand how the specific habit of "prompting" or giving instructions to AI affects a student's professional confidence, especially for women in regional India who face a significant "digital divide."This research aims to explore how the frequency of Generative Artificial Intelligence (AI) prompting behavior influences the entrepreneurial mindset of female students and how digital tools can help bridge regional technology gaps.

Using a structured quantitative survey analyzed through the lenses of Social Cognitive Theory and the Technology Acceptance Model, the study evaluated 121 female students from a girls' college in Sonipat, Haryana. Statistical tests, including regression and factor analysis, were used to validate the results. The survey instrument was found to be highly reliable, with a Cronbach's Alpha score of 0.832.The analysis indicates that a significant positive relationship exists between AI prompting frequency and entrepreneurial identity ($r = .304$, $p = .001$). Furthermore, active AI interaction explains approximately 9.2% of the growth in a student's entrepreneurial mindset, with "Self-Efficacy" acting as a psychological bridge that strengthens this development.

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These findings suggest that regular, successful interaction with AI creates "mastery experiences" that boost self-confidence, providing a framework for transforming AI from a simple tool into a cognitive partner that empowers female leadership in the digital economy.

UNDERSTANDING BNPL USAGE AMONG COLLEGE STUDENTS: AN EMPIRICAL ANALYSIS AND SPENDING BEHAVIOUR, FINANCIAL LITERACY AND BEHAVIOUR BIASES

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Abstract:

The rapid expansion of Buy-Now-Pay-Later (BNPL) services—estimated to reach US$30.45 billion in India by 2026—has drastically changed the digital payments landscape. This model is particularly popular among Gen Z and college students, attracted by its immediate affordability and hassle-free access without rigorous credit checks. However, this convenience masks underlying psychological risks. By alleviating the "pain of paying," BNPL triggers behavioral biases like FOMO, pushing students with limited financial means toward impulsive, want-oriented consumption. This study aims to empirically examine BNPL usage among college students, evaluating its direct effects on impulsive purchasing and how financial literacy moderates these debt-related behaviors

Current literature acknowledges the rapid technological adoption of BNPL and its broad effects on millennial debt, recognizing that immediate gratification often supersedes perceived risk. However, a significant empirical gap exists regarding the exact measurement of this phenomenon in relation to the frequency of unplanned, discretionary purchases among Indian college students. Furthermore, there is a lack of quantitative research authenticating how an explicit understanding of BNPL terms directly translates into the responsible use of digital credit within this fast-growing, highly vulnerable demographic.

A Descriptive Research design was utilized to systematically assess BNPL awareness, usage frequency, and behavioral expenditure characteristics

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without experimental manipulation. Primary data was gathered from a convenience sample of 350 digitally active college students using a structured 5-point Likert scale questionnaire. To evaluate the hypotheses, the collected data was coded, tabulated, and analyzed utilizing Descriptive Statistics, Chi-Square Test of Independence, Multiple Regression Analysis, and Pearson Correlation via IBM SPSS software and MS Excel.

The Chi-square test revealed a highly significant association ($p < 0.001$) between a student's familiarity with BNPL and their frequency of use. The Multiple Regression model ($R^2 = 0.762$, $p = 0.001$) proved that behavioral biases tied to BNPL—specifically the perception that it promotes non-essential buying (Beta = 0.577)—are powerful predictors, explaining 76.2% of the variance in unplanned, impulsive spending. Conversely, Pearson correlation established a strong positive relationship ($r = 0.801$, $p < 0.001$) between a student's knowledge of BNPL terms and conditions and their ability to demonstrate financial knowledge for responsible use. Descriptively, students showed a high, unanimous demand for mandatory financial literacy programs (Mean = 4.45).

BNPL services have deeply infiltrated the college demographic due to their high accessibility, acting as a direct catalyst for behavioral biases that result in a statistically significant increase in unnecessary, impulsive spending. The regression analysis confirms that BNPL effectively removes purchasing friction, systematically driving discretionary consumption among youth with low incomes. However, students remain self-aware of their financial vulnerability. The research conclusively proves that robust financial literacy—specifically a deep understanding of BNPL terms and conditions—acts as a highly effective buffer against irresponsible credit use. Consequently, implementing mandatory financial literacy programs is an urgent necessity to secure the economic well-being of this generation.

INNOVATION CAPABILITY AND ENTREPRENEURIAL PERFORMANCE AMONG STARTUPS AND SMES: A MIXED-METHOD STUDY ON THE MODERATING ROLE OF DIGITAL TRANSFORMATION

Mrs. Muthamma B U, Dr. Ranjith Kumar . S*

Abstract:

This study examines the relationship between innovation capability and entrepreneurial performance among startups and small and medium enterprises (SMEs), with digital transformation as a moderating variable. The research is expected to learn about the power of digital transformation to enhance the effects of innovation capability on entrepreneurial performance in the competitive business world.

The research design is a mixed-method research design that employs explanatory sequential approach.The quantitative stage will involve the collection of data (n=170) on entrepreneurs, SME managers, and start-up founders via a structured questionnaire.Structural Equation Modeling (SEM) in IBM SPSS Amos and moderation analysis in PROCESS Macro in SPSS are used to analyse the data.The qualitative stage will entail semi-structured interviews with 15 entrepreneurs to obtain a better understanding of the practices of innovation and digital transformation.The data of the interview are processed with the help of thematic analysis with the use of NVivo.

It is anticipated that the findings will indicate that innovation capability can greatly improve the entrepreneurial performance.It is expected that the digital transformation will moderate this relationship positively through enhancing technological flexibility, efficiency in operations, and responsiveness to the market.The qualitative results also provide the reasons why entrepreneurs combine innovative and digital practices to enable business growth and sustainability.

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The work adds to the body of entrepreneurship and innovation literature by offering a combined perspective of innovation capability and entrepreneurial performance based on mixed methods approach.The results have practical implications to entrepreneurs, startup ecosystems, and policymakers to establish sustainable entrepreneurial success based on innovation-driven and digitally-enabled business strategies.

HUMAN-CENTERED ARTIFICIAL INTELLIGENCE FOR TRUSTWORTHY DIGITAL INFRASTRUCTURE

*Vansh Garg, Umakant Singh, Vinay Tiwari**

Abstract:

Recently there has been an increase in use of AI in digital infrastructure. The feature of decision making in AI is now supporting business, governance and public services. Critical operations and large-scale digital environments are being influenced by these systems. The core problem is that most AI models focus mainly on performance and automation often lacking transparency and clear explanations which users may not understand, creating trust issues and ethical concerns. Human values like such accountability and oversight are not deeply integrated making the need for a structured human-centered approach. Therefore I propose a solution by introducing a Human-Centered Artificial Intelligence framework, which integrates human values, explainability and oversight aiming to build trust worthy digital infrastructure. This study aims to follow a design-oriented conceptual approach with a comparative analysis to evaluate improvements over traditional AI. This framework should enhance transparency and accountability reducing risk with automated systems.

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FROM FLEXIBILITY TO FATIGUE: EXPLORING BURNOUT AND PSYCHOLOGICAL SAFETY AMONG GENERATION Z EMPLOYEES IN HYBRID WORKPLACES

Vanshika Ruhil*

Abstract:

The pandemic shift to the 'new normal' of working remotely in hybrid modes has created a structurally different occupational market with subtle implications on the psychosocial dynamics of professional life, especially for Generation Z, the first generation to enter the job market as having lived with this 'new normal' as the standard mode of working and not an exception. While previous generations regarded remote and flexible working as a disrupter to the workplace, Gen Z is spending time creating a professional identity, internalizing workplace norms and working out a sense of belonging in a space marked by spatial disarticulation, asynchrony in communication and the persistent blurring of workplace boundaries. Combined with generalized role ambiguity and reduced informal social cues, there is an overlap of factors with the early-career Gen Z generation making them highly susceptible to burnout.

Although several related concepts – burnout, psychological safety, and hybrid working – have received thorough examination in separately developed theoretical fields, a generational perspective has so far largely been missing from the intersectional nature of these three fields, which can be said to have been undertheorized. This study seeks to fill this gap by exploring the moderating role of psychological safety in employees' burnout in the context of hybrid work, and how role ambiguity and work-life imbalance aggravate burnout by contributing to employees' fatigue and emotional exhaustion, despite the expectation that flexibility is associated with positive outcomes, which is often seen in hybrid contexts as being destabilising. The primary argument argued is that there is no attenuation of a feeling of burnout in an

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organisation when it is not psychologically safe, flexibility simply covers or hides it away.

The study is conducted within an interpretivist paradigm with a qualitative exploratory design with in-depth semi-structured interviews with employees belonging to the Generation Z in hybrid-Corporate and Technology Sector organisations. Participants were purposefully sampled to guarantee diversity in industry sub-sector and hybrid work types. The data were analyzed using reflexive thematic analysis, in keeping with the iterative approach used by Braun and Clarke, allowing experiential complexity of the construct of burnout and psychological safety to be retained to resist scalar reduction. The findings show that psychological safety is a negotiated process in the hybrid context, steeped in managerial presence and absence, ambiguity and differences of visibility between co-located and remote individuals, and norms. In hybrid situations, role ambiguity was identified as structurally compounding, and digital communication platforms were found to be ambivalent mediators - on the one hand enabling inclusion, on the other, triggering surveillance anxiety and performative presence.

The findings have implications for HRM in theory and practice, as they reveal that flexibility does not always have a positive association with wellbeing, and let ‘flexibility of hybrid work design’ be a structurally attentive approach that puts psychological safety as a presupposition of sustainable flexibility. Overall, the study presents an integrated conceptual framework that conceptualizes generational context, psychological safety, and hybrid work governance as co-constitutive in the aetiology of occupational burnout among the generation Z.

RISK-ADJUSTED FINANCIAL EFFICIENCY OF TOP INDIAN LARGE-CAP FIRMS - A DATA ENVELOPMENT ANALYSIS (DEA) STUDY ACROSS THREE NIFTY 100 SECTORS

Khushi Gaba, Dr. Akansha Jain*

Abstract

This study applies Data Envelopment Analysis (DEA) to evaluate the relative financial efficiency of fifteen large-cap Indian firms drawn from the top three sectors of the Nifty 100 index by market capitalisation — Financial Services, Information Technology (IT), and Energy/Oil & Gas. Five firms from each sector serve as Decision-Making Units (DMUs): HDFC Bank, ICICI Bank, State Bank of India, Bajaj Finance, and Axis Bank (Financial Services); TCS, Infosys, HCL Technologies, Wipro, and Tech Mahindra (IT); and Reliance Industries, ONGC, NTPC, BPCL, and Adani Green Energy (Energy). The input variables — Debt-to-Equity (D/E) Ratio, Stock Return Volatility, and RSI Deviation from Neutral — capture a firm's financial leverage and market risk environment. The output variables — Return on Equity (ROE), Net Profit Margin (NPM), and Return on Assets (ROA) — measure profitability performance. An input-oriented BCC model (Variable Returns to Scale) is applied to FY2023 cross-sectional data. Before running DEA, the isotonicity condition is verified using a Pearson correlation matrix. The study produces relative efficiency scores for all 15 DMUs, identifies frontier firms within and across sectors, diagnoses sources of inefficiency through slack analysis, and compares average efficiency across the three sectors. By incorporating market risk variables — specifically Stock Return Volatility and RSI Deviation — into the DEA input set, this study risk-adjusts the efficiency frontier in a manner not previously attempted in the Indian large-cap, multi-sector DEA literature.

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NEURODIVERSITY IN THE WORKPLACE: INCLUSIVE HR PRACTICES AND PRODUCTIVITY OUTCOMES

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Abstract:

The growing recognition of neurodiversity has prompted organizations to reconsider traditional human resource (HR) approaches within diversity, equity, and inclusion (DEI) frameworks, with an increased focus on leveraging cognitive diversity. This study adopts a descriptive and exploratory research design to examine workplace awareness of neurodiversity, the extent of implementation of inclusive practices, and their impact on perceived productivity among neurodivergent individuals. Primary data were collected through a structured survey administered to 103 respondents, including students and working professionals in India. The findings indicate a moderate level of awareness (69.9%) but reveal significant gaps in implementation. Although 72.8% of respondents reported access to quiet spaces, 46.6% experienced frequent distractions, with noise (50.5%) and interruptions (64.1%) emerging as key productivity barriers. The results suggest that productivity challenges are primarily driven by environmental misalignment rather than individual capability, supporting the Person– Environment Fit framework. Hypothesis testing further indicates a significant positive relationship between awareness and inclusive practices ($r = 0.62$, $p < .01$), as well as a statistically significant impact of sensory-friendly environments on productivity ($\chi^2 = 14.3$, $p < .001$). Structured communication practices were found to improve focus for a

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majority of respondents (77.7%), though implementation remains inconsistent. The study proposes targeted HR interventions, including workplace redesign, managerial training, and skill-based hiring practices, to address these gaps. The findings highlight that the adoption of structured, evidence-based neuroinclusive practices can enhance employee productivity, retention, and overall organizational performance.

THE IMPACT OF REMOTE WORK ON EMPLOYEE ENGAGEMENT AND PRODUCTIVITY: EVIDENCE FROM UNDERGRADUATE PERSPECTIVES

Hamza Ahmad, Kshitij Kavatkar, Nischay Sharma, Gehna Rohera, Meenal Ghuriya, Kashish Jain*

Abstract

Remote work has emerged as one of the most significant transformations in modern Human Resource Management (HRM), accelerated by the COVID-19 pandemic and sustained by evolving workforce expectations. This research article examines the dual impact of remote work on employee engagement and productivity, with a particular focus on the challenges faced by HR practitioners in maintaining organisational cohesion in virtual environments. Secondary data drawn from published reports, academic journals, and global workforce surveys form the empirical backbone of this study. Additionally, a supplementary primary survey was administered to 45 undergraduate students and faculty members to capture perceptions of remote work effectiveness in an academic context. Descriptive statistics and Pearson correlation analysis were employed to interpret the relationship between remote work flexibility and self-reported productivity levels. Findings indicate a moderate positive correlation ($r = 0.61$) between flexible remote work arrangements and employee engagement, while communication barriers and lack of social interaction emerged as key inhibitors of productivity. The study concludes with actionable HR recommendations including structured hybrid work policies, digital collaboration frameworks, and regular well-being check-ins to optimise remote workforce management. These insights carry significant implications for HR professionals, team leaders, and policymakers navigating the future of work.

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PREDICTIVE ANALYSIS OF MENTORSHIP FREQUENCY ON EMPLOYEE RETENTION RATES IN THE INDIAN IT SECTOR

Kajal Sharma, Shruti Parmeswaran, Yamini Gurung, Dhruv Chitambar, Shalin Raju*

Abstract

Employee turnover remains a major concern in the Indian IT sector, impacting organizational productivity and costs. While mentorship programs are recognized as a strategy to enhance employee engagement and retention, there is insufficient data-driven evidence quantifying the relationship between mentorship frequency and retention rates. This study aims to investigate how the frequency of mentorship influences employee retention in IT firms in India. Utilizing secondary data from industry reports and organizational datasets, supplemented by a brief survey, the study employs correlation and regression analyses along with descriptive statistics to assess the impact of mentorship frequency (independent variable) on employee retention (dependent variable). Expected outcomes indicate a beneficial connection between consistent mentorship involvement and higher retention rates, highlighting the importance of structured mentorship initiatives. The results will inform HR strategies aimed at reducing turnover through targeted mentorship initiatives.

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IMPACT OF HYBRID WORK MODEL ON EMPLOYEE ENGAGEMENT: A COMPARATIVE STUDY OF REMOTE, OFFICE, AND HYBRID WORK ENVIRONMENTS

Abhishek Modani*

Abstract:

The way we work has changed rapidly in recent years, especially with more people working remotely or using hybrid models. This study looks at how three different work arrangements—remote (work-from-home), in-office, and hybrid—affect employee engagement and job satisfaction. Using secondary data from global workforce studies and supported by primary survey insights, the research applies descriptive statistics and correlation analysis to compare engagement levels in various work models. The findings show that hybrid work environments generate the highest employee engagement, mainly due to greater flexibility, a better work-life balance, and more collaboration opportunities. In contrast, remote work provides autonomy but may weaken team bonds, while traditional office setups offer structure but limit flexibility. The study highlights the importance of organizational support, communication, and technology in boosting engagement. The research offers practical advice to help organizations improve their hybrid work strategies. This study contributes to HR analytics by providing data-based insights into creating employee-focused work models that balance productivity with well-being.

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A STUDY OF USAGES OF SMARTPHONES AMONG STUDENTS OF UNIVERSITY OF DELHI

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Abstract:

Nowadays the young generation uses smartphones a lot, whether they are attending the classes or not. Smartphones are used to keep in contact with family and friends through messaging and phone calls. College students use smartphones to be active on social media. With the rapid technological advancement, smartphones have become an essential digital tool influencing the academic life of the students, communication as well as behaviour and also daily routines.

The primary objective of this study is to examine the ways in which college students utilize smartphones. Focusing on the purpose for which smartphones are used. The main aim of this study is to understand the usage patterns like duration of use, frequency of daily usage, and the daily internet consumption along with situational factors influencing the smartphone usage. The data will be collected from 260 college students who are studying in various colleges to study their pattern (duration of use, daily use, daily internet), purpose (messaging, calling, checking time) and situation (during lunch break, when they get bored) using appropriate statistical tool.

Furthermore , this study examines the uses of the smartphone for various activities likes social networking, internet browsing and the academic related purposes. A structured questionnaire will be used for the data collection and the appropriate statistical tools will be applied for this analysis.

The findings are expected to highlight both the pros and cons aspects of the smartphone usage among the college students, including its role in the enhancing of communication and access to information along with its potential impact on the academic concentration. This study will help to a better understanding of smartphone usage and behaviour among students of college and may help

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educators and policymakers to promote the responsible and effective uses of smartphones in the academic environment.

BUILDING GEN Z BRAND LOYALTY: THE ROLE OF SOCIAL MEDIA MARKETING

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Abstract:

This study examines the impact of social media marketing on brand loyalty, focusing on the mediating roles of destination preference and willingness to pay a premium, as well as the moderating effects of gender, mobile access, and student age among Gen Z consumers.The study used a survey questionnaire to target Gen Z consumers on social media platforms. The study employed SPSS 22, WarPLS 7.0 and Smart PLS 4.0 software for data analysis (n=437). The findings showed that Social media marketing significantly influences brand loyalty. However, social media marketing does not significantly affect destination preference. Similarly, the path from destination preference to brand loyalty is insignificant, indicating that both paths do not mediate the relationship between social media marketing and brand loyalty. The mediating effect through willingness to pay a premium is significant. Additionally, gender and student age significantly moderated the relationship between social media marketing and brand loyalty. However, Mobile access did not significantly moderate the relationship between social media marketing and brand loyalty. This research offers practical strategies for marketers aiming to enhance brand loyalty among Gen Z through targeted social media strategies, emphasizing the value of focusing on perceived premium benefits over mere destination preferences.This research uncovers how social media marketing influences Gen Z brand loyalty, showing that perceived value matters more than liking a destination. It also highlights how factors like gender and age affect this relationship, offering practical tips for marketers to connect better with young consumers.

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IMPACT OF DIGITAL AWARENESS ON E-BANKING USAGE BY NGO VOLUNTEERS :- A CASE STUDY WITH SPECIAL REFERENCE TO DELHI AND NCR REGION

Prerna Bharti*

Abstract:

Digital banking is growing rapidly in India. It has transformed the way people manage their money. Transactions are faster, there is more transparency, and everything works more smoothly. Still, many Non-Government Organizations (NGOs) in Delhi and NCR have not fully accepted e-banking. These banking services are useful in particular for volunteers who handle the daily finances in their workspace.

This present study deals with this issue of impact of digital awareness on e-banking usage by volunteers who work in NGOs in Delhi and NCR. It examines the factors that motivate these volunteers to use e-banking services in place of traditional methods of banking. For this purpose, a primary survey is being used to collect the demographic data, their level of digital awareness about e-banking services, frequency of usage of e-banking services and barriers in using e-banking services.

The present study will approximately use 250 to 300 NGO volunteers which are selected intentionally and on random basis to ensure the collection of data related to the objectives. Therefore, the study will evaluate their knowledge, security issues they face, technical difficulties encountered by the respondents and their overall trust in these services. To analyze the data, we will primarily use descriptive statistics, correlation, and regression analysis using SPSS and Excel.

The validity of questionnaire is being checked on Cronbach Alpha which suggests that the questionnaire is valid for the objectives stated in the research paper. The study is expected to give an insight into the functioning of NGO and their

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financial operations which should be smoother, safer, and easier in this digital and AI driven era. The results are also expected to provide NGOs a clearer understanding of the importance of improved digital training and awareness programs for their employees. On the basis of results, some suggestions can be made to Government and NGOs to build trust and facilitate digital finance in the non-profit sector.

A DEPENDENCY-AWARE MULTI-CRITERIA BUG PRIORITIZATION FRAMEWORK FOR OPEN-SOURCE SYSTEMS USING DAG AND AHP

Nidhi Kadam, Dr. Garima Mittal*

Abstract:

Large Open-Source Software (OSS) projects maintain extensive bug backlogs while operating under limited developer capacity. Existing prioritization fields, such as severity and priority, provide only coarse classifications and fail to generate a clear execution sequence, particularly in the presence of inter-bug dependencies. This study proposes a two-stage dependency-aware bug ranking framework for resource-constrained OSS environments. Stage I computes a multi-criteria bug precedence score using seven attributes weighted via the Analytic Hierarchy Process (AHP). Stage II incorporates inter-bug dependencies using a Directed Acyclic Graph (DAG) to derive forward and backward cumulative scores corresponding to value maximization and cost minimization. An evaluation conducted on 688 interdependent bugs from the Mozilla Bugzilla repository demonstrates that the proposed approach produces a dependency-consistent execution order and identifies influential blocking bugs that remain undetected under conventional prioritization. The framework generates actionable resolution sequences, improves backlog management, and is applicable to broader task-dependency scheduling problems.

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UNVEILING SERVICE QUALITY TRENDS IN PUBLIC SECTOR BANKS: A BIBLIOMETRIC STUDY LEVERAGING SCOPUS DATABASE

Dr. Syed Rajeena, Jyoti Kumari*

Abstract:

This bibliometric study examines research trends in Service Quality in Public Sector Banks from 2003 to 2023. This study is significant for its capacity to combine extensive academic work, revealing trends, identifying major contributors, and emphasizing the increasing emphasis of research in the banking industry. The research utilizes the Scopus database to delineate annual trends, identify leading contributing nations, noteworthy journals, influential authors, significant connections, and investigate co-authorship patterns. The survey indicates an increasing interest in the issue over the last decade, with nations like India, Malaysia, and Pakistan demonstrating significant contributions. A notable increase in publications has been seen in recent years, indicating a growing academic emphasis on the subject. The research examines average citation patterns, identifying the most-cited authors and publications, therefore emphasizing significant contributions in the area. The study provides a thorough quantitative analysis while acknowledging its limitations, such as database limits and possible bias from restricted keyword searches. This study offers significant insights for academics and practitioners aiming to comprehend the evolution of service quality research in public sector banking; nonetheless, more qualitative research is advised for a more profound comprehension of contextual elements.

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STRATEGIC PATHWAYS TO CIRCULAR AND SUSTAINABLE SUPPLY CHAIN IN THE APPAREL INDUSTRY

Shreya Gogeri, Dr Jahnavi M*

Abstract:

The global apparel industry, characterized by high resource consumption and large-scale waste generation, is under mounting pressure to shift from traditional linear models to circular and sustainable supply chains. Circular economy integration is aimed at reducing wastage, maximizing material utilization, and improving product life cycles. This study empirically explores the specific strategic routes available to apparel companies for transitioning to circular supply chains, assessing how these pathways directly influence circular integration, operational efficiency, and environmental performance.

While existing literature richly covers the barriers, enablers, and theoretical frameworks surrounding circular supply chains in apparel, notable empirical gaps remain. Specifically, there is a lack of quantitative evidence directly measuring the relationship between specific strategic pathways and the actual level of operational circular integration. Furthermore, quantitative data on how material utilization, waste reduction, and sustainable sourcing simultaneously interact to reduce long-term operating costs and improve environmental performance in the apparel sector is critically limited.

This study adopted a Descriptive Research design to accurately describe the relationships between strategic pathways, circular integration, and operational efficiency without distorting variables. Primary data was gathered from a sample of 150 apparel and textile supply chain professionals and executives using a structured 5-point Likert scale questionnaire. The collected data was comprehensively analyzed using Descriptive Statistics, Chi-square, Multiple Regression Analysis, and Pearson Correlation via IBM SPSS and MS Excel.

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The Chi-square test confirmed a statistically significant association ($p < 0.001$) between strategic pathways influencing transition and the extent of circular supply chain integration, proving that effective strategic direction directly accelerates the adoption of circular models. Multiple Regression analysis ($R^2 = 0.678$, $p < 0.001$) established that circular practices of material utilization, waste reduction, and sustainable sourcing are significant predictors, explaining 67.8% of the variance in long-term operational cost reduction. Pearson Correlation further revealed a strong positive relationship ($r = 0.769$, $p < 0.001$) between the extent of circular supply chain integration and the use of recyclable or biodegradable packaging materials.

The transition to circular and sustainable supply chains in the apparel sector is firmly grounded in the strategic pathways adopted by management, with digital transparency and top-level commitment forming a strong foundation. However, a critical performance gap exists between digital awareness and physical implementation, as structured reverse logistics systems (Mean = 2.63) and recycling/upcycling processes (Mean = 2.83) remain moderately integrated. To fully realize the financial and environmental benefits of a circular economy, apparel manufacturers and retailers must urgently close the gap between digital visibility and physical infrastructure investment by building robust reverse logistics and in-house recycling capabilities.

EXAMINING THE SUSTAINABLE INDIA: AN ARDL STUDY OF IMPACT OF ECONOMIC GROWTH, RENEWABLE ENERGY CONSUMPTION, RESEARCH AND DEVELOPMENT ON CARBON EMISSIONS

Annu Kumari, Prof. Ashwani Mahajan, Prof. Phool Chand*

Abstract:

This study examines whether India can create a sustainable way forward through investigating the impact of economic growth, research and development and renewable energy consumption on the carbon dioxide emissions in India during the time frame 1990-2021.

For assessing the nexus among carbon emissions, economic growth, use of renewable energy and research and development, the annual time series data was gathered from the World Development Indicators (WDI)-World Bank. The period of study is selected from 1990 to 2022. In this study, the dependent variable is carbon emissions and independent variables are economic growth, use of renewable energy and research and development. For capturing the effective implementation of the research and development in India, the number of patent rights has been used as an indicator of research and development. All the variables are converted into natural logarithm form so, measurement gives the direct elasticities. Table 1 details the variables and the data sources used to measure the nexus among carbon emissions, economic growth, use of renewable energy and research and development in India.

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Table 1 Variables Used in the Study

Variables	Logarithmic form	Unit	Expected Sign	Source
Carbon Emissions	LCO_2	Metrics ton per capita	NA	WDI
Economic Growth	LGDP	GDP per capita (constant 2015 US$)	-/+	WDI
Use of Renewable Energy	LREC	% of total final energy	-	WDI
Research and Development	LRD	Patent applications	-	WDI

Model Specification

The impact of economic growth, use of renewable energy and research and development on carbon emissions was rigorously computed using a suite of statistical techniques. These included descriptive statistics, unit root test, autoregressive distributed lag (ARDL) bound co-integration technique, and ECM. A summary way of representing the relationship among carbon emission and independent variables is to write the functional relationship. Following model has been applied for evaluating, the carbon emissions is a function of economic growth, use of renewable energy and research and development:

$$CO_2 = f(GDP, REC, RD)$$

where CO2 is the carbon emissions, GDP is the economic growth, REC is the use of renewable energy, and RD is the research and development. The above functional relationship can be transformed into the log form. Thus, the following econometric model have been formulated:

lnCO2□ = □ + □□lnGDP□ + □□lnREC□ + □□lnRD+ ε_t …… (1)

The results of ARDL bound cointegration revealed that economic growth, research and development and renewable energy consumption have a cointegrating relationship with carbon dioxide emissions in India. In long-run, the renewable energy consumption, and real gross domestic product show significant relationship with carbon emissions but research and development

found insignificant in the long run. Importantly, the estimated model indicates that all the explanatory variables exhibit significant association with the carbon emissions in short run. Furthermore, the Toda-Yamamoto causality test confirms bidirectional causality between carbon emissions and each of the variables—GDP, renewable energy consumption, and R&D. This suggests not only that economic activity, clean energy adoption, and innovation influence emissions, but that environmental degradation also drives shifts in energy policy, technological focus, and economic performance. These findings highlight the importance of integrated and adaptive policy strategies to balance economic growth with environmental sustainability in India.

After going through extensive literature in this arena, it was revealed that there is a specific dearth of detailed investigation concerning the long-term and short-term influence of renewable energy consumption and research and development on Indian CO2 emissions. Additionally, there is a lack of research in the Indian context that collectively investigates the combined influence of critical variables such as economic growth, renewable energy consumption and research and development within a single study.

The results emphasize the need for a well-adjusted policy approach that promotes economic growth while mitigating environmental damage by renewable energy, R&D investment, and sustainable practices. The substantial long-run and short-run adverse relationship between renewable energy consumption and CO2 emissions implies the need for policies that encourage the usage of renewable energy sources. Besides raising subsidies and financial incentives for renewable energy adoption, government should also boost public-private partnerships (PPP) model to fast-track renewable energy infrastructure. In both the short and long run, economic growth increases carbon emissions which indicates that sustainable development strategies should be line up. Government of India should support a green transition via incentivizing sectors that produce lower emissions. Moreover, there is a need for carbon pricing mechanism to mitigate the environmental impact of GDP growth. This will ensure sustainable economic growth. Furthermore, the short-run results revealed that investment in R&D decreases CO2 emissions therefore investments in research and development should be raised and the companies that invest in environmental R&D should be given tax credits or incentives by government of India.

TECHNOLOGICAL ADVANCEMENT AND SUSTAINABILITY: ANALYSING THE CARBON IMPACT OF HIGH-TECH EXPORTS IN INDIA

Annu Kumari, Prof. Ashwani Mahajan, Prof. Phool Chand*

Abstract:

High technology exports (HTE) have the potential to boost the economy; however, they also pose a risk of environmental degradation because HTE relies heavily on intensive use of technology and energy, which can contribute to ecological harm.This study investigates the impact of technological advancement on sustainability in India by analysing the dynamic relationship between carbon emissions and key drivers: economic growth, urbanisation, high-tech exports, and industrialisation.

To fulfil the objectives of this study, annual time series data was collected and compiled from 1995 to 2023. The computational methodology applied includes descriptive analysis, stationarity check, ARDL Bound cointegration technique, Variance decomposition, and diagnostic tests.

The findings reveal a significant long-run relationship among the variables, with urbanisation and high-tech exports exerting a positive and significant impact on emissions in the long run, while industrialisation demonstrates substantial short-run effects. Economic growth does not significantly influence emissions in either the short or long run. The error correction term indicates a rapid adjustment rate of 154.43% toward equilibrium following short-term deviations.

High-tech exports contribute to emissions in the long run. Encouraging cleaner production technologies and investing in green innovation within the tech sector can reduce their environmental footprint.

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This research is one of the first to investigate the role of high-technology exports in environmental sustainability within an Indian context. Thus, this study adds to the debate on technological advancement and sustainability.

FINTECH CREDIT USAGE, IMPULSIVE BUYING AND DEBT ACCUMULATION AMONG GEN Z IN BENGALURU: A FINANCIAL VULNERABILITY PERSPECTIVE

Rakshith Kumar Y J, Dr. Shobhana Chandra*

Abstract:

India's rapidly expanding fintech sector has widened access to digital credit; however, inadequate financial literacy among Generation Z creates significant vulnerability to debt accumulation. This study examines the relationships among fintech credit usage, impulsive buying behaviour, and financial vulnerability among Gen Z in Bengaluru, with impulsive buying as a mediating variable. Grounded in the S-O-R model, Theory of Planned Behaviour, and Financial Socialisation Theory, a quantitative cross-sectional design was employed. Primary data were collected from 300 Gen Z respondents (aged 18–26) via a structured Likert-scale questionnaire and analysed using IBM SPSS with Hayes' PROCESS macro (Model 4), incorporating Pearson correlation, linear regression, and bootstrapped mediation analysis (5,000 resamples). All three hypotheses were confirmed: fintech credit usage significantly predicted impulsive buying ($\beta = 0.624$, $p < .001$); impulsive buying significantly predicted debt accumulation ($\beta = 0.571$, $p < .001$); and impulsive buying partially mediated the fintech credit–financial vulnerability relationship (indirect effect = 0.257, 95% BC-CI [0.189, 0.328]). While fintech credit democratises financial access, insufficient financial literacy amplifies impulsive spending and debt vulnerability among Gen Z.

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DIGITAL PAYMENT SYSTEMS AND FINANCIAL INCLUSION IN RURAL INDIA: EVIDENCE FROM BENGALURU RURAL DISTRICT

Spoorthy C, Prof. Anitha BM D'Silva*

Abstract:

Financial inclusion is a vital enabler of equitable economic development, especially in rural India where access to formal banking infrastructure remains constrained. Digital payment platforms—Unified Payments Interface (UPI), Aadhaar Enabled Payment System (AePS), and mobile banking—propelled by the Digital India initiative and Pradhan Mantri Jan Dhan Yojana (PMJDY), have fundamentally altered India's financial ecosystem. Yet, the actual influence of these platforms on rural household-level financial inclusion remains insufficiently studied. This study explores how adoption of digital payment systems affects financial inclusion among rural households in Bengaluru Rural District, and examines the roles of digital literacy, awareness, income, and demographic factors in shaping this relationship.

Financial inclusion is a vital enabler of equitable economic development, especially in rural India where access to formal banking infrastructure remains constrained. Digital payment platforms—Unified Payments Interface (UPI), Aadhaar Enabled Payment System (AePS), and mobile banking—propelled by the Digital India initiative and Pradhan Mantri Jan Dhan Yojana (PMJDY), have fundamentally altered India's financial ecosystem. Yet, the actual influence of these platforms on rural household-level financial inclusion remains insufficiently studied. This study explores how adoption of digital payment systems affects financial inclusion among rural households in Bengaluru Rural District, and examines the roles of digital literacy, awareness, income, and demographic factors in shaping this relationship.

The study adopts a quantitative, descriptive-exploratory design. Primary data were collected from 110 rural households across Devanahalli, Nelamangala,

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Doddaballapur, and Hoskote using a structured, close-ended online questionnaire (convenience sampling). Five hypotheses were tested using Chi-square tests and descriptive statistics through Python (Pandas, NumPy, and SciPy). Internal consistency was measured via Cronbach's Alpha: Financial Inclusion ($\alpha = 0.566$) and Digital Literacy ($\alpha = 0.554$), reflecting moderate reliability suitable for exploratory research. Secondary data from RBI and NPCI reports were used to contextualize primary findings.

Chi-square testing revealed that education ($\chi^2 = 34.621$, $p = 0.000$) and digital literacy ($\chi^2 = 36.061$, $p = 0.000$) are statistically significant determinants of digital payment adoption and financial inclusion respectively. Conversely, income ($\chi^2 = 2.434$, $p = 0.656$) and awareness ($\chi^2 = 3.699$, $p = 0.054$) did not show significant relationships at $\alpha = 0.05$. Descriptively, 94.5% of respondents use digital payments, with 73.6% using them daily; UPI awareness stands at 93.6% and smartphone ownership at 96.4%. Respondents express strong confidence in digital apps (mean = 4.11) and perceive improved financial access (mean = 4.07). Network connectivity issues (63.6%) and fear of fraud (33.6%) are the most frequently cited challenges. The model demonstrates that digital payment systems have meaningfully advanced financial inclusion among rural respondents in the study area.

This study demonstrates a positive association between digital payment system adoption and financial inclusion among rural households in Bengaluru Rural District. High rates of smartphone ownership, UPI awareness, and digital literacy indicate meaningful adoption, yet practical barriers—network disruptions, security concerns, and technical errors—persist. Practitioners should invest in digital literacy programmes, enhanced rural internet infrastructure, and multilingual, user-friendly interfaces. Policies should also focus on building trust and consumer protection frameworks to sustain inclusive digital financial growth. Future research should explore long-term effects on financial behaviour and regional adoption disparities across Karnataka.

COLD CHAIN LOGISTICS PRACTICES AND CHALLENGES, A CASE STUDY ANALYSIS OF FMCG RETAIL STORES IN BANGALORE CITY, INDIA

Asmita Kumari, Dr. VINAY K. S*

Abstract:

Cold chain logistics is essential for maintaining the safety and quality of temperature- sensitive Fast-Moving Consumer Goods (FMCG) in rapidly urbanizing environments. This study investigates the current cold chain logistics practices and the specific operational and infrastructural challenges faced by FMCG retail stores in Bangalore City, India. Whileextensiveresearch hasfocusedonmacro-levelsupplychains, asignificantgapremains regarding the "last-mile" implementation at the urban retail store level.

The research employs a descriptive approach, utilizing a systematic review of secondary data from peer-reviewed journals such as Scopus, Elsevier, and Emerald. Structural Equation Modelling (SEM) via AMOS was conducted on a sample of 100 retail observations to test the relationships between Cold Chain Logistics Practices (CCLP), operational challenges, and retail performance.

(SOPs), quicktransfertocold storage, temperature monitoring, and equipment maintenance.

Key indicate that while retail stores in Bangalore maintain neutral performance levels across logistics practices, these practices are critical determinants of success.

The SEM analysis confirms that CCLP has astrong positive impact on cold chain performance (β=0.63), supporting the hypothesis that improved practices directly enhance product quality and service efficiency. Further more, the model demonstrates thatrobust logistics practices significantly reduce operational challenges (β=−0.41), accounting for 52% of the variance (R2=0. 52) in challenge

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severity. The model demonstrated high statistical validity with a GFI of 0.930 and a CFI of 0.950.

This study contributes to academic literature by shifting focus to the retail point-of-sale in a major Indian commercial hub.

The findings provide actionable insights for retailers and policymakers to address infrastructural gaps and workforce capabilities, ultimately improving the sustainability and efficiency of urban FMCG distribution.

WORK-FROM-HOME AND THE DOUBLE-SHIFT BURDEN: EXAMINING PRODUCTIVITY AND MENTAL HEALTH OUTCOMES AMONG WOMEN IT PROFESSIONALS IN INDIA

Pal Bhardwaj, Shambhavi Agrawal, Utkarsha Verma, Divya Kumari, Anushree Dhere, Kanchan Parmar*

Abstract:

Work-from-home (WFH) has transitioned from a pandemic necessity to a structural feature of India's Information Technology (IT) sector. This shift uniquely impacts women IT professionals who frequently balance intensive professional roles with traditional domestic responsibilities.

While WFH models offer flexibility, female IT professionals report an intensified "double-shift" burden. There is a disconnect in HR practices where productivity gains are celebrated, but the resulting blurred boundaries, digital fatigue, and psychosocial strains are inadequately addressed.

This paper analyses how WFH arrangements affect self-reported productivity and mental-health outcomes for women IT professionals in India, exploring the moderating roles of family support and digital infrastructure.

This study employs a descriptive and correlational analysis based on secondary data synthesised from recent peer-reviewed Indian occupational health and HR studies.

Empirical evidence indicates a dual-edge effect: WFH enhances perceived productivity due to reduced commutes, but significantly increases workload and stress. Family support and robust digital infrastructure emerge as critical moderators that mitigate burnout.

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HR practitioners must move beyond generic remote-work policies to design boundary-rich, gender-sensitive architectures that include “right-to-disconnect” norms and targeted mental health interventions.

PERCEIVED BIAS IN AI-DRIVEN RECRUITMENT AND ITS IMPACT ON TALENT ACQUISITION EFFECTIVENESS

Disha Deshpande, Varuni Vishnoi, Ananya Khandwekar, Khamseng Rajkumari, Tanya Purandare*

Abstract:

As organizations transition toward "digital recruiting 3.0," AI-driven technologies have redefined the speed and scalability of talent acquisition. However, this rapid automation introduces a critical paradox: while AI enhances operational efficiency, it frequently inherits historical biases from training data, creating significant ethical and transparency challenges. This study investigates the impact of perceived bias on talent acquisition effectiveness a critical factor often overlooked in purely technological assessments.

By synthesizing thematic findings from 32 scholarly articles, the research reveals that perceived bias acts as a central mediator, directly influencing candidate trust, engagement, and employer branding. The analysis identifies a fundamental tension between the efficiency-driven goals of automation and the human-centric HR values of fairness and trust. A key finding is that candidate perceptions of fairness can outweigh the objective technical benefits of AI; when processes are perceived as opaque or biased, organizations risk reputational damage and reduced application rates.

To address these challenges, the study proposes a hybrid recruitment framework that integrates "Human-in-the-loop" decision-making with AI automation. By prioritizing algorithmic transparency and clear communication, organizations can demystify AI-driven decisions, mitigate candidate scepticism, and foster a more inclusive talent pipeline. This research contributes a conceptual model

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that positions ethical AI integration as a strategic necessity, rather than just a technical upgrade, for sustainable talent acquisition.

DIVERSITY, EQUITY, AND INCLUSION (DEI): IN THE WORKPLACE

Neha Yadav*

Abstract:

Diversity, Equity, and Inclusion (DEI) has evolved beyond a mere corporate trend to become a critical strategic imperative for organisations operating within a complex, globalised, and multigenerational workforce. Despite increased awareness and investment in DEI over the past decade, many organisations remain challenged in moving past superficial compliance toward fostering environments where all individuals feel genuinely valued, heard, and empowered to contribute meaningfully.

This paper explores DEI in the workplace through the lens of academic research, clarifying its meaning, significance, implementation strategies, and barriers to progress. It emphasises the interconnected nature of diversity, equity, and inclusion, highlighting the essential role of HR leadership in driving sustainable DEI initiatives. The study draws on peer-reviewed literature from diverse sectors such as finance, healthcare, technology, education, and manufacturing to offer a comprehensive and balanced understanding of DEI practices.

Findings reveal that diversity alone is insufficient to realize organisational benefits; true inclusion demands equitable HR systems, psychological safety, transparent accountability, and robust leadership commitment. Persistent challenges including unconscious bias, tokenism, resistance to change, and inadequate leadership accountability continue to impede meaningful progress.

The practical and strategic implications underscore the need to regard DEI as an ongoing cultural journey rather than a one-off policy measure. Organisations must consistently measure, monitor, and embed DEI values across all leadership levels. This paper provides HR professionals, business leaders, and policymakers with a nuanced and realistic framework for cultivating workplaces that are not only diverse in representation but truly inclusive in everyday experience.

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FINANCIAL SOCIALIZATION THROUGH WORKING MOTHERS: INFLUENCE OF MATERNAL FINANCIAL LITERACY ON CHILDREN'S FINANCIAL BEHAVIOR

Aruni*

Abstract:

In shaping individual's long term financial well-being a crucial role is played by financial behavior developed during childhood. Within the family environment, parents, specially mothers, serves as a primary agents of financial socialization. The aim to this study is to examine how working mother's contribute to the development of children's financial behavior through financial socialization and financial literacy. Mainly, the study explores the influence of working mothers financial socialization on maternal financial literacy, and how her financial literacy affects children's financial behavior such as saving, budgeting and investing attitudes.

In this study a quantitative research approach will be used by using a structured questionnaire to collect data from 200 working mothers and their children. Questionnaire measures mother's financial socialization, maternal financial literacy and children's financial behavior. By using five point Likert-scale responses are to be collected. For statistical analysis, SPSS will be used to explore relationship among variables and mediating role of maternal financial literacy.

Findings from the study suggest that mother's financial socialization improves maternal financial literacy and positively influence children's financial behavior. Relationship between mother's financial socialization and children's financial behavior, particularly in shaping responsible saving, investing and budgeting attitudes is mediated by maternal financial literacy.

The study highlights the importance of working mothers as key financial educators within families. The findings suggest that children's financial

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behavior is positively influenced by improving maternal financial literacy and financial socialization. The findings provide implications for policymakers, educators and financial literacy programs to strengthen mothers to actively engage in financial discussions and practices with their children's,which helps in developing financial capability from an early age.

BALANCING RETURN, RISK, AND STRATEGY UNDER BUDGET AND RESOURCE CONSTRAINTS: IT PROJECT PORTFOLIO SELECTION

Rahul Kumar, Dr. Garima Mittal*

Abstract:

This study addresses the problem of selecting an optimal portfolio of Information Technology (IT) projects from the perspective of a Chief Information Officer (CIO), focusing on balancing expected returns, associated risks, and strategic priorities under budget constraints. An IT project portfolio typically includes infrastructure, application development, digital transformation, and compliance and regulatory projects. Each competing IT project is associated with an expected return, risk, its alignment with strategic goals, and cost. An organization must find a way to select a portfolio of IT projects that maximizes portfolio value, minimizes overall portfolio risk, aligns with its strategic goals, and stays within its available budget. IT project portfolio selection is inherently challenging due to uncertainties in execution and the need to evaluate both qualitative and quantitative criteria. This study proposes a two-stage, structured framework for selecting an optimal portfolio of IT projects that balances expected return, risk, and strategic fit, while accounting for uncertainty, under budget and resource constraints. In the first stage, qualitative criteria are represented using triangular fuzzy numbers (TFNs) to capture inherent uncertainty and imprecision. In the second stage, the problem is formulated as a multi-objective optimization model and solved using a max–min fuzzy goal programming approach. The proposed framework effectively captures the vagueness in defining and evaluating the qualitative attributes, while simultaneously providing flexibility to decision-makers in prioritizing objectives and managing trade-offs. The applicability and effectiveness of the model are demonstrated through an illustrative case study, highlighting its practical relevance for IT project portfolio selection.

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EXPLORING AUGMENTED REALITY IN MODERN RETAIL: A MULTI-METHOD APPROACH

Dr. Deepti Gupta, Hema Sharma*

Abstract:

The retail sector has consistently evolved in response to technological changes and shifting customer requirements. AR is revolutionising the retail e-commerce experience by addressing the hesitation customers had with the online purchase process, where sensory experience was missing, customers had no option to try products and return rates were higher. With AR's integration in the retail sector, customers can virtually try products before purchase and visualise them in their contextual environment from the comfort of their home. AR combines digital content with a real contextual environment using an AR mirror. The purpose of conducting this bibliometric analysis, systematic literature review & case study is to synthesise fragmented literature on augmented reality in the retail sector for the period 2015 to February 2026, from the Scopus database using the PRISMA framework 106 final papers were selected. This study contributes to the literature by systematically mapping the evolution, intellectual structure, and thematic focus of augmented reality (AR) research in the retail context through an integrated descriptive and bibliometric analysis, along with a thorough review of the relevant literature. Also, inclusion of case studies provides real-world validation of the significant findings. By consolidating fragmented findings, the study advances theoretical understanding by highlighting theoretical perspectives on technology acceptance, key AR attributes driving experiential value & behavioural outcomes, and emerging trends in the technology. The findings suggest that technology adoption and acceptance are the most extensively explored areas in augmented reality (AR) research. In contrast, technology-driven consumer behaviour has emerged as a current research trend, while the future direction is centred on next-generation retail characterised by immersive technologies

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and personalised experiences. The results further indicate the need to move beyond initial adoption and examine post-adoption impacts. Additionally, this study provides future research directions to consider the factors such as cultural differences, trust, and privacy concerns, and pay greater attention to retailers' perspectives and longitudinal changes in adoption behaviour. With the rapid advancement of immersive technologies, there is also a growing need to explore the integration of AR with artificial intelligence and virtual reality to enhance personalised, engaging consumer experiences while addressing critical issues related to data privacy, ethics, and inclusivity. Despite the acknowledged limitation that it contains papers from a single database, the study contributes a comprehensive and systematic synthesis of the literature, offering important insights and directions for future research and practical application.

FOOD SUSTAINABILITY AND COLLEGE STUDENTS: AN RESEARCH OF DIETARY CHANGES AFTER LEAVING HOME

K P Guru Satwick, Dr. Sumara Aluru*

Abstract:

The university transition from family home to independent. This study examines how residential status, geographic displacement, and financial capacity interact to determine nutritional adequacy, planetary diet adherence, dietary inflammation, and environmental food footprints among Indian university students. Grounded in SDG 12 (Responsible Consumption and Production), the study applies four internationally validated indices MAR, PHDI, DII, and a multi-dimensional footprint quantification to primary survey data from 292 students, offering the first integrated analytical framework of its kind in an Indian university context.

The Framework for Strategic Sustainable Development (FSSD) and the Socio-Ecological Transition (SET) framework together situate university enrolment as a structural inflection point in food behavior. The Planetary Health Diet (Willett et al., 2019) and the Mediterranean Diet literature document that plant-forward dietary patterns carry up to 133% lower environmental impact than conventional Western diets (Sáez-Almendros et al., 2013).

A cross-sectional, primary survey-based design was employed. A structured five-section electronic questionnaire was administered to 292 university students across Indian institutions using purposive sampling, yielding zero missing values across all 15 variables. The instrument captured demographics (residential status — 4 categories; geographic displacement — 3 categories; monthly food budget — 4 bands) and twelve 5-point Likert-scale Applied to Likert-scale dietary composition proxies.

The cohort mean MAR of 0.590 places the sample in the moderate nutritional adequacy range (0.40–0.60), with only students living with parents/guardians

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crossing the 0.60 threshold (MAR = 0.608), confirming the nutritional scaffolding role of family food environments. The mean PHDI of 53.01/100 signals partial planetary diet adherence; counterintuitively, the lowest-budget students (below □3,000/month) score highest (54.70), challenging the dominant affordability sustainability narrative. Environmental footprints substantially exceed sustainable benchmarks: mean carbon footprint = 10.36 kg CO□/day (vs. 5.0 kg Paris Agreement target); water = 917.5 L/day; land use = 7.51 m^2/year. The PHDI–DII correlation (r = −0.771) confirms that planetary diet adherence and anti-inflammatory eating are structurally linked outcomes.

This study demonstrates that residential food environments not residential autonomy per are the primary determinant of dietary quality among university students. Animal protein reduction emerges as the singular most impactful lever for environmental footprint improvement. The structural persistence of the knowledge–action gap across all subgroups confirms that education-only interventions are insufficient, culinary literacy programming, and eco-labelled food systems is essential to translate sustainability awareness into sustainable dietary practice. These findings provide an evidence base for SDG 12-aligned campus food policy in the Indian university context.

BRIDGING THE SKILL GAP: A SYSTEMATIC REVIEW OF SKILL DEVELOPMENT PROGRAMS AND GRADUATE EMPLOYABILITY OUTCOMES

Ms. Manjula G V, Dr. Salma Begum*

Abstract:

Increasing mismatches between graduates'academic skills and employers' needs have made graduate employability a top priority in higher education today. As research shows, skill enhancement training programs have been recognised as an important method aimed at strengthening the cognitive, interpersonal, self-management, and entrepreneurial competencies of graduates, thus helping them acquire improved job-readiness skills. However, despite the number of empirical studies dedicated to this topic, there is a lack of consistency in the results reported by different scholars. Thus, there is a need to conduct a more focused analysis, which could be provided by means of a systematic review. Based on this rationale, the current study uses PRISMA guidelines to conduct a review of relevant scientific articles published in leading journals between 2020 and 2026. To collect data, the following scientific databases were used: Scopus, ScienceDirect, SpringerLink, Taylor and Francis, Emerald, SAGE, MDPI, and IEEE Xplore. As far as the theoretical background of the research is concerned, Human Capital Theory, perspectives on skill acquisition, and job-readiness theories is applied to explain the relation between the analysed training interventions and the desired outcomes. Specifically, it would be discussed what specific skills are most effective in helping graduates get placement, keep their jobs, and progress along their career paths.

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FINTECH AS A CATALYST FOR FINANCIAL INCLUSION IN EMERGING MARKETS: EVIDENCE FROM KARNATAKA, INDIA

Amulya N U, Prof. Santhosh M*

Abstract:

Financial exclusion in India remains driven by low incomes, geographic remoteness, and digital illiteracy. FinTech innovations — UPI, mobile wallets, and micro-credit platforms — offer a transformative pathway to formal financial integration. Despite rapid adoption in Karnataka, individual-level empirical evidence on whether FinTech use translates into measurable financial inclusion outcomes remains scarce. This study examines FinTech's role in driving financial inclusion and identifies key enablers and barriers at the individual level.

Prior research links digital financial services to improved banking access and savings behaviour (Demirgüç-Kunt et al., 2021), reduced transaction costs (Gomber et al., 2017), and poverty reduction via mobile money (Suri & Jack, 2016). In India, RBI (2022) and Kumar & Gupta (2023) highlight UPI growth but focus on adoption metrics over individual outcomes. Ozili& Syed (2024) identify a persistent gap in state-level empirical evidence — which this study addresses by examining individual-level digital literacy, trust, and infrastructure barriers in Karnataka.

A quantitative cross-sectional survey of 356 Karnataka residents measured seven constructs — Ease of Use, Perceived Usefulness, Trust, Digital Awareness, Satisfaction, Behavioural Intention, and Financial Inclusion — across 22 Likert-scale items. The framework extends TAM (Davis, 1989) by incorporating Trust and Digital Awareness as contextual constructs, with Satisfaction as a mediating variable.Analyses included Cronbach's Alpha, Pearson correlation, multiple regression, and OLS-based structural path analysis (SEM) using R and Microsoft Excel.

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All constructs achieved strong reliability (α = 0.800–0.915). Joint antecedents explained 56.9% of Financial Inclusion variance (R^2 = 0.569) and 75.6% of Satisfaction variance (R^2 = 0.758). Perceived Usefulness (β = 0.298) and Trust (β = 0.305) were the strongest independent predictors of Financial Inclusion. Digital Awareness dominated Satisfaction (β = 0.371). The SAT → Behavioural Intention path was the model's most powerful (β = 0.837, $p < .001$). Ease of Use was fully mediated by Satisfaction and did not independently predict Financial Inclusion. All three hypotheses were supported.

FinTech is a significant driver of financial inclusion in Karnataka when trust, perceived utility, and digital awareness are present. Policymakers should prioritise data security transparency, practical digital literacy programmes, and targeted awareness campaigns for underserved populations. Future research should extend to rural Karnataka, incorporate objective inclusion measures, and apply longitudinal designs to establish causal impact.

EVALUATING THE IMPACT OF DIGITAL BOUNDARY MANAGEMENT AND EMPLOYEE BURNOUT IN HYBRID WORK MODELS: A STUDY OF INDIAN ORGANISATIONS

Prakruthi V, Prof. Pooja T*

Abstract:

Organizations across India have reached their peak for adopting hybrid work systems which started in 2025. Employees can enjoy flexible work arrangements because organizations implemented 24/7 digital communication systems which Artificial Intelligence operates to break down the mental and physical barriers between work and home environments. Indian companies face an annual workplace stress expense which amounts to about ₹1.1 lakh crore while their employee burnout risk jumps from 44% in 2024 to 82% in 2025. The research study seeks to determine how digital boundary permeability through two specific elements which include "always-on" expectations and career-related digital anxiety will lead to burnout among IT workers based in Indian technology centers.

The existing body of research about burnout mainly investigates physical work demands and the design of workplace settings. The digital economy first introduced "Service-Dominant Logic" and "Boundary Theory" which explain how boundary permeability creates the strongest force on people. The latest research identifies telepressure as a new work-related behavior which describes people's need to answer ICT messages right away. The Indian research space shows no evidence about how effective wellness programs which include yoga and gym memberships are at reducing employee stress when compared to traditional boundary control systems. The research fills the existing gap by studying particular digital stress elements which lead people to develop exhaustion symptoms.

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This study employed a quantitative research design, gathering primary data from 253 IT experts in Indian technology hubs through a structured Likert-scale questionnaire. Statistical analysis was conducted using Multiple Linear Regression to test predictive relationships, Pearson Correlation to explore variable associations, and Single-Factor ANOVA tocompare different work models. To ensure the consistency of the findings, the research instrument was tested for reliability, yielding a Cronbach's Alpha of 0.564, which is considered an acceptable threshold for exploratory research focused on emerging trends within the digital workplace.

The model explains 25% of burnout variance ($R^2=0.249, p<0.001$), primarily driven by Career Growth Worry ($\beta=0.237$) and Always-Available Expectations ($\beta=0.206$). Conversely, Digital Tool Stress was non-significant, suggesting that cultural pressure outweighs technical challenges. ANOVA results ($p=0.638$) showed no significant difference between hybrid and remote workers, confirming that digital "leakage" is a universal issue regardless of physical work location.

The study concludes that traditional wellness "band-aids" are insufficient for addressing the current burnout crisis, calling for organizations to pivot from individual-focused resilience training toward systemic structural and cultural changes. Key recommendations include the formal implementation of a "Right to Disconnect" policy to mitigate "Always-Available" pressure and specialized management training to curb "Digital Telepressure" while shifting performance metrics from digital presence to actual output. Finally, future studies should further investigate the "AI-Anxiety" dimension, as the burgeoning fear of AI replacement is identified as a critical factor driving employees to overwork as a means of asserting their professional relevance.

MITIGATING KEY PERSONNEL RISK THROUGH SUCCESSION PLANNING AND KNOWLEDGE TRANSFER: WITH SPECIAL REFERENCE TO EDUCATIONAL INSTITUTIONS IN BENGALURU

Shobith R Nayak, Dr. Anupama Malagi*

Abstract:

Without a formal handover plan, when a senior faculty member retires, or when a faculty leaves with years of process knowledge not captured in a manual, the school or college doesn't just lose a staff member - it loses the contacts, the workarounds and the knowledge that wasn't documented. That's Key Personnel Risk (KPR) and in Bengaluru's educational institutions, it's the norm. This research explores whether Succession Planning (SP) and Knowledge Transfer (KT) in isolation or in combination reduce the impact of the disruption. This research tested five hypotheses using primary survey data from 135 employees in Bengaluru educational institutions using Resource-Based View and Risk Management Theory as a basis.

SP recognises designating and developing successors. Groves (2007) highlighted the need for succession to be part of ongoing leadership development. Jackson and Dunn-Jensen (2021) observed that even good plans have a short life span given the rapidly changing requirements for roles particularly in higher education where accreditation standards and policies are in constant flux. On KT, Ritter found tacit knowledge in professional expertise and practice the most difficult to share. Tzabbar et al. (2015) found that staff are more likely to share if the culture is based on knowledge as a public good or commodity. Three research gaps are apparent: SP and KT are studied in isolation; KPR focuses on corporations; and few quantitative studies use data from school and college staff. Our study does all three.

Adescriptive quantitative design was used. A 15-item Likert-scale questionnaire wasadministered via Google Forms to 135 staff in Bengaluru schools and

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colleges who had directly witnessed a key exit. Items mapped to five constructs: SP Practices (7 items), KT Mechanisms (2 items), Organisational Memory and Agility OMA (4 items), Institutional Culture (1 item), and KPR Mitigation (dependent). All analysis ran in Python 3.12 using stats models. Reliability was assessed through Cronbach's Alpha; hypotheses tested via OLS regression (H1, H2), Baron and Kenny mediation (H3), hierarchical regression with SP × KT interaction (H4), and moderated regression with Culture × KT interaction (H5).

The overall Cronbach's Alpha of 0.8015 across 15 items verified the good internal consistency of the scale. Two items were problematic: Q2 (digital records access, r = -0.29) and Q13 (culture shift, r = -0.35) moved in opposite directions, an idea confirmed by the theoretical difference between five separate constructs. Most item means were above 3.5, highest being Q14 (authority confusion after exit) at 3.90 and Q9 (no formal succession plan) at 3.73, indicating that succession preparedness was not the norm in this sample. H1 was confirmed: SP strongly predicts KPR mitigation ($B = 0.6147$, $p < 0.001$, $R^2 = 0.618$). H2 showed a significant negative coefficient for KT ($B = -0.2646$, $p < 0.001$), but KT was not substantive: construct reliability (Cronbach's alpha) was nearly zero ($\alpha = 0.0018$), Q2 and Q3 were two independent problems, not a single construct. H3 produced full mediation: once OMA was added, SP was not significant ($p = 0.282$) and all Baron and Kenny criteria were met - succession planning mitigates KPR by enhancing institutional memory, not directly. H4 found no significant SP × KT interaction ($p = 0.064$, $\Delta R^2 = 0.0099$). H5 yielded the study's most surprising outcome: the Culture × KT interaction was non-significant ($p = 0.357$) but culture itself was a significant negative predictor of OMA ($B = –0.3126$, $p < 0.001$) negative cultural shifts after a key exit independently suppress institutional memory retention.

Succession planning works. Organisations with formal SP practices were less disrupted by departures and that impact is mediated by OMA. The KT finding is not a theoretical failure but a construct failure; future research should develop KT to have six or more items and test it before implementing. The culture finding is the most practically important result besides H1: caring for the culture after a departure may be as important as before. Institutions that view staff departures as administrative rather than risk events will keep suffering the consequences detailed above confusion of authority, project

delays and staff morale problems. The three practical implications of this work are institutionalising SP, redesigning the KT construct, and managing cultural fallout of departures.

DETERMINANTS INFLUENCING RETAIL INVESTORS' PREFERENCE BETWEEN MUTUAL FUNDS AND DIRECT EQUITY

Pavan B Samaga, Prof. Sowmya D S*

Abstract:

The rapid digitization of India's financial ecosystem has fundamentally altered how retail investors engage with capital markets. With Demat accounts surpassing 45 million and monthly SIP contributions exceeding INR 19,000 crore as of early 2026, understanding the determinants that guide retail investors toward either professionally managed Mutual Funds or self-directed Direct Equity investments has become critically important. This study empirically investigates the demographic, financial, and psychological factors influencing this investment preference, anchoring the research within the broader context of Financial Innovation and FinTech-enabled market democratization.

Using a structured 5-point Likert scale questionnaire administered to 300 active retail investors and employing a Descriptive Research Design, this study applies rigorous quantitative tools — Descriptive Statistics, Chi-Square Tests, Multiple Regression Analysis, and One-Way ANOVA — processed via IBM SPSS and MS Excel. The findings reveal that Expected Returns (Mean = 4.23) and Tax-Saving motives (Mean = 4.23) are the most universally prioritized investment criteria across all investor segments.

The Chi-Square Test ($p < 0.001$) establishes a highly significant association between monthly income and investment preference: lower-income investors (below INR 25,000/month) overwhelmingly favour Mutual Funds as a FinTech-accessible, low-capital diversification vehicle, while higher-income cohorts demonstrate a clear preference for Direct Equity. Multiple Regression Analysis ($R2 = 0.242$, $F = 13.282$, $p < 0.001$) identifies Willingness to Accept Higher Risk (Beta = 0.294), Direct Portfolio Control Preference (Beta = 0.203), and Discomfort with Market Fluctuations (Beta = -0.185) as the three dominant

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psychological predictors of investment vehicle choice. One-Way ANOVA ($p < 0.001$) further confirms statistically significant differences in risk tolerance across investor preference groups.

The study concludes that while financial incentives such as tax efficiency draw investors to the market, the ultimate choice between Mutual Funds and Direct Equity is determined by an investor's psychological risk profile and the need for portfolio autonomy. These insights carry significant implications for FinTech platforms, Asset Management Companies (AMCs), and financial advisors seeking to design personalized, behaviorally-informed investment products in India's rapidly evolving digital financial landscape.

DATA FOR CARE OR CONTROL? EXAMINING AI, HEALTH DATA, AND THE REALITY OF DIGITAL SOVEREIGNTY IN INDIA

Dr. Ishrat Rasool, Ms. Samiyah Khan, Ms. Hurrin Zia, Dr. Bhupinder Chaudhary*

Abstract:

The integration of artificial intelligence (AI) into digital healthcare ecosystems has significantly enhanced service delivery while simultaneously intensifying concerns surrounding data privacy, governance, and digital sovereignty. This study examines the interplay between technological capabilities, behavioral perceptions, and institutional mechanisms influencing individuals' willingness to share health data and perceptions of digital sovereignty in the Indian context. Drawing on the Technology Acceptance Model, Privacy Calculus Theory, Institutional Theory, and the Resource-Based View, the study develops and empirically validates an integrated conceptual framework.

A quantitative research design was employed, and data collected from 379 respondents were analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings indicate that AI capability significantly enhances perceived benefits, while data governance strengthens trust in digital health systems. Perceived risk negatively influences willingness to share health data, whereas trust and perceived benefits exert significant positive effects. Regulatory support emerges as a key determinant of perceived digital sovereignty, with willingness to share data partially mediating the relationships among core constructs.

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The study contributes to the literature by offering a theoretically integrated and empirically robust explanation of the “care versus control” dynamic in AI-enabled healthcare. It further provides policy-relevant insights for strengthening governance frameworks and fostering trust to support sustainable digital health ecosystems.

SUSTAINABLE SUPPLY CHAIN MANAGEMENT PRACTICES AND ORGANIZATIONAL PERFORMANCE IN EMERGING MARKET RETAIL: EVIDENCE FROM INDIAN RETAIL FIRMS

Keerthiraj E, Dr. Tamizharasi Durai*

Abstract:

The increasing importance of sustainability in business operations has made Sustainable Supply Chain Management (SSCM) a critical driver of competitive advantage in the retail sector. This study aims to examine the impact of SSCM practices on organizational performance in Indian retail firms, with a specific focus on Bangalore as a rapidly growing urban market. The research evaluates five key SSCM dimensions—Green Sourcing (GS), Sustainable Supplier Relationship Management (SSRM), Green Inventory Management (GIM), Green Logistics and Distribution (GLD), and Sustainability-Oriented Information Systems (SOIS)—and their influence on operational, financial, customer satisfaction, and environmental performance.

Existing literature establishes a positive relationship between SSCM practices and organizational performance (Golicic& Smith, 2021; Khan et al., 2021). However, most studies are concentrated in manufacturing sectors and developed economies, limiting their applicability to emerging markets like India. Furthermore, prior research often examines SSCM dimensions in isolation rather than as an integrated framework. The retail sector, particularly in urban contexts such as Bangalore, remains underexplored despite its complex supply chain challenges, including demand variability, fragmented suppliers, and high logistics costs. This study addresses these gaps by providing a comprehensive, multi-dimensional empirical analysis in the Indian retail context.

The study adopts a descriptive and analytical research design. Primary data was collected from 200 retail managers, procurement managers, logistics

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executives, and supply chain professionals in Bangalore using structured questionnaires based on a five-point Likert scale. A combination of convenience and stratified sampling techniques was used to ensure representation across different retail formats. Statistical tools employed include percentage analysis, mean and standard deviation, Cronbach's Alpha for reliability testing, Pearson correlation analysis, multiple and simple linear regression and one-way ANOVA.

The results indicate strong reliability across all constructs, with Cronbach's Alpha values ranging from 0.878 to 0.931. Multiple regression analysis shows that SSCM practices explain 62.1% of the variance in overall organizational performance ($R^2 = 0.621$, $p < 0.001$). Green Sourcing emerged as the strongest predictor of operational performance ($\beta = 0.419$), while Sustainable Supplier Relationship Management significantly influenced customer satisfaction ($\beta = 0.336$). The combined effect of Green Inventory Management and Green Logistics explained 40.6% of financial performance. Correlation results confirmed significant positive relationships between all SSCM dimensions and performance variables. Environmental performance was also significantly influenced by SSCM practices, particularly sourcing, logistics, and inventory initiatives. ANOVA results indicated no significant differences across organizational types or experience levels.

The study concludes that SSCM practices significantly enhance organizational performance in Indian retail firms. The findings support the Resource-Based View, positioning SSCM capabilities as strategic assets that drive competitive advantage. Green Sourcing, supplier collaboration, and efficient logistics systems are identified as key performance drivers. The study recommends that retail firms invest in sustainable sourcing strategies, strengthen supplier partnerships, and adopt green logistics and digital information systems. Policymakers should also promote sustainability through incentives and regulatory support. Despite its contributions, the study is limited to a single city and cross-sectional data, suggesting scope for future multi-city and longitudinal research.

HEALTH INSURANCE CLAIM SETTLEMENT LITERACY: A COMPARATIVE STUDY OF AWARENESS, BARRIERS, AND FINANCIAL BEHAVIOUR AMONG GEN Z AND MILLENNIAL CONSUMERS IN INDIA

Vidya Shree K B, Dr. Shobhana Chandra*

Abstract:

India's health insurance sector has witnessed rapid expansion, yet claim settlement remains a major trust deficit for consumers. This study investigates generational differences in health insurance claim settlement literacy between Gen Z (18–27 years) and Millennial (28–45 years) consumers in India. Specifically, it examines awareness of cashless versus reimbursement protocols, procedural complexity as a barrier, insurance literacy's effect on decision quality, digital transparency's influence on fairness perception, and financial planning integration — five dimensions critical to effective insurance utilisation.

Existing international literature (Lusardi & Mitchell, 2014; Kunreuther& Pauly, 2014; Bravo et al., 2021) robustly documents the relationship between financial literacy and insurance decision quality. Papanicolas et al. (2019) highlight that administrative complexity elevates consumer confusion and claim rejection rates across health systems. Indian studies such as Bawa & Ruchita (2011) and Chaturvedi et al. (2022) have focused broadly on youth attitudes but treat them as a homogeneous group, omitting sub-generational distinctions. No prior study has simultaneously compared Gen Z and Millennial consumers on procedural complexity, digital transparency, and financial planning integration in an Indian claim settlement context. This paper fills that empirical void.

A quantitative descriptive-analytical design was employed. Primary data were collected via a structured online questionnaire (Google Forms) across

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Bengaluru organisations during March–April 2026. The instrument comprised demographic items, Yes/No knowledge checks, and 5-point Likert-scale attitudinal items. Convenience and snowball sampling yielded N = 200 responses (Gen Z: n = 187; Millennials: n = 13). Statistical analyses were conducted in Python (SciPy, NumPy, Pandas), employing Chi-square tests, Mann-Whitney U tests, Pearson correlation, OLS regression, and Cohen's d effect size estimation to test five directional hypotheses at $\alpha = 0.05$.

Five hypotheses were tested. H_1 (Millennial procedural awareness superiority) showed a directional but non-significant pattern (composite M = 3.00 vs. 2.57; Mann-Whitney U = 1406.5, p = .165), attributable largely to the small Millennial sub-sample (n = 13). H_4 revealed a statistically significant inter-group hesitancy difference (M = 2.54 vs. 1.77; U = 1596.5, p = .025), and a directional complexity–hesitancy correlation for Gen Z (r = .128, p = .080 one-tailed), partially supporting the hypothesis. H_3 yielded the study's strongest finding: insurance literacy was a significant positive predictor of informed decision quality (r = .213, β = .198, R^2 = .045, p = .003), confirming that even modest literacy gains translate to measurably better decisions. H_4 produced a counterintuitive negative association between digital transparency orientation and fairness perception (r = −0.242, β = −0.297, p < .001), consistent with expectation-disconfirmation theory — digitally oriented respondents reported lower fairness due to unmet app-adequacy expectations (mean adequacy score = 2.795). H_5 showed Millennials marginally outperforming Gen Z on financial planning integration (M = 2.85 vs. 2.72), but the result was non-significant (U = 1245.0, p = .441, d = .108).

Insurance literacy emerged as the most robust and actionable finding: a significant predictor of policy decision quality (H_3 fully supported), reinforcing IRDAI's Vision 2047 emphasis on consumer financial education. Gen Z's pronounced claim-filing hesitancy (H_2 partially supported) suggests that anticipatory procedural anxiety — absorbed from peers and social media — poses a tangible barrier that pre-emptive digital simulation tools and literacy onboarding can address. The digital transparency paradox (H_4) cautions insurers that over-reliance on digital channels without service quality to match will accelerate trust erosion rather than build it. Non-significant outcomes for H_1 and H_5 reflect sampling limitations (93.5% Gen Z) rather than null effects; replication with balanced generational quotas is recommended. Policy

implications include mandatory claim literacy onboarding modules at point of purchase, real-time discharge chatbot assistance, CSR transparency at renewal screens, and IRDAI-mandated standardised 'Claim Essentials' documentation for all retail health policies.

IMPACT OF LAST MILE LOGISTICS PERFORMANCE ON SUPPLY CHAIN SERVICE QUALITY: EVIDENCE FROM YOUNG ADULT ONLINE SHOPPERS

Rakshitha K M, Prof C. S Venkatesh*

Abstract:

The rapid expansion of global e-commerce has transformed the "last mile"—the final leg of the delivery process—into the most critical touchpoint for consumer satisfaction. For young adult shoppers, the performance of last-mile logistics (LML) is not merely a utility but a primary driver of the overall retail experience. This research investigates the specific impact of last-mile logistics performance on the perceived supply chain service quality (SCSQ) among this demographic, aiming to understand how delivery speed, tracking accuracy, and courier behavior define the "moment of truth" in modern digital retail.

While existing studies have explored individual facets of logistics such as crowd shipping agility, and sustainability, a significant research gap exists in developing a unified framework that links specific last-mile performance metrics directly to holistic supply chain service quality. Furthermore, empirical evidence remains limited regarding how young adult shoppers in emerging markets reconcile the conflict between rapid delivery demands and sustainable logistical practices. This study bridges that gap by evaluating exactly how physical delivery constraints impact overall service perceptions for a highly demanding digital-native demographic.

This study adopted a Descriptive Research design to accurately describe the relationship between last-mile logistics performance and service quality without manipulating variables. Primary data was personally collected from a convenience sample of 300 young adult online shoppers (aged 18-35) using a structured survey featuring a 5-point Likert scale. To rigorously test the relationships between delivery timeliness, information transparency, personnel

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handling, and overall service quality, the collected data was analyzed utilizing Descriptive statistics, Pearson correlation, and Multiple Regression Analysis via MS Excel and SPSS.

The findings reveal a statistically significant positive impact of LML performance on SCSQ, with the regression model successfully explaining 75.3% of the variance in customer satisfaction ($R^2 = 0.753$, $F = 225.222$, $p < 0.001$). Correlation results highlighted that careful physical package handling ($r = 0.817$) and delivery timeliness ($r = 0.789$) are the most influential, strongest drivers of perceived quality. Additionally, descriptive data indicated that young adults place exceptionally high baseline importance on real-time tracking transparency (mean = 4.44) and error-free deliveries (mean = 4.38).

For young adult online shoppers, the last mile is undeniably the ultimate "moment of truth" that defines their entire supply chain experience. While digital transparency and real-time tracking are considered non-negotiable baseline expectations, the actual physical handling of the package remains the strongest predictor of customer satisfaction. To optimize final-leg operations, reduce churn rates, and build stronger brand loyalty, e-commerce platforms must strategically integrate advanced IoT-enabled tracking technology with rigorous physical training for couriers, ensuring both digital visibility and physical integrity.

ROLE OF FINANCIAL INCLUSION IN POVERTY REDUCTION: EVIDENCE FROM RURAL INDIA

Dr. K. Ravichandran, P. Kannan*

Abstract:

This study evaluates the impact of formal financial deepening—primarily through the Pradhan Mantri Jan-Dhan Yojana (PMJDY) and the Self-Help Group–Bank Linkage Programme (SHG-BLP)—on the socio-economic resilience of rural Indian households.

Adopting a descriptive-interpretive design, the research analyzes secondary data from NABARD and RBI (2019–20 to 2023–24). Trends in institutional expansion and credit flow are assessed using Annual Growth Rate (AGR) and Compound Annual Growth Rate (CAGR), anchored in the Sustainable Livelihood Framework and Capability Approach.

Results reveal significant growth, with PMJDY accounts exceeding 52 crore and SHG credit disbursement achieving a CAGR of 28.16%. While outreach is near-universal, the study argues that poverty reduction depends on "productive absorption" and asset creation. Notably, post-pandemic resilience was driven by intensive credit flows through women-led collectives.

The study advocates for a policy shift from "banking the unbanked" to "securing the unsecured" through micro-insurance and targeted enterprise credit. Integrating financial services with skill development and digital public infrastructure is essential for sustainable poverty graduation.

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COMPREHENSIVE AND COMPARATIVE ANALYSIS OF HDI, WPI, CPI AND CCI ON STOCK MARKET RETURNS

Arpita Subray Bhat, Dr Sumera Aluru*

Abstract:

The stock market returns reflects the performance of the economy and the expectations from the market. In developing markets like India, stock market performance is not only dependent on the performance of the firms but also on the economic and social indicators. This paper aims to analyse the compounded and relative effects of the Human Development Index (HDI), Consumer Price Index (CPI), Wholesale Price Index (WPI), and Consumer Confidence Index (CCI) on stock market returns in India between the years 2015 and 2025. The analysis is based on 128 monthly observations of each Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE) with the help of descriptive statistics, Correlation, Augmented Dickey-Fuller (ADF) unit root tests, multiple regression (OLS), and Autoregressive Distributed Lag (ARDL) models.

The correlation between BSE and NSE is nearly 1 (r = 0.999), which proves that the indices are nearly in step with each other. There is an exceedingly high level of correlation (r = 0.9999) between CPI and HDI, which means that these two series are almost perfectly multicollinear, WPI also has a strong correlation with CPI (r = 0.970). CCI is negatively correlated with BSE (-0.652) and NSE (-0.636) which could be due to the limited scope of CCI and its lagged sentiment measure and not a contemporaneous measure.

The connection between inflation and equity returns has been a popular subject of financial literature. The investigation of the inflation as the priced systematic risk factor was confirmed by Chen, Roll, and Ross (1986), who provided an arbitrage pricing theory. Subsequent research later differentiated between consumer inflation and producer inflation on the basis of CPI and WPI, respectively, with CPI having a more direct impact on consumer demand and

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corporate revenues whereas WPI has an impact on input costs and operating margins.

The study by Baker and Wurgler (2006) introduced the concept of investor sentiment as a systematic risk factor and showed that sentiment-driven demand may lead to mispricing's, which would eventually be fixed. In India, the RBI Consumer Confidence Survey, which reflects household perceptions on income, spending, and economic conditions, is a direct measure of this sentiment channel.

The current literature generally looks at CPI, WPI or CCI alone or only two variables at a time. The literature lacks a comprehensive model that takes into consideration all four variables (developmental, inflationary and behavioural dimensions). Although there is plentiful literature in the field of mature markets, a lack of empirical evidence in India, namely the capital market, based on a multivariate time series model over a 10 year period after reform (2015-2025) is a weakness.

EFFECT OF DIGITAL PAYMENT MARKETING CAMPAIGNS ON CONSUMER ADOPTION OF CASHLESS TRANSACTIONS

A Apooorva Jain, Dr. Anupama Malagi*

Abstract:

Clients' financial behavior have modified, moving far from cash and in the direction of cashless method, due to the explosive enlargement of digital price structures in India. digital bills have come to be greater on hand and smooth due to the proliferation of UPI, mobile wallets, and net banking. Adoption has been significantly aided by means of advertising and marketing sports that consist of discount packages, reward incentives, and cognizance campaigns. inspecting the results of digital price advertising and marketing campaigns on consumer acceptance, this research seeks to apprehend the function of promotional influence, protection, agree with, and use behavior in shaping adoption and usage over time.

Research based on the Technology Acceptance Model (TAM) and UTAUT indicates that perceived utility usability trust and security are significant factors in the adoption of digital payments. Research indicates that promoting digital payment systems with discounts and cash-back incentives encourages users to try them out. However long-term adoption depends more on convenience security and trust than on marketing incentives. Security concerns and general ignorance are still barriers. Few studies have examined the combined impact of behavioral factors and marketing initiatives using statistical techniques like SPSS particularly in the Indian context. This is true even though the field has seen substantial research. This study fills that gap.

Theuse of a dependent questionnaire to gather primary facts from 250 individuals, the have a look at follows a quantitative research approach. Demographic representation was guaranteed via a stratified sample process. impartial factors protected promotional gives, advertising effect, influence

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of safety, and use frequency; established variables were client pleasure and preference. The facts was analyzed in SPSS the use of a couple of regression, Karl Pearson's correlation, and percent analysis.

The findings display that a huge percent of respondents have used virtual price methods, with promotional offers being the primary motivator for first use. The results of the correlation look at imply that there is a sturdy connection among safety and pleasure, which means that that the null hypothesis can't be normal. alternatively, there is no great affiliation among use frequency and safety (r = zero.020, p > zero.05). The findings of the regression display that pleasure is strongly tormented by safety (β = zero.534) and promotional offers (β = zero.251), with a R^2 value of zero.390 and a p-value less than zero.05. Having stated that, options are less tormented by advertising (R^2 = 0.093), indicating that long-term utilization relies upon greater on habit than promotional strategies.

The research shows that advertising strategies are successful in getting human beings to know approximately and try out digital bills. agree with, security, and user enjoy, no longer promotional offers on my own, decide lengthy-term use. enhancing security and provider pleasant must be the primary desires of digital payment providers in order to guarantee in addition utilization. To encourage digital bills and again the expansion of an cashless economy, the effects offer useful statistics for lawmakers, financial institutions, and fintech companies.

A STRATEGIC APPROACH TO MAKING HR PRACTICES BETTER IN INDIA'S HOSPITALITY INDUSTRY FOR BUSINESS SUCCESS

Dr. Deeksha*

Abstract:

This research paper examines the optimal strategies employed by HR departments within the hospitality sector in India. The study investigates the strategic importance of HR management in enhancing organizational performance, employee engagement, and customer satisfaction within hospitality businesses. The dissertation aims to give useful information about good HR practices and how they can help businesses succeed in the fast-paced and competitive Indian hospitality industry. This will be accomplished through a comprehensive review of literature, analysis of case studies, and empirical research. The first part of the dissertation gives a thorough look at the hospitality industry in India, stressing how important it is to the country's economy and workforce. The next sections look at how important HR management is in the hospitality industry, focusing on how it helps hire, keep, and develop skilled workers to meet the needs of visitors and stakeholders as they change. The dissertation examines theoretical frameworks and models in HR management, encompassing High-Performance Work Systems (HPWS), Resource-Based View (RBV) theory, and Social Exchange Theory. The goal is to give theoretical information about successful HR strategies, especially in the hospitality industry. This article talks about the problems that hotel HR departments have to deal with, such as keeping good employees, high labor costs, and following the rules. It also gives useful tips on how to deal with these problems and make HR processes better. The dissertation ends by talking about what this means for HR management in the Indian hospitality industry. It stresses how important it is to use employee-centered strategies, align with company values, use technology to solve problems, and support initiatives that promote diversity, inclusion, and sustainability. The study underscores the essential function of HR management in enhancing organizational

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performance and offers significant insights for future research and practice in the field. Keywords: HR management, hospitality industry, Indian context, best practices, organizational performance, employee engagement, guest satisfaction, strategic alignment, challenges, implications.

EFFECT OF REAL-TIME DELIVERY TRACKING FEATURES ON CUSTOMER TRUST AND CUSTOMER PERCEPTION ON E-COMMERCE PLATFORMS

Deepak G Rokhade, Prof. Ankitha Shrivastava*

Abstract:

We all buy things online - and for most of us, after hitting 'Buy', it's a waiting game. Will it arrive on time? Is it even on the way? This research examines the impact of real-time tracking - the ability for customers to follow exactly where their order is as it makes its way to them - on customers' trust in an online retailer and their overall satisfaction with that retailer. The idea is to find out if providing customers with more information about the delivery process increases their trust in the platform and their loyalty to it.

Delivery transparency is supported by many recent studies. Customers who receive real-time information about their orders are less worried and more trusting of the delivery platform. A recent study from Bangladesh shows that delivery transparency is a key driver of trust in e-commerce - second only to payment security. Indian research also found that 78% of customers who used live tracking gave positive feedback, while for customers who didn't receive updates, the figure was 49%. But most studies combine customer trust and perception into a single measure. We do not have much clarity about the impact of tracking on customer trust and customer perception as two distinct outcomes - particularly in Indian urban e-commerce. This study fills that gap.

This is a descriptive study. A web-based questionnaire was sent to e-commerce consumers in Bangalore, Karnataka with a 5-point Likert scale. A total of 307 responses were received, and 275 users who had tried real-time delivery options responded to all sections of the survey. The questionnaire assessed three constructs: Real-Time Delivery Visibility (RTDV), Customer Trust (CT) and Retention Intentions (RI). Descriptive statistics, Cronbach's alpha test (for

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reliability), one-sample t-test, Pearson correlation, simple linear regression and one-way ANOVA for age group comparisons.

There is high reliability for all three constructs (Cronbach's α over 0.90). Real-Time Delivery Visibility had the highest mean (4.547 out of 5.0) - customers clearly appreciate tracking services. The averages for both Customer Trust (mean = 4.030) and Retention Intentions (mean = 4.015) were well above the midpoint (3.0 on the scale) and significantly so (one-sample t-tests, $t = 13.329$ and $t = 13.276$ respectively, both $p < 0.001$). That is, real-time tracking makes a significant positive contribution to both of those customer outcomes.

APearson correlation revealed a moderate positive correlation between tracking quality and customer trust ($r = 0.420$, $p < 0.001$) and a strong correlation between trust and retention intentions ($r = 0.886$, $p < 0.001$). Simple linear regression revealed that tracking visibility accounts for 17.6% of the variance in customer trust and 17.1% in retention intentions - a significant amount given the wide range of factors that affect trust. ANOVA showed significant differences by age - the highest trust scores were for the 31-40 age group (mean = 4.394), while the lowest scores were for the over-40 group (mean = 3.527). There were no gender differences.

This research demonstrates that real-time tracking is not simply a convenience, it is a confidence-builder. When e-commerce customers can track their orders, they are more trusting the company, and more likely to return back to the platform and also refer the company to others. Loyalty, in turn, is the key to customer retention. For online retailers, providing precise, reliable and user-friendly delivery tracking makes sense. Further research may use Structural Equation Modelling (SEM) for more detailed causal modelling, compare different tracking features across different websites (such as Amazon and Flipkart), or examine these effects in different Indian cities or regions.

BEYOND TECHNOLOGY ACCEPTANCE: THE ROLE OF REGULATORY SUPPORT IN SHAPING DIGITAL HEALTHCARE ADOPTION INTENTIONS

Dr. Ishrat Rasool, Ms. Mehvish Siddiqui, Dr. Pooja Sharma*

Abstract:

The rapid advancement of digital healthcare technologies has transformed healthcare delivery; however, their adoption among healthcare professionals remains uneven. While the Unified Theory of Acceptance and Use of Technology (UTAUT) has been widely applied to explain adoption behavior, it provides limited insight into the role of institutional and regulatory factors, which are critical in highly regulated sectors such as healthcare. Addressing this gap, the present study integrates UTAUT with Institutional Theory by conceptualizing perceived regulatory support as a key intervening mechanism.

Using a quantitative research design, data were collected from 389 healthcare professionals and analyzed through Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings indicate that performance expectancy, effort expectancy, social influence, and facilitating conditions significantly influence perceived regulatory support, which in turn has a strong positive effect on adoption intention. Mediation analysis confirms that regulatory support plays a central role in transmitting the effects of technological and social factors on behavioral intention.

The study extends UTAUT by incorporating institutional dimensions and highlights the importance of regulatory frameworks, organizational support, and user-friendly technologies in promoting digital healthcare adoption.

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IMPACT OF DIGITAL PAYMENT SYSTEMS ON CONSUMER SPENDING BEHAVIOUR: A STUDY AMONG URBAN CONSUMERS

Kiran Kumar V, Dr. Anupama Malagi*

Abstract:

The discrete components to be studied in this paper are the transformation of digital payment systems in the consumer spending behaviour of urban consumers. With the rapid adoption of digital systems e.g. UPI, mobile wallets and online banking, transactions made using cash are being overtaken by the use of cashless systems. This can be done in these convenient, quick, and available systems and it may influence how consumers make their buying decisions. The analysis in particular is in the field of knowing whether digital payment systems stimulate spending, increase the purchase frequency and impulse buying behaviour. Also, it aims to examine the issues of influence of factors like convenience, level of security and promotional reward on consumer behaviour in the digital payment setting.

Literature review on the application of digital payment shows that convenience, ease of use, perceived usefulness and trust are the significant factors in the adoption. A study conducted by relying both on technology acceptance model (tam) and innovation diffusion theory (IDT) indicate that consumer perceptions towards digital payments will change in terms of its adoption, under conditions of convenience and security of systems. The research also proposes that the digital payments are shorter during the transaction age, and that they increase the accessibility, thereby, impacting the purchasing behaviour.

Nonetheless, the bulk of previous research is based on variables of adoption, as opposed to post-adoption behavioural outcomes. Limited knowledge about the direct outcome effects of digital payments and their difference with consumer spending behaviour with regard to impulse purchasing and spending frequency is there. Also, focused studies within the indian context that can study the

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changes in behaviour post-adoption are not available. This research provides a way to fill these gaps as it investigates the linkage between the use of digital payments and consumer spending behaviour.

The quantitative research design, descriptive research approach, is the research design applied in the study to investigate the correlation between the digital payment systems and consumer spending behaviour. The structured questionnaire was given via google forms and data were collected using this method. The questionnaire had 15 questions which were scored on a likert scale out of five.

The sample size of 510 respondents, who actively use digital payment systems, such as upi and mobile wallets, and online banking, was selected through convenience sampling. The statistical techniques were used to test the hypotheses including descriptive analysis, correlation, multiple linear regression, and mediation analysis.

To establish internal consistency of the instrument and guarantee reliability cronbachs alpha (0.82) was employed. The mediating effects of the frequency of usage of digital forms of payments on spending behaviour were also studied in the study.

The results indicate that the consumer spending behaviour is greatly positively influenced by the use of digital payment systems. The descriptive statistics reveal that most of the respondents find the statement that digital payments are convenient, fast, and easy to use as the most respondents have responses above 4.0 (page 7) indicating that the variables are a majority.

Convenience was found to be one of the determinants about the spending behaviour as consumers want to be able to complete transactions with ease and at their own convenience. Another significant aspect to increase ruse is the simplicity that will facilitate consumption, encouraging the repetitive transactions. The security perception had a medium effect that indicated that the users are confident in digital systems, yet there are some problems with privacy and safety.

Cashback and promotional proposals were observed to play a great role in making purchases as they motivate consumer to purchase more or impulsively. This underscores the input of external factors in developing financial behaviour.

The results of hypothesis testing show that:

- The extent of both convenience and easiness of use are of significant influence in expenditure behaviour.
- There is a moderate yet positive impact of security.
- The intensity of such usage is a strong mediator.
- This is greatly advertised through offers.

The paper arrives at the conclusion that the digital payment systems have a transformative impact into the consumer spending behaviour. As much as they come with great benefits such as convenience, efficiency and accessibility, they also bring about behaviour change changes such as increased levels of impulse buying and spending.

Its findings suggest that the rate of use is a predetermined factor helping to intensify the effect of the digital payments on the spending behaviour. The association is also confirmed in respect of promotion incentives where purchase promotion is going to promote additional purchase.

INTEGRATION OF ESG IN SUPPLY CHAIN MANAGEMENT AND ITS IMPACT ON FIRM'S PERFORMANCE

Madhumati. B. V, Dr. Tamizharasi Durai*

Abstract:

This study explores the impact of ESG integration in supply chain management on firm performance, focusing on return on equity (ROE) and revenue growth among leading pharmaceutical and electronics firms in India. It addresses research gaps by providing empirical evidence from an emerging economy context.

A quantitative research design was adopted using secondary data from 10 firms over five years (50 observations). ESG scores were obtained from Refinitiv, while financial data were sourced from Prowess IQ. Correlation and regression analyses were conducted in SPSS, with ESG scores as the independent variable ROE and revenue growth as dependent variables.

Results indicate moderate ESG adoption. ESG scores show a strong positive correlation with ROE ($r = 0.670$, $p < 0.01$) and a moderate correlation with revenue growth ($r = 0.341$, $p < 0.05$). Regression analysis confirms ESG significantly influences firm performance, explaining 44.9% of ROE variation and 11.6% of revenue growth.

Theoretically, the study enriches ESG literature in emerging economies. Practically, it underscores the importance of ESG-driven supply chain strategies for enhancing profitability, governance, and risk management, while supporting sustainable competitiveness in India.

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TALENT ACQUISITION IN THE AGE OF AI: A QUANTITATIVE STUDY FROM HR PERSPECTIVES

Dimpal Sharma*

Abstract

This study explores how Artificial Intelligence (AI) is increasingly shaping the way organizations approach talent acquisition. As companies adopt AI-powered tools to improve efficiency and decision-making, recruitment processes are undergoing significant change. Tasks such as resume screening, candidate sourcing, and initial interviews are now being automated, allowing HR professionals to save time and focus on more strategic aspects of hiring.

At the same time, the study looks at how AI can enhance the quality of hiring decisions and support diversity in the workplace. However, it also recognizes important challenges, including the risks of algorithmic bias, lack of transparency, and ethical concerns surrounding the use of AI in recruitment.

Using a quantitative research approach, the study gathers insights from HR professionals through surveys to understand their experiences and perceptions of AI in hiring. A review of existing literature further supports and contextualizes these findings.

The results suggest that while AI can greatly improve the efficiency and effectiveness of recruitment, it works best as a support tool rather than a replacement for human judgment. The study concludes by recommending that organizations adopt AI thoughtfully and responsibly to achieve fair, transparent, and high-quality hiring outcomes that meet the evolving needs of the workforce.

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DIGITAL READINESS AND AGRIPRENEURIAL ECOSYSTEM DEVELOPMENT: INSIGHTS FROM A PILOT DISTRICT IN HARYANA USING THE DARE FRAMEWORK

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Abstract:

Agricultural entrepreneurship plays a critical role in rural economic transformation; however, agripreneurs often operate within fragmented ecosystems characterized by limited digital integration, weak financial capabilities, and insufficient market linkages. This study proposes the development and pilot validation of the Digital Agripreneur Readiness & Ecosystem Gap Index (DARE), a multidimensional assessment tool designed to measure readiness across seven domains: business awareness, digital adoption, financial literacy, market confidence, production resilience, entrepreneurial mindset, and training and network access. Using a structured Likert-scale instrument, baseline data will be collected from 80 agripreneurs in a district-level pilot. The index will enable segmentation into readiness tiers and guide targeted interventions. Reliability and construct validity will be tested through Cronbach's Alpha and Exploratory Factor Analysis. The study aims to establish a scalable, data-driven framework for ecosystem strengthening and policy integration in rural entrepreneurship development.

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GREEN LOGISTICS AND CIRCULAR ECONOMY PRACTICES ON THE SUSTAINABILITY PERFORMANCE OF MSMES IN INDIA

Adarsh Hebbale, Dr. Tamizharasi Durai*

Abstract:

The growing importance of sustainability has compelled Micro, Small, and Medium Enterprises (MSMEs) to adopt environmentally responsible and resource-efficient practices. This study aims to examine the impact of Green Logistics (GL) and Circular Economy (CE) practices on the sustainability performance of MSMEs in India. It evaluates five key dimensions—Green Transportation (GT), Eco-friendly Packaging and Warehousing (EP), Reverse Logistics and Waste Management (RL), Recycling/Reuse/Remanufacturing (RR), and Resource Efficiency and Closed-loop Supply Chains (RE)—and their influence on sustainability performance measured through environmental, economic, and social dimensions based on the Triple Bottom Line (TBL) framework.

Existing studies highlight the positive role of green logistics and circular economy practices in enhancing sustainability performance (Agyabeng-Mensah et al., 2020; Geissdoerfer et al., 2020). However, most research focuses on large manufacturing firms in developed economies, limiting its applicability to MSMEs in emerging markets like India. Additionally, prior studies often examine GL and CE practices independently rather than as integrated strategies. There is also limited empirical evidence evaluating their combined impact across all three sustainability dimensions. This study addresses these gaps by providing a comprehensive, data-driven analysis of GL and CE practices within the MSME context.

The study adopts a descriptive and analytical research design. Primary data was collected from 200 MSME owners, managers, and supply chain professionals across manufacturing, trading, service, and agro-processing sectors using a

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structured Likert-scale questionnaire. A combination of convenience and stratified sampling techniques were used to ensure representation. Statistical tools employed include percentage analysis, mean and standard deviation, Cronbach's Alpha for reliability testing, Pearson correlation, multiple and simple linear regression and one-way ANOVA.

The results demonstrate strong internal consistency across all constructs, with Cronbach's Alpha values ranging from 0.874 to 0.937. Regression analysis shows that Green Logistics practices explain 45.7% of the variance in sustainability performance, while Circular Economy practices explain 26.2%. The integrated model combining both GL and CE practices provides the highest explanatory power, accounting for 66.6% of the variance ($R^2 = 0.666$, $p < 0.001$). Green Transportation emerged as the strongest predictor of environmental performance ($\beta = 0.295$), while Recycling/Reuse/Remanufacturing significantly influenced economic performance ($\beta = 0.229$). All five constructs showed significant positive relationships with sustainability outcomes across environmental, economic, and social dimensions. ANOVA results indicated no significant differences across sectors, MSME sizes, or experience levels, suggesting strong generalizability.

The study concludes that Green Logistics and Circular Economy practices significantly enhance sustainability performance in MSMEs. The findings emphasize the synergistic effect of integrated GL and CE adoption, which yields stronger outcomes than individual implementation. Green Transportation, reverse logistics, and recycling initiatives are identified as key drivers of sustainability. The study recommends that MSMEs adopt coordinated sustainability strategies and invest in resource-efficient and circular practices. Policymakers should support MSMEs through incentives, infrastructure, and digital enablement to accelerate sustainable transformation. Despite its contributions, the study is limited by its cross-sectional design and geographic focus, indicating scope for future longitudinal and multi-region research.

THE RISE OF DIGITAL RETAILERS: THE SURVIVAL STRATEGIES OF KIRANA STORES IN BENGALURU

Meghana B R, Dr. Srikanth P*

Abstract:

The rapid development of e-commerce and quick commerce applications (e.g., Blinkit, Zepto) has fundamentally shaken up the conventional retail environment in metropolitan India. Traditional, unorganized Kirana stores historically characterized by localized inventory, interpersonal trust, and informal credit are now facing an existential threat from digital disruptors offering unprecedented convenience and speed. This study examines how digital retailers are affecting traditional Kirana stores in Bengaluru, evaluating the specific hurdles they face and the strategic, evidence-based pathways they must adopt to survive the digital onslaught.

While existing literature extensively covers the macroeconomic development of e-commerce and acknowledges the theoretical necessity of Kirana digitization, a visible empirical gap remains. There is a lack of focused, quantitative studies that measure a consumer's actual willingness to revisit Kirana stores if specific digital solutions (like WhatsApp ordering or UPI) are implemented. Furthermore, there is scanty quantitative research evaluating consumer perceptions regarding the replicability and practicality of aggregator/ omnichannel models, such as JioMart, as an ultimate survival template in the hyper-competitive Bengaluru market during the age of quick commerce.

This research utilized a Descriptive Research design to systematically describe consumer behavior, the effects of digital retail, and the efficiency of different survival strategies without experimental control. Primary data was gathered from a sample of 300 urban consumers and retail stakeholders in Bengaluru using a structured 5-point Likert scale questionnaire. The collected data was

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thoroughly analyzed using Descriptive Statistics, Chi-square tests, Multiple Regression, and Pearson correlation via IBM SPSS and MS Excel.

The Chi-square test validated a huge, statistically significant decline in physical Kirana footfall directly linked to the rising frequency of e-commerce shopping ($p < 0.001$). However, the Multiple Regression model ($R^2 = 0.222$, $p < 0.001$) confirmed that the integration of digital tools namely WhatsApp ordering, UPI payments, and government-supported digital infrastructure are significant predictors of a consumer's willingness to remain a Kirana customer. Moreover, Pearson correlation ($r = 0.554$) proved that the JioMart omnichannel model is viewed as a highly practical and replicable survival strategy that effectively combines physical proximity with digital convenience.

Quick commerce poses a deadly existential menace to traditional Kirana stores, as the convenience of e-commerce is directly cannibalizing physical footfall. However, Kirana stores are not outdated; their survival is entirely dependent on strategic digital integration. Consumers remain highly loyal to the natural strengths of local stores specifically interpersonal trust and informal credit (Mean = 4.23) but they now demand modern convenience. By standardizing low-barrier technologies like WhatsApp ordering and collaborating with omnichannel aggregator platforms like JioMart, Kirana stores can successfully hedge their future through a resilient "phygital" model.

A STUDY ON FACTORS INFLUENCING CONSUMER TRUST IN INSURANCE COMPANIES WITH SPECIAL REFERENCE TO HEALTH INSURANCE POLICY HOLDERS

Robinson A, Dr. Santhosh M*

Abstract:

This study looks at the determinants of consumer trust in health insurance providers in the context of Bangalore. In this dynamic healthcare landscape, trust has become a crucial factor in consumer choices, policy renewal, and relationship with the insurance provider. The research seeks to determine key factors affecting consumer trust. The study employed a quantitative approach and primary data was gathered through a questionnaire from 485 participants. Several independent variables have been taken into account, including claim settlement, service quality, policy term transparency, brand reputation, customer service, affordability of premium and value for money, digital service reliability and agent's credibility. The data was analysed with statistical methods including descriptive analysis, reliability analysis, correlation and multiple regression using SPSS.

Trust between consumers and insurance businesses is a critical element in the relationship between consumers and the insurance provider, especially in health insurance given the uncertainty and risks with associated financial implications. Initial research suggests trust is significantly influenced by perceptions of service reliability and equity, with consumers assessing insurers' responsiveness, assurance and empathy in service delivery. Service quality is well-known to impact customer satisfaction and trust in the insurance sector. The SERVQUAL model suggests reliability, responsiveness, assurance, empathy, and tangibility are critical factors that shape customer perceptions. Claim processing is a key factor that impacts trust in health insurance. An insurer's efficiency in settling claims, in a timely, transparent and equitable

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manner, impacts customer perceptions and trust. Digital innovation has revolutionised the insurance industry, so the reliability of digital services is a key determinant of trust. The image of brands and companies is a large factor in consumer confidence in the insurance industry. While there is much research on what factors affect consumer trust and attitudes towards insurance companies, there is scant research on health insurance in Bangalore. Much of the prior research has examined specific aspects of trust (services quality, claim settlement etc.) or digital adoption, but not in an integrated way. Moreover, numerous studies are carried out at a national or global level, with few studies focusing on regional analysis in cities such as Bangalore. Thus, this research fills the void by examining the interplay between claim settlement, service quality, transparency, brand reputation, customer support, value of premium, digital trust and credibility of agents on the trust in health insurance providers in Bangalore. This study uses a quantitative descriptive design to investigate the determinants of consumer trust towards health insurance companies. Primary data has been used for the study using a questionnaire. The researchers adopted a non-probability sampling method, namely, convenience sampling for the study, given the time and accessibility issues. The research population includes common citizens of Bangalore having health insurance. The sample comprises of 485 participants. The questionnaire was divided into three sections: Section 1 covered socio-demographic information (gender, age, job, income, type of health insurance coverage, duration); Section 2 covered determinants of consumer trust (Likert items); and Section 3 covered consumer trust and perceptions. All items were responded to on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Data was analysed via IBM SPSS Statistics (Version 27) using descriptive statistics, reliability analysis (Cronbach's Alpha), correlation analysis and multiple regression analysis.

Reliability and Descriptive Statistics: The reliability analysis shows that all constructs have acceptable levels of reliability for exploratory studies. Consumer Trust has the highest reliability ($\alpha = 0.723$), suggesting that the items used to measure it are consistent. Claim Settlement ($\alpha = 0.644$) and Digital Reliability ($\alpha = 0.659$) are also acceptable. Descriptive analysis shows that respondents have a favourable attitude towards health insurance companies across all variables. Claim Settlement (Mean = 4. 005) records the highest mean, implying that consumers consider timely and equitable claim

settlement as a critical factor in assessing their trust in insurance companies. Service Quality (Mean = 3.902) and Consumer Trust (Mean = 3.892) are also highly agreed upon.

Correlation Analysis: The findings from the correlation analysis show that there is a positive and significant correlation between each independent variable and consumer trust. Brand Reputation (r = 0.620) has the highest positive correlation with consumer trust, implying that consumers are more likely to trust insurance companies with a positive brand reputation. Premium Value (r = 0.607), Claim Settlement (r = 0.593), and Service Quality (r = 0.590) are also positively correlated with consumer trust at a high level. Agent Credibility (r = 0.531) still demonstrates a moderate positive relationship with consumer trust, albeit with a slightly weaker correlation.

Regression Analysis: The regression model summary indicates R = 0.743, R^2 = 0.552, Adjusted R^2 = 0.545, with ANOVA F = 73.432, p = 0.000. The coefficient of determination (R^2 = 0.552) suggests that 55. 2% of consumer trust is explained by the independent variables. Premium Value (β = 0.205, p < 0.001) has the greatest positive impact on consumer trust, indicating that affordability and value for money play a critical role in trust for health insurance providers. This is followed by Brand Reputation (β = 0.162, p < 0.001), Claim Settlement (β = 0.144, p = 0.001) and Service Quality (β = 0.133, p = 0.003). Transparency (β = 0.057, p = 0.222) and Agent Credibility (β = 0.028, p = 0.513) are not significant.

Hypothesis Testing: The results indicate that most of the independent variables significantly influence consumer trust. H□a (Claim Settlement) – Accepted; H□b (Service Quality) – Accepted; H□c (Transparency) – Rejected; H□d (Brand Reputation) – Accepted; H□e (Customer Support) – Accepted; H□f (Premium Value) – Accepted; H□g (Digital Reliability) – Accepted; H□h (Agent Credibility) – Rejected. Transparency and agent credibility were found to be statistically insignificant in the presence of other variables.

The results show claim settlement, service quality, brand reputation, premium value, customer support and digital reliability have a positive influence on brand trust. With a higher value of the premium and brand reputation being the most significant predictors. But transparency and the credibility of agents had no significant impact once other factors were taken into account. The research confirms that health insurance consumer trust is largely influenced

by performance-related variables like efficiency, quality and value for money. This research offers a useful guide for insurance companies to enhance their service to improve consumer trust. The study also adds to the body of research by providing a holistic glimpse into trust in the context of urban insurance.

SMART HEALTHCARE ECOSYSTEMS: INTEGRATING IOT WEARABLES WITH HEALTH INFORMATION TECHNOLOGY FOR SUSTAINABLE HEALTHCARE DELIVERY

Aarushi Anil Hanagandi, Harsh Vijay Shrivas, Dr Geetika Parmar*

Abstract:

The rapid proliferation of consumer-grade wearables and the parallel expansion of digital health platforms promise continuous patient-generated health data (PGHD), but also expose critical gaps in data integration, interoperability, and sustainable delivery of care. Current systems often operate in silos, limiting clinicians' ability to act on real-time physiological signals and increasing the risk of duplicated services, higher readmission rates, and inefficient resource utilization. This research proposes a smart healthcare ecosystem that unifies IoT wearables with health information technology (HIT) standards—specifically Fast Healthcare Interoperability Resources (FHIR)—and leverages cloud-native analytics to enable scalable, secure, and energy-efficient remote patient monitoring (RPM). The objective is to develop an end-to-end architecture that captures multimodal sensor streams, maps them to interoperable FHIR resources, and stores them in a hybrid relational and non-relational cloud repository. Furthermore, the system applies artificial intelligence models for early disease detection, risk prediction, and personalized intervention strategies. A prototype using Garmin Vivoactive 4 data integrated via the Fitrockr hub demonstrates technical feasibility, secure GDPR-compliant data transfer, and fourfold patient capacity scaling through edge-level filtering. Preliminary simulations indicate a potential 30% reduction in hospital readmissions and a 20% decrease in energy consumption compared with conventional RPM setups. The study addresses the implementation gap between wearable data collection

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and sustainable HIT integration, offering actionable insights for policymakers, vendors, and healthcare systems aiming to transition toward resilient, patient-centred, and environmentally sustainable care delivery models.

INTERPRETABLE MACHINE LEARNING FOR EARLY DIABETES DETECTION

Manmohan Bora, Dr Geetika Parmar*

Abstract:

Diabetes affects hundreds of millions of people globally, and catching it early genuinely changes outcomes fewer amputations, less kidney damage, better quality of life. Machine learning has been pulled into this space for good reason. The problem is that recent work has drifted toward stacking ensemble models on top of each other in pursuit of accuracy improvements that are often marginal, while the models themselves become harder to interpret. A clinician cannot act on a black-box score.

This paper takes a different angle. We tested seven classifiers on the Pima Indians Diabetes Database under two preprocessing conditions: Min-Max normalization and PCA. The goal was to understand how feature space transformation changes what each model can do not just whether accuracy numbers go up or down.

The results were fairly decisive. PCA removed multicollinearity from the clinical variables, and Logistic Regression responded well accuracy reached 82.47%. Tree-based models did not. Decision Tree accuracy fell to 70.78% under PCA, which makes sense given how these models partition space. The transformation that helped one class of model actively hurt another.

The practical takeaway is this: preprocessing is not neutral, and the choice of pipeline should follow the model, not precede it. A well-configured Logistic Regression, given proper feature engineering, can match or beat more complex alternatives here and it stays auditable. For clinical use, that matters as much as accuracy.

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DESIGN AND IMPLEMENTATION OF AN AI-BASED PERSONALIZED LEARNING SYSTEM USING ADAPTIVE RECOMMENDATION TECHNIQUES

Naivedh Jariwala, Prathvi Raj Shingle, Dr. Geetika Parmar*

Abstract:

This paper describes the design and implementation of an AI-based personalized learning system based on adaptive recommendation techniques to improve student learning outcomes. Traditional education systems are not very good at addressing an individual's learning needs, leading to uneven academic performance. The proposed system is based on the analysis of student data such as quiz scores, learning behaviour and subject-wise performance using machine learning algorithms. Based on this analysis, the system recommends customized study materials, practice questions, and learning paths for each student. The system has as its objectives to make learning more efficient, effective and increase students' engagement and academic performance. The results demonstrate that adaptive learning systems can significantly enhance personalized education and provide a more effective learning experience.

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AIR QUALITY PREDICTION USING MACHINE LEARNING: A CASE STUDY OF PUNE CITY FOR SUSTAINABLE URBAN DEVELOPMENT

Sankalpana Dhok, Hrishi Pacharne, Dr. Geetika Parmer*

Abstract:

In several Indian cities, atmosphere quality has declined extensively because of rapid metropolitan growth, increase in industriousness, and high emigrations from vehicles. This has generated severe disputes for the atmosphere and general fitness. In the metropolitan region, atmosphere pollution has turned a significant effect, and it is currently mandatory to apply predictive systems to aid with preparing and potential strategy. This paper presents a machine learning approach to predict the Air Quality Index (AQI) in Pune, a quick booming metropolis that is expertise uprising pollution degree. The research utilizes factual information on weather conditions and atmosphere quality, encompass temperature, moisture, and concentrations of contaminant like as PM2.5, PM10, NO_2, SO_2, and CO.

AQI levels are modeled and predicted using a variety of machine learning methods, such as Random Forest, Decision Tree, and Linear Regression. To choose the best predictive method, the performance of these models is assessed using common metrics like Mean Absolute Error (MAE), Root Mean Square Error (RMSE), and R2 score. Techniques for feature selection, data preparation, and visualization are used to improve the interpretability and accuracy of the model.

The findings show how well machine learning captures intricate nonlinear interactions among contaminants, with ensemble-based models outperforming conventional regression techniques in AQI level prediction. The suggested predictive paradigm can help policymakers and urban planners issue health advisories, promote sustainable urban development, and adopt timely pollution control measures. This study offers region-specific insights for enhancing environmental sustainability in Pune city and highlights the significance of data-driven decision-making in regulating air quality.

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DIGITAL TRANSFORMATION AND INDUSTRY 4. 0: TRENDS, CHALLENGES AND OPPORTUNITIES

Shaik Fahim Akhtar*

Abstract:

The convergence of digital transformation and Industry 4.0 is fundamentally reshaping the operational landscape of key industries, including manufacturing and healthcare. This paper examines the emerging technological trends driving this transformation — encompassing Artificial Intelligence (AI), the Internet of Things (IoT), digital twins, cloud computing, robotics, and hyperautomation — and investigates their practical implications across industry sectors. Through a systematic review of current literature, industry reports, and real-world case studies, this study explores how organizations are strategically adopting Industry 4.0 technologies to enhance operational efficiency, improve decision-making, and unlock new value streams.

The paper further identifies the critical challenges organizations face during this transition, including legacy infrastructure incompatibility, cybersecurity vulnerabilities, high implementation costs, and significant workforce skill gaps. Alongside these barriers, the research highlights transformative opportunities such as smart factory deployment, AI-driven predictive maintenance, and data-driven supply chain optimization in manufacturing, as well as telehealth expansion and AI-powered diagnostics in healthcare.

Findings indicate that while early adopters of Industry 4.0-enabled digital transformation demonstrate measurable gains in competitiveness and resilience, a majority of enterprises continue to struggle with scaling beyond pilot projects. The paper concludes by proposing a strategic framework for organizations seeking to bridge the gap between technological adoption and sustainable transformation, emphasizing the role of leadership, organizational culture, and continuous workforce upskilling. This research contributes to the growing body of knowledge

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on Industry 4.0 and offers actionable insights for practitioners, policymakers, and researchers navigating the complexities of the digital industrial era.

IMPACT OF LATE-NIGHT SMARTPHONE USAGE ON SLEEP QUALITY AMONG YOUTHS: AN EMPIRICAL STUDY

Navyashree M, Prof. Anitha. B. M. Dsilva*

Abstract:

Each of us having a smartphone is a fact that cannot be debunked as one of the realities of modern life. The separation between personal time and digital engagement is completely fading, particularly at night, when people are more easily tempted to continue using their devices. This paper seeks to understand how different behavioral aspects of using the smartphone during the late-night hours, such as screen time before going to sleep streaming chatting, and constantly checking the phone, relate to young adults' self-reported sleep quality (age group 18-25 Bengaluru India). Alongside chronobiological theory and digital wellness literature, the article quantitatively measures the degree and nature of this association in order to offer practical proof for educational establishments and health professionals.

The impact of night uses of screen devices on sleep is extensively reported in the literature. Kheirinejad et al. (2023) reported through data collected by wearable devices that smartphone use in bed increases sleep latency, with every 5 minutes of in-bed use causing a delay in sleep onset of ~4 minutes. Luqman et al. (2021) found that late-night smartphone-based social networking induces sleep deprivation and leads to a decline of cognitive function among university students. Chu et al. (2023), by performing a meta-analysis of 36,485 participants, found evidence of a dose-response relationship each additional hour of use raises the odds of poor sleep by 4.2%. Siebers et al. (2024) showed that use after bedtime is more harmful than use during the day. However,

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empirical studies on Indian urban youth are very few. These gaps are filled by conducting a descriptive primary survey among youth in Bengaluru, India.

Convenience sampling was used to select the sample of 107 youth (age 18-25). The respondents were given a structured online questionnaire via Google Forms. Both constructs were measured using a five-point Likert scale. The Late-Night Smartphone Usage Scale (LNSUS) had 6 items (Never=1 to Always=5) which measured the extent of smartphone usage late at night while the Sleep Quality Assessment Scale (SQAS) had 8 items (Strongly Disagree=1 to Strongly Agree=5) that reversed the scoring so that higher scores meant worse sleep quality. Cronbach's Alpha was used to estimate the reliability of the scales. The analyses were performed using Pearson correlation, simple linear regression, and independent samples t-test.

Both scales were very reliable internally (Cronbach's Alpha: LNSUS = 0.873; SQAS = 0.870). Late-night smartphone usage for over 30 minutes before sleep was the most common behavior reported (M=3.18, SD=1.31). Sleeping less than 7 hours (M = 2.88) and experiencing daytime sleepiness (M = 2.88) were the most common sleep issues reported. Pearson correlation analysis showed a strong, significant positive association between late-night smartphone usage and poor sleep quality ($r = 0.631$, $p < .001$, $N = 107$). Simple linear regression demonstrated that smartphone usage significantly predicted poor sleep quality ($F(1,105) = 70.744$, $p < .001$). The empirical model accounts for about 39.87% of the variance in poor sleep quality ($R2 = .399$, Adjusted $R2 = .393$), which is quite good for an exploratory behavioral study. The regression coefficient ($B = .5416$, $Beta = .631$) indicates that for each additional unit of smartphone usage there is a 0.54-unit increase in poor sleep quality. The t-test showed no significant difference between genders ($t = 1.325$, $p = .188$), suggesting that the behavioral risk is equally shared between male and female youth.

To date, youth sleep health discussions have mainly pointed to academic pressure and lifestyle factors. This work reveals the large independent influence of late-night smartphone use in worsening sleep quality among Indian youth. Besides, the model has a good explanatory power of ~40%. Late-night smartphone use has been measured in six different ways, one of which is spending 30+ minutes on the phone before sleep, which is the most common behavior issuing among young people. Also, no gender differences were found, which means that this

risk is universal. Thus, digital curfew policies along with promoting blue light filter use and incorporating sleep hygiene modules into postgraduate wellness programs are some of the viable options for practitioners. Furthermore, for establishing the cause and effect, future research ought to include longitudinal designs and objective sleep measurement tools

INSTITUTIONAL QUALITY AND ENVIRONMENTAL SUSTAINABILITY IN EMERGING ECONOMIES: EVIDENCE FROM PANEL DATA ANALYSIS

Bidyutt Bikash Hazarika, Anupom Borgohain*

Abstract:

Understanding the factors that influence environmental sustainability has become increasingly important in light of climate change and the pursuit of sustainable development goals. While earlier research has mainly focused on economic and technological factors, less attention has been paid to the role of institutional quality, especially in emerging economies where governance and enforcement vary widely. This study fills this gap by examining how institutional quality affects environmental sustainability in emerging markets. Using institutional theory and political economy views, this study suggests that higher institutional quality, as shown by effective governance, regulatory quality, the rule of law, and corruption control, increases policy success, improves accountability, and leads to better environmental outcomes. However, the effect of institutional quality may differ depending on a country's level of economic development and its regional features. To explore these factors, this study extends the basic analysis in three ways. First, it examines how institutional quality interacts with income level to determine whether governance effects change across different stages of economic growth. Second, it explores nonlinear (threshold) effects, checking whether improvements in institutional quality produce stronger environmental results after reaching a

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certain point. Third, it compares Asia and Africa to identify regional differences in institutional effectiveness. The empirical analysis uses panel data from public secondary source. Environmental sustainability is measured using the Environmental Performance Index (EPI), along with indicators such as carbon emissions per unit and renewable energy use. Institutional quality is assessed using the Worldwide Governance Indicators (WGI). The sample includes countries classified as emerging economies according to the World Bank income groups (low, lower-middle, and upper-middle) observed over multiple years. Control variables, such as GDP per capita, trade openness, and urbanization, are included to isolate the effects of institutions. The methodology involves fixed-effects panel data models with interaction and non-linear terms to analyze conditional and threshold effects. Robustness checks using different indicators and models are also planned to validate the findings. This study adds to the existing research by incorporating institutional quality into the analysis of environmental sustainability, emphasizing that its effects depend on regional and economic contexts in emerging economies. The results are expected to offer policy insights, showing that improving governance is vital for sustainable environmental outcomes; however, effectiveness depends on broader economic and regional factors.

IMPACT OF INSTAGRAM ADVERTISING ON PURCHASE INTENTION OF FITNESS SUPPLEMENTS ON E-COMMERCE PLATFORMS IN BANGALORE

Puridi Sudheer, N. Nagasubba Reddy*

Abstract

The fitness supplement market in India has witnessed rapid growth driven by rising health consciousness and the pervasive influence of social media. Instagram, with its visually immersive format and algorithm-driven personalisation, has emerged as a primary channel through which supplement brands engage consumers. This study investigates how multiple dimensions of Instagram advertising — visual engagement, influencer credibility, ad informativeness, ad credibility, and promotional offer sensitivity — associate with purchase intention for fitness supplements on e-commerce platforms among consumers in Bangalore.

Social media advertising consistently shapes consumer awareness and purchase intention (Lou & Yuan, 2020). Instagram's visual-first format is particularly effective for health and wellness categories (Sharma & Singh, 2021). Influencer credibility drives trust transfer and purchase consideration (Djafarova& Rushworth, 2020; Barta et al., 2023). Ad credibility and social proof reduce perceived risk in online purchases (Kim & Ko, 2022). Grounded in TAM and ELM, this study addresses key gaps: existing studies rarely integrate all Instagram ad dimensions simultaneously; single-item construct measures dominate; and Bangalore-specific empirical research on fitness supplement purchase intention remains absent.

A quantitative, cross-sectional survey design was adopted. A structured questionnaire was administered digitally to 182 Bangalore-based Instagram users exposed to fitness supplement advertisements. Convenience sampling was employed with screening criteria: (a) Bangalore resident, (b) regular

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Instagram user, (c) exposed to supplement ads. Each construct was measured using multiple Likert-scale items (5-point scale); Cronbach's alpha for the overall scale was 0.891. Data was analysed using descriptive statistics, Pearson correlation, and multiple linear regression in Python and Excel.

The multiple regression model ($R^2 = 0.651$, Adjusted $R^2 = 0.639$, $F(6,175) = 54.38$, $p < 0.001$) explains 65.1% of variance in purchase intention. All advertising dimensions are statistically significant and all null hypotheses (H01–H05) are rejected.

Brand Discovery ($\beta = 0.198$, $p < 0.001$) is the strongest predictor, confirming Instagram's algorithm efficiently exposes fitness-engaged users to new supplement brands. Influencer Interest ($\beta = 0.187$, $p < 0.001$) is the second strongest — 63.7% of respondents find influencer-promoted supplements more compelling, validating ELM's source-credibility mechanism. Ad Credibility ($\beta = 0.174$, $p = 0.001$) independently drives purchase intention; 25.8% remain neutral, indicating transparency gaps brands must address. Promotional Offers ($\beta = 0.163$, $p = 0.001$) function as a standalone purchase lever, particularly for price-sensitive student and early-career segments. Ad Informativeness ($\beta = 0.156$, $p = 0.004$) and Visual Engagement ($\beta = 0.143$, $p = 0.004$) both contribute significantly.

Pearson correlation confirms all constructs significantly associate with purchase intention ($r = 0.541–0.612$, $p < 0.01$). All VIF values fall below 3.5, confirming no multicollinearity. The actual purchase behaviour model ($R^2 = 0.524$, $\beta = 0.741$, $p < 0.001$) confirms overall Instagram advertising engagement explains 52.4% of variance in real purchase action.

This study provides robust empirical evidence that Instagram advertising is a commercially significant channel for fitness supplements in Bangalore, with six dimensions collectively explaining 65.1% of variance in purchase intention. Brands should invest in visually compelling content to maximise brand discovery; prioritise micro and nano-influencer partnerships with genuine fitness credibility; enhance ad transparency to convert credibility-neutral consumers; and deploy promotional offers to drive price-sensitive segments. Future research should adopt longitudinal designs, mediation models, and cross-platform comparisons, while incorporating objective e-commerce purchase data for stronger validity.

A COMPARATIVE STUDY OF ESG AND CONVENTIONAL BONDS IN THE INDIAN BOND MARKET: WITH SPECIAL REFERENCE TO BANKING AND RENEWABLE ENERGY SECTORS

Vedika Nidhi Reddy, Dr. Srikanth P*

Abstract:

The Indian bond market is at a stage where sustainability intersects with financial performance. Although ESG bond issuance in India has grown significantly driven by initiatives such as SEBI's Green Bond Framework (2017) and BRSR reporting (2021) there is limited empirical research comparing ESG and conventional bonds across sectors. This study aims to bridge this gap by analysing both types of bonds in the banking and renewable energy sectors from 2015 to 2025, including pre- and post-COVID periods. The primary objective is to assess whether a financial trade-off exists when investing in ESG bonds.

Existing global literature largely focuses on the US, Europe, and China. Zerbib (2019) identified a statistically significant negative yield premium on green bonds, while Baker et al. (2018) found that institutional investors favour ESG bonds. Höck et al. (2023) highlighted lower credit risk in ESG-focused funds, and Ferreira (2021) emphasized diversification benefits. However, empirical evidence for India remains limited, with most studies focusing on equity markets and lacking risk-adjusted measures such as the Sharpe ratio.

The study adopts a descriptive and comparative research design using secondary quantitative data. Ten companies were selected through purposive sampling based on market capitalization, five from banking (SBI, HDFC Bank, ICICI Bank, Axis Bank, Bank of Baroda) and five from renewable energy (NTPC, PFC, REC, Adani Green, Greenko). Onlyfirms issuing both ESG and conventional bonds were considered. Performance was evaluated using mean Yield to Maturity (YTM) for returns, standard deviation for risk, and

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the Sharpe ratio for risk-adjusted returns. The RBI 91-day Treasury Bill yield served as the risk-free rate (6.35% pre-COVID and 5.18% post-COVID). A one-way ANOVA test was applied for statistical analysis.

Conventional bonds recorded a higher average YTM (8.34%) compared to ESG bonds (7.76%), confirming the presence of a greenium. The yield spread was higher in the banking sector (82 basis points) than in renewable energy (35 basis points), indicating stronger demand for ESG bonds in the latter. Risk analysis showed no significant difference in volatility within the renewable energy sector (approximately 0.26%). Sharpe ratio results suggest that conventional bonds outperform ESG bonds overall (9.37 vs. 7.25). However, ESG bonds in renewable energy have shown notable improvement in the post-COVID period.

Conventional bonds generally outperform ESG bonds in terms of returns and risk-adjusted performance in the Indian market during 2015–2025. However, this varies across sectors and companies. ESG bonds in renewable energy demonstrate competitive performance with minimal yield concession and comparable risk. With evolving regulations and increasing investor preference for sustainability, the ESG bond market in India is expected to strengthen further.

INTEGRATING SUSTAINABLE FINTECH IN BANKING: OPPORTUNITIES, CHALLENGES AND STRATEGIC IMPLICATIONS

Dr. Pooja Nanda, Dr. Neha Bankoti, Dr. Swaricha Johri*

Abstract:

In recent times, the scenery of banking has dramatically changed due to advances in financial technology (FinTech). Through the introduction of new and innovative digital solutions, FinTech has enhanced the operation of banks (i.e., improving productivity), the customer experience, and improved financial inclusion.Technologies that make up the FinTech sector include AI, blockchain, big data analysis, cloud computing, robotic process automation, mobile banking, peer-to-peer lending, and digital payment systems. These technologies represent a disruptive force that is transforming ("disruptive" means "to destroy the usual way of conducting business") how banks have historically operated. Banks are using FinTech solutions to improve their operations, including but not limited to improving the speed of processing transactions, decreasing operational expenses, improving their ability to detect fraud, and providing better, personalized financial services through data-driven decisions. This research paper provides an analysis of the current state of the banking sector with respect to opportunities, limitations and challenges posed by the introduction of FinTech within the banking industry.Specifically, it addresses the strategic transformation; customer-driven innovation; regulatory impacts; and the sustainability of banks over the long period of time. The objective of this research paper is to provide theoretical insight into how banks can leverage the benefits offered by FinTech to improve the overall effectiveness and efficiency of their operations while managing the risk and structural barriers associated with the integration of technology.In this conceptual study, an integrated model has been proposed to show how important the key elements of technology readiness, regulatory support, organization capacity

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and consumer trust are for succeeding with FinTech implementation by banks. It uses some existing publications as sources for a synthesized literature review identifying gaps that need further research to give academics an organized look at the relationship between opportunities for innovation versus barriers for implementing innovative ideas. Present research concludes that if FinTech is to be adopted on a sustainable basis it will involve a proper balancing among strategic investment, adaptable governance, enhanced digital literacy and collaborative development policies by all stakeholders.

FinTech is not an improved technology but a fundamental need of modern banking. Significances of these findings are intended to provide an insight to banking practitioners, policymakers, academics, and financial regulators about the opportunities of digital transformation of the banking sector. This in turn leads to resiliency, competitiveness, and inclusive growth within the digital economy.

INSTITUTIONAL QUALITY AND ENVIRONMENTAL SUSTAINABILITY IN EMERGING ECONOMIES: EVIDENCE FROM PANEL DATA ANALYSIS

Anupom Borgohain, Bidyutt Bikash Hazarika*

Abstract:

Understanding the factors that influence environmental sustainability has become increasingly important in light of climate change and the pursuit of sustainable development goals. While earlier research has mainly focused on economic and technological factors, less attention has been paid to the role of institutional quality, especially in emerging economies where governance and enforcement vary widely. This study fills this gap by examining how institutional quality affects environmental sustainability in emerging markets. Using institutional theory and political economy views, this study suggests that higher institutional quality, as shown by effective governance, regulatory quality, the rule of law, and corruption control, increases policy success, improves accountability, and leads to better environmental outcomes. However, the effect of institutional quality may differ depending on a country's level of economic development and its regional features. To explore these factors, this study extends the basic analysis in three ways. First, it examines how institutional quality interacts with income level to determine whether governance effects change across different stages of economic growth. Second, it explores nonlinear (threshold) effects, checking whether improvements in institutional quality produce stronger environmental results after reaching a certain point. Third, it compares Asia and Africa to identify regional differences in institutional effectiveness. The empirical analysis uses panel data from public secondary source. Environmental sustainability is measured using the Environmental Performance Index (EPI), along with indicators such as carbon emissions per unit and renewable energy use. Institutional quality

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is assessed using the Worldwide Governance Indicators (WGI). The sample includes countries classified as emerging economies according to the World Bank income groups (low, lower-middle, and upper-middle) observed over multiple years. Control variables, such as GDP per capita, trade openness, and urbanization, are included to isolate the effects of institutions. The methodology involves fixed-effects panel data models with interaction and non-linear terms to analyze conditional and threshold effects. Robustness checks using different indicators and models are also planned to validate the findings. This study adds to the existing research by incorporating institutional quality into the analysis of environmental sustainability, emphasizing that its effects depend on regional and economic contexts in emerging economies. The results are expected to offer policy insights, showing that improving governance is vital for sustainable environmental outcomes; however, effectiveness depends on broader economic and regional factors.

MEASURING ARTIFICIAL INTELLIGENCE DEVELOPMENT IN INDIA: DESIGNING MONTHLY AI ACTIVITY AND ANNUAL AI CREATION INDICES

Annu Kumari, Prof. Ashwani Mahajan, Prof. Phool Chand*

Abstract:

Today, India is at the cusp of structural inflection point. India has stepped into the future as approximately 60 percent of Indian firms already experimenting with or deploying AI. With the rapid usage and access of AI in India, it becomes inevitable to measure the AI creation as well. The AI creation metric would allow the government to assess the development of AI led infrastructure in India. However, there is no AI creation metric to gauge the development of AI in India. Though globally many AI indices are available, they failed to capture the AI development in India comprehensively. Therefore, the objective of the study is to measure the short-term AI intensity and long-term structural AI capability. Thus, this study constructs a national metric for artificial intelligence (AI) development in India. For this purpose, the two composite indices are developed. The first is a monthly 'India AI Activity Index' and second is an annual 'India AI Creation and Development Index'. For developing the AI creation metric, the study utilised Jha and Murthy (2013) approach. The composite indices are constructed using a Principal Component Analysis (PCA) based data reduction method. With the PCA based data reduction approach, the study proposes to construct a statistically efficient composite indices. Therefore, this study adds to the body of existing literature with the development of AI creation metric which captures both monthly and annual variations in India.

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MAPPING ESG AND FINANCIAL PERFORMANCE LITERATURE: A BIBLIOMETRIC STUDY

Jagriti Gupta, Dr. Shailesh Kumar Dwivedi*

Abstract:

This study presents a comprehensive bibliometric analysis of the scholarly literature on Environmental, Social, and Governance (ESG) reporting and financial performance, drawing data from Scopus database. The objective is to map the intellectual structure, key contributors, and evolving research trends within this rapidly expanding field. A total data of 1832 articles have been extracted, refined and analysed using bibliometric techniques, including citation analysis, co-authorship networks, keyword analysis and thematic mapping. The Biblioshiny R package assessed influential research domains and employed sequential evaluation to determine the potential relationship between ESG and performance. The findings reveal a significant growth in research output over the past decade, reflecting growing academic and institutional interest in ESG related issues. Leading journals, authors, and countries contributing to the field are identified. The analysis of keyword co-occurrence highlights dominant themes such as corporate social responsibility, sustainable development, and firm valuation Furthermore, the study uncovers emerging research fronts, including ESG integration in emerging markets. This study contributes to the literature by providing a structured overview of the ESG–financial performance nexus and identifying gaps for future research. The findings offer valuable insights for academics, policymakers, and practitioners seeking to understand the development and direction of ESG research.

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THREADS OF DECEPTION: A STUDY ON HOW GREENWASHING SHAPES CONSUMER TRUST AND PURCHASE INTENTIONS IN FAST FASHION MARKETING

Vikas N Gowda, Dr. Noor Firdoos Jahan*

Abstract:

The fast growth of the fast fashion sector has been coupled with an expansion in so-called sustainable marketing, which in many cases results in the phenomenon of greenwashing, or making false or unproven claims about the environment. This paper is called Threads of Deception and it explores how the perception of greenwashing influences consumer confidence and later buying behavior in the city Indian market. Data were gathered using a structured Likert-scale questionnaire using a sample of 300 respondents using a descriptive and analytical research design. The statistical analysis undertaken through Regression and Correlation using SPSS indicates that there exists a strong linkage amongst the variables and the model accounts about 60 percent (R-Square = 0.599) of the variance in consumer purchase intentions. The results show that the perceived negative effect of perceived greenwashing on consumer trust is significant ($p < .001$). The perception of marketing deception was significantly positively correlated with the intention to stop buying the brand ($r = .764$), which implies that the contemporary consumers, especially Gen Z and Millennials, are becoming more and more suspicious of a vague marketing claim about being environmentally friendly. Moreover, the paper points out that consumer education is a key moderator as the more literate one is, the more suspicious they are of unproven assertions. The study concludes that to ensure long-term brand equity, fast fashion brands have to shift away rhetorical sustainability towards radical transparency. This research offers the necessary information to marketers and policymakers and highlights that the true corporate social responsibility is not a choice anymore but a precondition to ensure the loyalty of the consumers in the era of increased environmental awareness.

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DIGITAL FINANCIAL LITERACY: ASSESSING THE IMPACT ON WELL-BEING OF MARGINALIZED PEOPLE

Sanath A N, Dr. Srikanth P*

Abstract:

This paper discusses how Digital Financial Literacy (DFL) can improve the overall well-being of marginalized people in Karnataka, India. As the digital economy in India is rapidly growing, the marginalized populations, such as the SC/ST communities, rural women, and casual workers, are often left in the status of being digitally excluded, even though they have bank accounts. This study measures the impacts of digital knowledge, behavior, security awareness, and autonomy on the financial security and psychological levels of stress in these populations.

Using a descriptive and analytical research design, the primary data was gathered using a stratified random sampling of 384 respondents in different districts of Karnataka. It used a structured questionnaire that had a 5-point Likert scale and the data were analyzed through Correlation and Multiple Regression Analysis using SPSS. The results indicate that DFL variables can describe 66.4% of the variation in financial well-being ($R^2 = .664$, $p < .001$). The budget control proved to be the most efficient predictor of well-being, and security awareness was revealed to be a very important protection against fraud. On the other hand, there is a large autonomy gap, with reliance on middlemen in transactions being adversely correlated with financial control.

The paper finds that access to digital devices is not enough; well-being needs to be meaningful and independent of digital access. It recommends that local, Kannada-focused financial education and better cybersecurity training is needed to shift marginalized groups toward passive inclusion and active economic empowerment.

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FARMERS' ATTITUDE AND ADOPTION INTENTION TOWARDS AGRICULTURAL DRONE TECHNOLOGY: EVIDENCE FROM RURAL HARYANA, INDIA

*Urvashi Tanwar, Mohammed Nizamuddin**

Abstract:

Agricultural drones are revolutionizing the way modern farms work, providing significant opportunities for enhanced productivity, efficient resource usage, diminishing reliance on labour and real-time data-driven decision-making. They provide promises proven worldwide, and also they have near perfect market availability across India, yet their adoption with Indian farmers is limited. In order to overcome barriers to drone adoption and move forward, it is imperative that we understand the factors affecting farmers' attitude and intentions towards using drones. The objective of the study is to examine farmers' attitude regarding agricultural drone technology and their adoption behavior in relation to agricultural drones especially in rural Haryana. A quantitative research method was applied, and a structured questionnaire administered on 384 farmers from selected districts in Haryana, India. Using Partial Least Squares Structural Equation Modeling (PLS-SEM), the data was analysed to investigate the impact of the determinants of attitude towards technology (ATT). The results of the structural model found that 6 out of 8 determinants peer pressure, promotional efforts, perceived usefulness, perceived economic viability, perceived environmental impact, and perceived social impact, had a statistically significant positive effect on ATT which reveal significantly contributed to explaining the variance in adoption willingness. These findings suggest that farmers' decisions are influenced by psychological, economic, environmental, and social factors rather than just technical considerations.

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The study emphasizes that effective adoption strategies should focus on increasing awareness, providing hands-on training, conducting field demonstrations, and implementing financial support mechanisms to enhance accessibility and trust in the technology.

IMPACT OF DIGITAL DENTISTRY WORKFLOW ON TREATMENT TIME AND PATIENT SATISFACTION: A SYSTEMATIC REVIEW USING PRISMA-GUIDED AND BIBLIOMETRIC ANALYSIS

Weam Ahmed Mohammad Mari, Hurrin Zia, Dr. Pooja Sharma*

Abstract:

The implementation of Digital Workflows has increased tremendously within health settings as a method to streamline clinical operations and provide patient-centered outcomes. Although digital workflows have been adopted by various settings, the amount of synthesized evidence measuring the impact of Digital Workflows on treatment times and patient satisfaction remains to be very limited.

The purpose of this study was to perform a systematic review and Bibliometric Analysis evaluating the impact of Digital Workflow Implementations on both treatment times and patient satisfaction scores across diverse healthcare environments.

This study was conducted to perform a systematic review and Bibliometric Analysis according to PRISMA guidelines. A comprehensive search of the literature was conducted on PubMed, Scopus, Web of Science, and Google Scholar using the years 2015-2026 for peer-reviewed articles. These articles had to meet certain criteria for digital workflow adoption, treatment time efficiency, and patient satisfaction outcomes, but technical articles without ethical and/or policy discussion would be excluded from this literature review. The PRISMA flow chart details the selection process.

A systematic review of peer-reviewed studies, conducted in accordance with the PRISMA guidelines, demonstrated a significant reduction in treatment time

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due to the adoption of a digital workflow, as well as a significant improvement in patient satisfaction. Bibliometric Analysis supported these findings with statistically significant findings. There were larger reductions in treatment time in the emergency and outpatient settings than in inpatient settings. No publication bias was detected, thus confirming that these data are reliable.

This PRISMA-guided meta-analysis provides robust evidence that digital workflow interventions significantly reduce treatment time and improve patient satisfaction. Findings advocate for accelerated digital transformation in healthcare, with a focus on implementation of fidelity, staff training, and cross-system interoperability to sustain long-term gains.

AI, GREEN ORGANIZATIONAL CULTURE, AND SUSTAINABLE LEADERSHIP: A BIBLIOMETRIC ANALYSIS AND SYSTEMATIC LITERATURE REVIEW OF HOW ETHICAL AI GOVERNANCE FOSTERS GREEN HRM PRACTICES

Preeti Raghav*

Abstract:

The intersection of Artificial Intelligence (AI), Green Human Resource Management (GHRM), sustainable leadership and ethical technology is one of the most relevant and yet least researched areas in the domain of Human Resource Management (HRM). This paper provides a multi-faceted research design combining a comprehensive Bibliometric Analysis (BA) and Systematic Literature Review (SLR) to reveal the knowledge framework, pattern, trajectory and gaps at the triple nexus. Adhering to the PRISMA 2020 guidelines for SLR and Donthu et al. (2021) for bibliometric analyses, a search string was constructed and applied to two databases (Scopus and the Web of Science) to retrieve a sample of peer-reviewed articles from 2015 to 2025 Bibliometric methods such as co-citation analysis, keyword co-occurrence mapping and bibliographic coupling analysis show five major intellectual clusters: (1) Ethical AI Governance, (2) Green HRM antecedents and consequences, (3) Sustainable Leadership theory, (4) Organizational Green Culture and pro-environmental behaviour, and (5) Technology-sustainability-HRM integration. The SLR's thematic analysis reveals three key theoretical tensions: the automation-sustainability dilemma, algorithmic accountability versus green equity, and tech-imperative HRM vs human-centric sustainability. Drawing on this, a new hybrid theoretical model - Responsible AI-Green HRM Governance (RAIG-HRM) - is presented, accompanied by a research agenda of prioritised future research directions. The study has implications for multi-level HRM, responsible innovation and human-centric design in Industry 5.0.

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IMPACT OF LAST MILE DELIVERY ON CUSTOMER SATISFACTION

Akshata, Dr. Srikanth P*

Abstract:

The rapid expansion of e-commerce in India has made last-mile delivery a critical determinant of competitive differentiation. This study investigates the impact of last-mile delivery (LMD) efficiency on customer satisfaction among online shoppers, with a specific focus on four core dimensions: Delivery Speed and Reliability, Order Accuracy, Delivery Communication, and Delivery Flexibility. The study also examines how customer satisfaction translates into behavioural intentions, such as repurchase and recommendation, within the context of India's evolving e-commerce logistics landscape.

Existing research consistently affirms that last-mile delivery performance is a key predictor of customer satisfaction and loyalty in e-commerce (Aljohani, 2024; Vrhovac et al., 2024; Karlı, 2024). Dimensions such as delivery speed, on-time reliability, order accuracy, and communication transparency have each been independently associated with positive post-purchase outcomes. However, the majority of studies evaluate these dimensions in isolation rather than in a comparative, simultaneous framework. Furthermore, empirical evidence linking aggregate LMD efficiency to satisfaction remains limited in emerging market contexts, particularly India, where infrastructural variability and diverse consumer expectations create distinct operational challenges. This study addresses these gaps by employing a multi-construct approach within the Indian e-commerce setting.

A descriptive and analytical research design was adopted. Primary data was collected from 337 online shoppers using a structured, self-administered questionnaire comprising seven sections including a screening criterion (minimum one home delivery in the preceding six months),demographic profiling, and five-point Likert-scale items measuring four delivery efficiency constructs, customer satisfaction, and behavioural intention. Convenience

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sampling was employed. Data was analysed using Python (Pandas and SciPy) through descriptive statistics, Cronbach's Alpha reliability analysis, and Pearson correlation coefficient tests at a significance level of $\alpha = 0.05$.

All three hypotheses were supported at the 0.05 significance level, with overall last-mile delivery (LMD) efficiency showing a moderate-to-strong positive correlation with customer satisfaction ($r = 0.612$). Delivery Speed and Reliability emerged as the strongest predictor ($r = 0.527$), followed by Delivery Flexibility, Order Accuracy, and Delivery Communication. Order Accuracy recorded the highest mean score ($M = 3.938$), while Delivery Speed and Reliability had the lowest ($M = 3.350$), indicating it as the key area for improvement. Customer Satisfaction was strongly correlated with Behavioural Intention ($r = 0.669$), suggesting higher likelihood of repurchase and recommendation. Reliability analysis confirmed good-to-excellent internal consistency across most constructs ($\alpha = 0.763–0.904$), and the most common issues reported were late delivery, tracking difficulties, and poor communication.

The study shows that last-mile delivery efficiency significantly impacts customer satisfaction and behaviour among Indian online shoppers. Delivery Speed and Reliability, though rated lowest, has the strongest influence on satisfaction. The findings provide practical guidance for improving delivery performance in e-commerce. Future research should apply advanced models and longitudinal data for deeper insights.

ASSESSMENT OF HERBAL EXTRACTS IN RESTORING ALTERED ORAL MICROBIOTA AMONG TOBACCO USERS

Pooja Khatri*

Abstract:

Tobacco use is a major risk factor for alterations in the oral microbiota, leading to microbial imbalance (dysbiosis) and increased susceptibility to various oral diseases. The present study aims to evaluate the potential of prepared herbal extracts in restoring or maintaining the balance of oral microbiota among tobacco users.

A cross-sectional study will be conducted among 100 tobacco users. Oral samples including saliva, plaque, and tongue biofilm will be collected under sterile conditions. Microbial isolation and identification will be performed using culture-based techniques on Blood agar and MacConkey agar, followed by Gram staining and standard biochemical tests. Advanced analyses, including scanning electron microscopy (SEM) and polymerase chain reaction (PCR), will be employed to evaluate bacterial morphology and detect antibiotic resistance genes.

Herbal extracts will be prepared using the rotary evaporation method. A combination of medicinal plants, including neem, clove, turmeric, green tea, mulethi, basil, aloe vera, ginger, triphala, cinnamon, Rosa indica, eucalyptus, chamomile, peppermint and fenugreek will be utilized. The antimicrobial activity of these extracts will be evaluated using the well diffusion method on Mueller–Hinton agar and the zones of inhibition will be measured.

The study is expected to demonstrate that synergistic combinations of herbal extracts exhibit enhanced antimicrobial activity against harmful oral bacteria while preserving beneficial microbiota. These findings may support the development of natural, safe, sustainable and effective alternatives for maintaining oral health in tobacco users and reducing dependence on conventional antibiotics.

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IMPACT OF PERFORMANCE MANAGEMENT SYSTEM ON EMPLOYEE PRODUCTIVITY WITH REFERENCE TO IT SECTOR

Shubhangi Kadam*

Abstract:

In the rapidly changing landscape of the Indian Information Technology (IT) industry, traditional annual appraisals are increasingly being phased out in favor of strategic, technology-focused systems tailored for an AI-first world. The purpose of this study is to examine how the modern evolution of Performance Management Systems (PMS) has transformed employee productivity. Specifically, the research explores the dynamic interplay between real-time feedback mechanisms, AI analytics, and intrinsic employee motivation within a work environment characterized by digital transformation and hybrid work structures.

While recent literature extensively covers the adoption of AI in HR and Agile work practices, a significant knowledge gap remains regarding the longitudinal effects of real-time, AI-based feedback on long-term productivity and employee burnout within India's hybrid IT workforce. Furthermore, very little empirical research explicitly investigates the psychological intersections of automated performance monitoring, an employee's sense of appraisal fairness, and long-term engagement in the highly dynamic 2026 digital landscape.

This study employed a Descriptive Research design to provide a factual, undisturbed snapshot of how PMS variables interact with productivity measures in the IT industry. Primary data was gathered from a sample of 350 Indian IT professionals and HR managers utilizing a structured digital questionnaire based on a 5-point Likert scale. To rigorously test the relationships between PMS components (like goal clarity and feedback) and individual output, the collected data was analyzed using Descriptive statistics, Pearson Correlation, and Multiple Regression Analysis via MS Excel and SPSS.

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The multiple regression analysis confirms that modern Performance Management Systems play a major role in driving productivity, explaining a significant 55.3% of the variance in employee output ($R^2 = 0.553$, $F = 107.037$, $p < 0.001$). Correlation tests identified that clear performance goals ($r = 0.672$), frequent constructive feedback ($r = 0.627$), and the identification of training needs ($r = 0.623$) act as the strongest positive drivers for achieving job targets. However, while the technology enables objective tracking, the descriptive data revealed that human perceptions of fair, unbiased evaluation (Mean = 3.65) remain moderate, indicating a critical need for enhanced transparency to maintain long-term engagement.

A strategically developed, technology-focused Performance Management System is a critical contributor to employee productivity within the highly competitive Indian IT sector. While the shift toward AI-first models and real-time analytics provides objective data that minimizes conventional biases, the study underscores that technology alone is insufficient. The human factor—specifically an employee's intrinsic motivation and perception of fairness—acts as an essential mediator. Ultimately, IT companies must balance the technical precision of automated tracking with regular, substantial human interaction and transparency to ensure performance systems drive true professional growth rather than acting merely as an administrative necessity.

FROM AUTOMATION TO INTELLIGENCE: A GENERATIVE AI ROADMAP FOR FINANCIAL INSTITUTIONS

Dr. Indrani Sengupta, Dr. Shivani Middha*

Abstract:

The rapid advancement of Generative Artificial Intelligence (GenAI) is fundamentally reshaping the competitive and operational landscape of the banking and financial services industry. As institutions evolve beyond traditional rule-based automation, GenAI is emerging as a foundational driver of Decision Intelligence — enabling adaptive, context-aware, and data-driven processes across core banking functions including credit risk assessment, regulatory compliance, customer engagement, and fraud detection.

This paper synthesizes evidence from leading secondary sources — including McKinsey Global Institute (2023), McKinsey & Company (2024), Kumar & Singh (2024), and Chen, Wu & Zhao (2024) to assess the strategic, operational, and financial implications of GenAI adoption within banking institutions. Industry projections estimate that GenAI could contribute between $200–$340 billion annually to the global banking sector, driven by measurable gains in workforce productivity, credit decisioning accuracy, and personalized client servicing. Empirical evidence further suggests that well-implemented AI strategies can reduce operational costs and processing inefficiencies by as much as 40–45% in targeted banking workflows.

Key variables considered while doing qualitative research include Generative AI adoption, data maturity, and automation capability, operational efficiency, decision quality, and financial performance. Factors such as regulatory environment, organizational readiness, and data governance are also considered as moderate influencers. Some studies indicate that AI adoption can improve efficiency in banking operations by up to 40 - 45%, although results often depend on implementation quality.

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The scope of this study is limited to banking and financial services organizations, with particular attention to emerging markets where adoption is gaining pace but remains inconsistent. The research aims to understand not only the benefits of generative AI but also the practical challenges institutions face while integrating these technologies into existing systems. Overall, the paper argues that while generative AI presents clear opportunities, its success depends on how well institutions align technology with strategy, manage risks, and build internal capabilities.

DIGITAL FINANCIAL LITERACY AND ITS INFLUENCE ON FINTECH ADOPTION AMONG YOUTH: EVIDENCE FROM PUNE CITY

Dr. Hanumant Vishnu Shingade*

Abstract

Financial Technology, commonly known as FinTech, has changed the way people manage their money. From sending payments instantly to investing through a smartphone, these digital tools have made financial services faster, easier, and more reachable for everyday users. But having access to these tools is not enough, people also need to understand how to use them wisely. This is where digital financial literacy becomes important. This study looks at how well young people in Pune City understand and use digital financial tools, and whether that understanding influences their decision to adopt FinTech services. To explore this, data was collected from 300 young respondents using a simple structured questionnaire. The study focused on three key areas: what people know about digital finance, what skills they have, and how aware they are of available financial platforms and how these factors connect to their use of services like UPI, mobile banking apps, and online investment platforms.

The results clearly show that young people who are more digitally financially literate are also more likely to actively use FinTech services. In other words, knowledge and awareness genuinely drive adoption. The study also points out that many young users still lack the confidence and understanding needed to use these platforms safely and effectively. Based on these findings, the study calls for stronger efforts toward digital financial education, whether through schools, colleges, or community programs, so that more young people can benefit from the growing world of FinTech without fear or confusion.

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TECHNICAL ATTRIBUTES OF VOICE ASSISTANTS AND THEIR INFLUENCE ON CONSUMER PURCHASE INTENTIONS: A CONCEPTUAL STUDY

Tanu*

Abstract:

The increasing integration of voice assistants such as Amazon Alexa, Google Assistant, Apple Siri, and Microsoft Cortana into everyday digital environments has transformed the way consumers interact with technology, process information, and make purchase decisions. This conceptual study examines the technical attributes of voice assistants encompassing speech recognition accuracy, natural language processing capacity, personalization algorithms, response latency, ecosystem integration, and privacy architecture and analyzes their influence on consumer purchase intentions within the contemporary digital marketplace. As voice activated devices evolve from command-based tools into predictive, contextually aware intelligent agents, they have become intermediaries capable of shaping consumer awareness, preferences, and trust. Their technical characteristics not only determine user satisfaction and continued adoption but also play a pivotal role in driving behaviour related to search, evaluation, and transactional decisions.

The research highlights how improved speech recognition accuracy and natural language understanding reduce user effort and increase perceived ease of use, ultimately encouraging consumers to rely on voice assistants for shopping-related tasks. Personalization engines, powered by machine learning, contribute significantly to tailoring product recommendations, thereby enhancing relevance and influencing purchase intent. Ecosystem integration whether through smart home devices, mobile applications, or e-commerce platforms creates seamless user experiences that reinforce habitual usage and brand loyalty. Furthermore, the study acknowledges that privacy architecture, including data handling transparency and security safeguards, has emerged

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as a moderating factor that affects trust, shaping whether consumers view voice assistants as safe intermediaries for making or facilitating purchases.

By synthesizing insights from technology acceptance models, consumer behaviour theory, and contemporary literature on artificial intelligence in commerce, this study proposes a conceptual framework linking technical attributes of voice assistants with psychological drivers of purchase intention, including perceived usefulness, trust, satisfaction, and cognitive convenience. The paper employs a qualitative conceptual methodology, drawing from secondary sources to identify theoretical linkages and research gaps.

The findings underscore that while technical excellence remains a strong predictor of increased usage, consumer concerns around privacy and algorithmic bias may limit the otherwise positive influence of voice assistants on purchase intentions. The paper concludes that future empirical research is required to test the proposed relationships acrossdemographic segments and cultural contexts, particularly as voice commerce continues to expand globally.

CUSTOMER PERCEPTION TOWARDS BRAND LOYALTY IN THE FMCG SECTOR RAVEENA AGGARWAL

Ahishek S Dangi, Dr. Anupama K Malagi*

Abstract:

The study examines the role of customer perception in influencing brand loyalty within the FMCG sector. In a highly competitive market with low switching costs, understanding how consumers perceive brands is essential for sustaining loyalty. The research aims to analyze the impact of key factors such as product quality, price sensitivity, consumer behaviour, and digital marketing on customer perception and loyalty.

Existing studies emphasize that product quality, brand trust, and customer satisfaction are major drivers of brand loyalty. While traditional factors have been widely explored, limited research has focused on the combined influence of perceptual, behavioural, and economic factors, especially at the local or regional level. Additionally, emerging factors like digital marketing and changing consumer behaviour remain underexplored. This study addresses these gaps by providing an integrated analysis of multiple variables affecting brand loyalty.

The study adopts a descriptive and analytical research design using a quantitative approach. Primary data was collected through structured questionnaires from approximately100–120 respondents using convenience sampling. The study analyzes key variables such as customer perception, price sensitivity, consumer behaviour, and digital marketing influence. Statistical tools including descriptive statistics, correlation, and regression analysis were used to examine relationships between variables.

The results indicate that customer perception has a significant positive impact on brand loyalty. Product quality and brand trust emerged as the most influential factors shaping perception. Regression analysis shows that

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customer perception is the strongest predictor of brand loyalty, followed by consumer behaviour and price sensitivity. Digital marketing has a positive but comparatively weaker influence. Overall, the findings highlight that traditional factors play a more dominant role than modern digital influences in determining loyalty.

The study concludes that brand loyalty in the FMCG sector is primarily driven by customer perception, supported by factors such as quality, trust, and consistent performance. Although price sensitivity and consumer behaviour influence purchase decisions, their impact is moderate. Digital marketing contributes to awareness but is not the key determinant of loyalty. The study suggests that companies should focus on improving product quality, building trust, and delivering value to strengthen long-term customer relationships.

PERCEIVED GREENWASHING AND ITS IMPACT ON BRAND TRUST AND PURCHASE INTENTION: AN EMPIRICAL STUDY OF HERBAL SHAMPOO CONSUMERS IN KARNATAKA

Nikheel BhumannaShirshyad, N. Nagasubba Reddy*

Abstract:

The market of herbal and natural shampoo in Karnataka functions within the setting of a rapidly expanding number of eco-labels that make consumers more sensitive to the genuineness of environmental advertising. This paper looks at the perceived greenwashing on brand trust and purchase intention by consumers of herbal shampoo in Karnataka through brand trust. There is a tested moderated mediation model where Environmental Knowledge (EK) is the moderator of the relationship between Perceived Greenwashing (PGW) and Brand Trust (BT), with Brand Trust (BT) being a mediator between Purchase Intention (PI) and Perceived Greenwashing (PGW). A five-point Likert scale structured questionnaire was used to collect the data of 400 respondents and was analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with bootstrapping of 5,000-subsamples by using SmartPLS 4. All four constructs demonstrated satisfactory reliability and validity (Cronbach's α: 0.732–0.799; CR: 0.832–0.868; AVE: 0.555–0.621). Brand Trust had a significant negative effect ($\beta = -0.43$, $p < 0.001$) on Perceived greenwashing, leading to purchase intention ($\beta = +0.43$, $p < 0.001$). Partial mediation was established: the moderating role of brand trust on purchase intention through perceived greenwashing was also significant ($\beta = -0.177$, $p < 0.001$) but there was also direct relationship ($\beta = -0.221$, $p < 0.001$).). Environmental Knowledge significantly amplified the negative effect of greenwashing on trust through the interaction term ($\beta = 0.258$, $p < 0.001$). The model accounted 28.9% variation in brand trust, and accounted 29.9% in purchase intention. These results can be applied to herbal FMCG brands and organizations that regulate in the booming green Indian consumer market.

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CRITICAL EVALUATION OF STOCK PRICE CHANGES OF VALUE STOCK AND GROWTH STOCK IN INDIA DURING 2005-2025

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Abstract:

The debate between growth and value investing remains one of the most significant discussions in finance. Growth investing focuses on companies with high expected earnings growth, while value investing targets undervalued stocks trading below intrinsic worth. In the context of the Indian equity market, which has undergone major economic cycles between 2005 and 2025, it becomes crucial to examine which strategy delivers superior outcomes.

This study aims to provide a comprehensive comparative analysis of growth and value stocks listed on the National Stock Exchange (NSE) over a twenty-year period. It evaluates performance across return, risk, and risk-adjusted metrics to determine which investment style offers better wealth creation for investors.

Classical finance theory (Graham & Dodd, 1934; Fama & French, 1992) supports the value premium, suggesting undervalued stocks outperform over time, while growth theories (Fisher, 1958; Damodaran, 2012) emphasize superior returns from high-growth firms. In India, earlier studies found a value premium, but recent research shows growth stocks—especially high-quality private firms—deliver better risk-adjusted returns. However, existing studies are limited by shorter time horizons, lack of multi-dimensional analysis, inadequate distinction between value traps and true value stocks, and insufficient sector-level insights. This study addresses these gaps using a 20-year dataset and a comprehensive analytical approach.

The study adopts a quantitative descriptive-comparative design using secondary data from NSE (2005–2025). A sample of 60 stocks (30 growth and 30 value) is selected through purposive sampling, with monthly price data

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analysed. Key tools include total return, CAGR, annualised volatility, Sharpe ratio, descriptive statistics, correlation, and sector-wise analysis. The analysis is conducted using Python and Excel.

The results show consistent outperformance of growth stocks across key metrics. Growth stocks delivered significantly higher average (1,183% vs 524%) and median returns (387% vs 88%), along with superior risk-adjusted performance (Sharpe ratio: 0.340 vs 0.196) and lower volatility (36.9% vs 50.7%). Additionally, 90% of growth stocks generated positive returns compared to 63% of value stocks. Sector analysis highlights strong performance in Consumer Discretionary, Auto, and Materials, while Energy and PSU Banking weakened value stocks. Statistical results indicate positive skewness in both categories, with higher dispersion in value stocks, and show that long-term returns drive risk-adjusted performance more than volatility.

The study concludes that growth stocks outperform value stocks in the Indian market (2005–2025) in terms of returns, risk-adjusted performance, and volatility. The findings challenge traditional value investing by highlighting the presence of value traps, especially in PSU and capital-intensive sectors, while some fundamentally strong value stocks remain competitive. Overall, the study emphasizes that quality—strong earnings, competitive advantage, and efficient management—is a more reliable driver of long-term wealth creation than low valuation.

IMPACT OF CARBON CREDIT TRADING ON INDIAN INDUSTRIES

Sushil Kumar, Prof . Pooja Takalkar*

Abstract:

India's push to tackle climate change led to the launch of the Carbon Credit Trading Scheme (CCTS) in 2023, marking the start of a formal domestic carbon market. This study analyzes its impact on five major companies—Adani Green Energy Ltd, Tata Power Company Ltd, JSW Steel Ltd, UltraTech Cement Ltd, and EKI Energy Services Ltd—from 2021 to 2024. It examines how carbon trading affects emissions reduction, financial performance, technology adoption, and compliance, while also considering industry differences in readiness and participation.

Existing research shows that carbon markets can effectively reduce emissions in energy-intensive sectors, as seen in the EU ETS. However, their impact differs across industries depending on factors like policy design, allocation methods, and market maturity. In developing countries, challenges such as high costs, low awareness, and weak monitoring systems limit effectiveness. In India, most studies focus on the PAT scheme and overall policy, with little firm-level analysis. This study fills that gap by examining secondary data from five major Indian companies across relevant sectors to assess financial and environmental impacts of carbon credit trading.

The study uses a descriptive and analytical approach based on secondary data from annual reports, ESG disclosures, and NSE/BSE filings for FY2021–FY2024. Five companies from key sectors were selected using convenience sampling. The analysis applies three methods: Event Study Analysis to compare pre- and post-CCTS trends, Ratio Analysis to measure carbon intensityand financial performance, and Correlation Analysis to examine relationships between emissions, ESG scores, profits, and green investments across 20 observations.

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The findings show that carbon credit trading has positively impacted all five firms. Tata Power Company Ltd reduced emissions while significantly increasing revenue, indicating sustainable growth. UltraTech Cement Ltd and JSW Steel Ltd achieved major reductions in emission intensity. ESG scores improved across all firms, reaching strong levels by FY2024.

Correlation results show a moderate negative link between emissions and profit, and a strong positive relationship between ESG performance, profitability, and green investment. Post- CCTS analysis also confirmed revenue growth for all firms, supporting the study's hypotheses. However, challenges remain, including price volatility, high compliance costs, lack of a functional registry, and technological limitations in heavy industries.

The study concludes that carbon credit trading, through both the PAT scheme and the CCTS 2023 policy signal, has positively influenced emission performance, ESG disclosure quality, and green investment across major Indian industries. However, the impact is sector- differentiated: renewable energy and diversified power firms demonstrate stronger readiness and financial co- benefits, while steel and cement sectors face structural challenges requiring long-term capital investments and technology transitions. The findings underscore the need to operationalise the CCTS registry, introduce sector- specific compliance targets, strengthen carbon price stability mechanisms, and expand awareness and capacity- building programmes to include SMEs. Strengthening these aspects of India's carbon market ecosystem will be critical to achieving its climate commitments under the Paris Agreement while maintaining industrial competitiveness.

FACTORS INFLUENCING ONLINE IMPULSIVE BUYING BEHAVIOUR AMONG YOUTH

Nachiket Vijay Hiredesai, Prof. C S Venkatesh*

Abstract:

This research will set out to investigate the factors that affect youths in the city of Bangalore, Karnataka, in relation to impulsive purchases via the Internet. Using a quantitative method and a descriptive research design, the primary data was collected through surveys and secondary data was collected through scholarly literature. In the study, the sampling is purposive, a sample of 385 individuals aged 15-29 is sampled, the census is used as the sampling frame. The relationships between different parameters and online impulsive buying were determined using analytical tools, such as the Independent Sample T-tests, Multiple Regression and One-Way ANOVA. The Cronbach's Alpha of the study is 0.860 and it is based on 272 valid responses, which prove that the instrument is highly reliable. Results indicate that the six predictors, namely, ethical and social implications, cultural and contextual influences, psychological and emotional factors, discount and promotions, social media advertising, and platform features, have significant impact on online impulsive buying behaviour ($R^2 = 0.965$, $p = 0.001$). This research can enlighten researchers by filling the existing gaps in the literature like the absence of emphasis on cultural peculiarities, dynamism in modelling and the ethical and social implications of youthful impulse buying over the Internet and marketers with significant new information in the ever-changing digital economy.

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WHY CONSUMERS PREFER LOW-COST ALTERNATIVES OVER TRANSPARENT BRANDS

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Abstract:

This study investigates why consumers prefer low-cost alternatives over ethically transparent brands despite increasing ethical awareness. Using a quantitative survey of 202 urban Indian respondents, it reveals high price sensitivity ($M = 4.33$, $p < 0.001$), strong income constraints ($M = 4.09$, $p < 0.001$), low trust in ethical brands ($M = 2.89$), and significant doubt in ethical labels ($M = 4.04$, $p < 0.001$). With 59.4% of respondents frequently choosing low-cost options and regression results insignificant ($R^2 = 0.008$, $p = 0.812$), a clear attitude–behaviour gap is confirmed. The study recommends improving affordability, transparency, and consumer awareness to encourage ethical purchasing.

Existing literature identifies price premiums, trust deficits, and habitual buying as key barriers to ethical consumption (Bray et al., 2011; Carrington et al., 2010). Auger and Devinney (2005) found consumers overstate ethical preferences, while actual behaviour is driven by price and convenience. Hassan et al. (2016) confirmed the intention–behaviour gap empirically, and Nassani et al. (2023) demonstrated that CSR initiatives and environmental awareness positively influence ethical purchasing. Šálková et al. (2024) noted that high prices, lack of information, and limited availability remain major deterrents despite growing interest in ethical products.

Critical research gaps include: absence of causal modelling linking attitudinal barriers to actual behaviour, over-reliance on urban youth convenience samples, cross-sectional design limitations, and insufficient exploration of cultural, emotional, and situational influences on ethical decision-making.

A cross-sectional quantitative survey was administered via Google Forms to 202 urban Indian consumers using non-probability convenience sampling. The

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structured questionnaire comprised 20 variables measured on a 5-point Likert scale. Four independent constructs were operationalised — Price Sensitivity (4 items), Income Level (2 items), Consumer Trust (3 items), and Awareness/ Information Availability (3 items) — alongside a frequency-based dependent variable capturing low-cost preference behaviour. Statistical tools included descriptive statistics, one-sample t-tests (test value = 3), Pearson correlation, multiple regression, and chi-square tests.

Descriptive analysis revealed price sensitivity items consistently above 4.0 (e.g., 'Price most important': M = 4.34; 'Look for discounts': M = 4.26), confirming price as a dominant factor. Income constraints were equally strong (M = 4.09), while active scepticism was reflected in high doubt scores (M = 4.04) contrasted with low trust in ethical brands (M = 2.89). Awareness was weak, with 'Identify ethical easily' scoring significantly below neutral (M = 2.76, $p < 0.001$).

Nine of twelve variables significantly deviated from the neutral midpoint ($p < 0.05$), supporting H□ (price sensitivity), H□ (trust and awareness barriers), and H□ (psychological barriers such as brand habit). However, multiple regression produced an insignificant model ($R^2 = 0.008$, $F(4,197) = 0.394$, $p = 0.812$), with no individual construct significantly predicting purchasing frequency — statistically supporting H□ and confirming the attitude–behaviour gap.

The study confirms that price sensitivity, income constraints, distrust, and poor awareness are dominant consumer attitudes, yet these factors do not linearly predict low-cost purchasing behaviour. This underscores a significant attitude–behaviour gap in ethical consumption among urban Indian consumers.

Businesses should offer affordable ethical product variants, improve transparency through clear labelling and certification, and deploy behavioural nudges to convert positive attitudes into real purchases. Future research should employ diverse samples, longitudinal designs, and structural equation modelling (SEM) to better capture the complexity of ethical consumer decision-making.

IMPACT OF INSTAGRAM REELS VS YOUTUBE SHORTS ON BRAND ENGAGEMENT AMONG GEN Z

Vinayak Manappa Totad*

Abstract:

Social media has transformed the way brands communicate with consumers, and short-form video platforms have emerged as key marketing channels. This study examines the impact of Instagram Reels and YouTube Shorts on brand engagement among Gen Z users. The research focuses on how these platforms influence brand discovery, user engagement, and purchase intention among young consumers, and compares the effectiveness of each platform in generating brand awareness through short video content.

Prior research has established that short-form videos drive brand visibility, audience attention, and purchase decisions (Fatimah & Nasir, 2025; Rahman, 2025). Studies highlight the role of emotional storytelling, recommendation algorithms, and influencer presence in shaping engagement (Youn et al., 2024; Islam & Kabir, 2025). However, most existing work focuses on general social media engagement or individual platforms in isolation. Three key gaps are addressed: (1) limited direct comparison of Instagram Reels and YouTube Shorts on brand engagement among Gen Z; (2) insufficient focus on how platform differences affect students' interaction with brand content; and (3) scant evidence linking platform preference to purchase intention among young Indian consumers.

A descriptive research design was adopted. Primary data were collected through a structured questionnaire distributed via Google Forms to 300 Gen Z respondents — mainly college students aged 17–26 years — using convenience sampling. Secondary data were drawn from research journals, articles, and marketing reports. The collected data were analysed using frequency analysis, percentage analysis, Chi-square tests, one-way ANOVA, and Spearman correlation.

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Instagram Reels emerged as the most preferred platform for short videos (40%), while 35.7% used both platforms equally. The majority of respondents (57.3%) reported watching brand-related short videos either very often or often. Regarding brand engagement, 57.3% agreed that short videos help discover new brands, and 64% agreed that they make brands more interesting and engaging. YouTube Shorts was found to be effective in retaining viewer attention, with 59.7% agreeing that videos keep viewers watching until the end. Recommendation algorithms were acknowledged as important brand discovery tools by 58% of respondents. On purchase intention, 57% agreed that short video advertisements influence product trial decisions and 52.7% reported higher likelihood of purchase after viewing such content. All four hypotheses were supported: a significant relationship exists between brand discovery and liking/reacting to brand videos ($\chi^2 = 19.312$, $p = 0.025$); between brand engagement and purchase intention ($\chi^2 = 11.791$, $p = 0.015$); between preferred platform and perception of Instagram Reels' engagement level ($F = 0.862$, $p = 0.048$); and between recommendation algorithms and product trial decisions (Spearman $\rho = 0.025$, $p = 0.006$).

Both Instagram Reels and YouTube Shorts play a significant role in shaping brand engagement and purchase intention among Gen Z consumers. Instagram Reels holds an edge in platform preference and visual brand content, while YouTube Shorts demonstrates stronger viewer retention. Recommendation algorithms are a critical bridge between content and consumer. The findings suggest that marketers and businesses should prioritise authentic, creative short-form video content across both platforms to effectively connect with young audiences. Future research could expand the sample size, incorporate other short-video platforms, and examine long-term brand loyalty outcomes.

IMPACT OF PERCEIVED HUMAN-CENTRED DESIGN (HCD) PERFORMANCE ON LEARNER SATISFACTION IN E-LEARNING PLATFORMS

Akshay Kumar C V*

Abstract:

The emergence of e-learning platforms like Coursera, BYJU's, Unacademy, Khan Academy, and NPTEL has changed the way education is delivered to the learners in a fundamental manner. Regardless of this increase, a major percentage of the learners complain of dissatisfaction not because of the quality of the content but due to the design and usability drawbacks of the platforms themselves. The philosophy of Human-Centred Design (HCD) making end-user central to the interface development has become a decisive factor in the quality of the digital products. Nevertheless, there is little empirical data on the exact correlation between HCD performance and learner satisfaction under the e-learning setting, especially in the Indian and the Asian environment in general.

The aim of this study was to (1) investigate the overall effects of perceived HCD performance on learners' satisfaction; (2) investigate the specific effects of four HCD dimensions including Usability, Accessibility, Visual Design, and Responsiveness to learner satisfaction; and (3) uncover the strongest influence of a HCD factor on learner satisfaction.

A questionnaire consisting of 29 questions was designed and given to 226 users of e-learning in three age groups (18-24, 25-34 and 34-45 years). The scale assessed four HCD dimensions (five items per, with a 1-5 performance scale) and learner-satisfaction (five items on a 5-point Likert scale of agreement). Analysis involved descriptive statistics, Pearson correlation and multiple linear regression with a quantitative cross-sectional research design.

The composite of the HCD performance was very highly positively correlated with the learner satisfaction ($r = 0.889$, $p < 0.001$). The HCD dimensions were considered very powerful predictors, with the multiple regression model

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explaining 79.5% of the variance in learner satisfaction ($R^2 = 0.795$, Adjusted $R^2 = 0.791$, $F = 217.67$, $p < 0.001$). Visual Design was the best predictor (0.394), Usability (0.356), Accessibility (0.326), and Responsiveness (0.300). At $p=0.001$ all the four hypotheses (H1a-H1d) were accepted. Responsiveness received the highest mean performance rating ($M = 3.788$), and the lowest performance rating ($M = 3.306$) was obtained by the Accessibility which is the key area of improvement of the platform.

The results determine that the performance of HCD is a powerful and important indicator of the satisfaction of the learners in online learning platforms. The visual design and usability must be given priority by the designers and accessibility gaps, especially among users with various abilities and devices, should be urgently resolved. The implications of these results have practical implications on the development of EdTech products, inclusive design policy, and strategy of learner experience.

A STUDY ON BENEFICIARIES' OPINION TOWARDS THE EFFECTIVENESS OF THE 'CREATING FUTURES' WOMEN EMPOWERMENT TRAINING INITIATIVE

Shreya U S, Prof. Sowmya D. S*

Abstract:

Women's empowerment is a multifaceted process that involves enhancing a woman's sense of self-worth and her ability to influence social change. This study evaluates the effectiveness of the 'Creating Futures' Women Empowerment Training Initiative, a Bengaluru-based NGO program dedicated to bridging the gap between education and employability. The primary objective was to assess beneficiary opinions regarding training quality, support systems, and the overall impact of the "Education to Employability" (E2E) model on their professional readiness and self-reliance.

The role of Non-Governmental Organizations (NGOs) and Self-Help Groups (SHGs) in structural social development and marginalized women's upliftment is well-documented. However, despite extensive research on NGO-led empowerment, there is a limited focus on the specific synergy between "Education to Employability" (E2E) models and urban female beneficiaries. Most existing literature evaluates rural agricultural training or broad socio-economic policies. This study directly addresses this gap by assessing how specific urban vocational training translates theoretical knowledge into tangible professional confidence and empowerment for 'Creating Futures' beneficiaries.

This research adopted a descriptive research design to systematically describe the current opinions and satisfaction levels of the beneficiaries withoutmanipulating variables. Primary data was personally collected from a sample of 200 female beneficiaries enrolled in the 'Creating Futures' program using a structured 5-point Likert scale questionnaire, alongside observation and focus group discussions. The data was systematically analyzed using

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percentage analysis, Correlation, and Linear Regression via MS Excel and SPSS to test hypotheses related to instructional quality and institutional support.

The findings revealed that the initiative significantly enhances participant self-reliance, with Trainer Expertise and Program Recommendation receiving the highest mean scores. Regression analysis ($R^2 = 0.862$) statistically confirmed that 86.2% of the variance in perceived training effectiveness is directly explained by the quality of the curriculum, trainer expertise, and teaching methodologies ($F = 409.563$, $p < 0.001$). Furthermore, a strong positive correlation ($r = 0.913$) was identified between the NGO's holistic support system and the beneficiaries' long-term employability outcomes.

The 'Creating Futures' Women Empowerment Training Initiative is highly effective in preparing urban women for the professional world. The study confirms that the program's focus on Spoken English, Life Skills, and E2E models successfully translates theoretical knowledge into tangible professional confidence. Statistical evidence proves that targeted vocational training, when synergized with a robust institutional mentorship framework, significantly enhances the self-reliance and employability of women. To further enhance long-term career progression, the NGO should expand industry-specific modules and strengthen post-training placement networks.

EFFECTIVENESS OF LOYALTY PROGRAMS ON REPEAT PURCHASE INTENTION

D K Sai Prasad, Pooja Takalkar*

Abstract:

This study investigates the effectiveness of loyalty programs in fostering Repeat Purchase Intention (RPI) within India's competitive retail sector. As customer acquisition costs escalate, understanding retention drivers has become a strategic necessity for brands. The primary objective is to evaluate how specific program elements—such as reward quality, ease of use, and personal benefits—impact consumer intent to repurchase. By bridging the gap between program enrollment and actual behavioral intent, the research aims to identify whether these initiatives foster genuine long-term commitment or merely attract "deal-seekers". Ultimately, it provides a roadmap for companies to optimize marketing spend.

Current literature highlights a shift from customer acquisition to sustainable relationship cultivation through structured loyalty efforts. Studies acknowledge the role of satisfaction, brand value, and digital quality in driving retention. However, a significant research gap exists regarding the integration of emotional connectivity and ease of use as predictors of RPI across diverse Indian retail sectors. Most existing research remains industry-specific and lacks a holistic framework that examines psychological drivers alongside contemporary demographic profiling. This study addresses these gaps by evaluating both transactional rewards and emotional recognition, moving beyond generic point systems to understand the complex mediators of behavioral loyalty.

The research utilizes a descriptive research design to analyze consumer behavior and loyalty program effectiveness. Primary data was collected from a sample of 350 urban Indian consumers through a structured survey featuring a five-point Likert scale. Convenience sampling was employed to reach accessible respondents efficiently within the retail and digital sectors. To gain qualitative depth, the study also utilized focus groups and observation

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of digital interface interactions. Quantitative analysis was performed using SPSS and MS Excel,incorporating Pearson Correlation and Multiple Linear Regression to determine the strength of relationships between reward quality, ease of use, personal benefits, and purchase intention.

Analysis reveals a strong, statistically significant positive relationship between loyalty program effectiveness and RPI ($p < 0.001$). The regression model yielded an R-Square value of 0.633, indicating that program factors explain 63.3% of the variance in future purchase intent. “Personal Recognition” ($r = 0.697$) and “Ease of Redemption” ($r = 0.694$) emerged as the most influential predictors. While the study confirms that programs successfully drive transactional repetition (Mean = 3.86), descriptive statistics highlight a relative weakness in emotional connectivity (Mean = 3.15). Findings suggest that although utilitarian benefits are highly valued, brands have yet to achieve deep psychological bonding with customers.

The study concludes that loyalty programs are vital for securing long-term revenue, but success requires balancing tangible economic benefits with intangible psychological rewards. By rejecting the Null Hypothesis, the research validates those well-designed rewards and frictionless redemption significantly impact retention. A critical “loyalty gap” was identified, where high transactional repetition does not equate to deep emotional bonding. Therefore, practitioners must move beyond generic point systems toward hyper-personalized, mobile-first strategies. Investing in frictionless, AI-driven personalized ecosystems is essential for maintaining a competitive share of wallet and building genuine brand advocacy.

AN EMPIRICAL STUDY ON FINANCIAL FRAUDS AND FORENSIC ACCOUNTING IN THE INDIAN PRIVATE IT INDUSTRY

Keshav Kulkarni, Dr. Anupama K Malagi*

Abstract:

The exponential growth of the Indian private InformationTechnology (IT) sector has introduced advanced financialfraud risks that have exposed the critical flaws oftraditional, reactive auditing systems. This empiricalresearch paper explores the role, adoption, andeffectiveness of forensic accounting as a specializedinvestigative mechanism to proactively report, prevent,and deter financial frauds specifically within this digitalcentricfield. The study aims to evaluate if shifting totechnology-based forensics serves as a game-changingtool for achieving holistic corporate governance.

While available literature comprehensively covers theapplicability and necessity of forensic accounting insectors like banking and microfinance, a significantempirical gap remains regarding the Indian private ITsector. There is a critical void in quantitative knowledgeassessing employee awareness, realistic adoption rates,and the technological issues surrounding the uniqueinstitutionalization of forensic accounting in modernIndian IT companies. Specifically, there is limitedempirical data on how the integration of big data and AIdirectly impacts the success of fraud detectionframeworks in this specific industry.

This research utilized a Descriptive and Analytical studydesign to systematically document knowledge andexamine statistical connections between fraud detectionand forensic instruments. Primary data was gathered froma stratified random sample of 250 financial professionalsand auditors working in key Indian IT centers. Data wascollected via a structured 5-point Likert scalequestionnaire, non-participant observation, and focusgroups. The

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quantitative data was analysed rigorouslyusing Descriptive Statistics, Pearson Correlation, andMultiple Regression Analysis via MS Excel and SPSS.

The Multiple Regression model demonstrated a highlysignificant positive correlation (R = 0.934), successfullyexplaining 87.2% of the variance in organizational frauddetection capabilities (F = 416.843, p = 0.001).Consequently, the alternative hypothesis was accepted.Pearson correlation results revealed remarkably highpositive relationships between successful fraud detectionand both the integration of AI/data analytics (r = 0.905)and the strengthening of internal control systems (r =0.903). Interestingly, respondents did not view the lack oftrained professionals or high implementation costs assignificant obstacles to adoption.

Forensic accounting is no longer just a reactive damagecontrolmeasure; it is a necessary, proactive strategic toolfor modern IT companies. The empirical evidenceconfirms that shifting from traditional audits totechnology-based forensics—specifically integrating AIand data analytics—drastically enhances an organization'sability to detect suspicious transactions and irregularfinancial patterns. Adopting these rigorous forensicframeworks is an essential step for Indian IT firms tostrengthen internal controls, ensure regulatory compliance,and safeguard stakeholder value against complex whitecollaroffenses.

ANALYSING THE ROLE OF TWO-WHEELER LOGISTICS IN OPTIMIZING LAST-MILE DELIVERY FOR E-COMMERCE IN BANGALORE

Abhinav Yadav, Dr Tamizharasi Durai*

Abstract:

The rapid expansion of e-commerce has intensified pressure on urban logistics, particularly last-mile delivery, which accounts for up to 53% of total supply chain costs. Bangalore, ranked among the world's most congested cities, presents a unique operational context where traditional delivery vehicles face severe structural limitations. This study aims to examine the significance of two-wheeler logistics (motorcycles, scooters, and electric two-wheelers) in optimizing last-mile delivery for e-commerce firms in Bangalore, assessing its impact on delivery time, cost efficiency, and overall delivery performance.

Existing studies show that two-wheelers are more agile and cost-effective than vans in congested cities (Mangiaracina et al., 2019; Gatta et al., 2022; McKinsey, 2020). However, most research focuses on developed countries, with limited evidence from Indian cities like Bangalore. There is also a lack of studies that simultaneously evaluate delivery time, cost efficiency, and operational challenges, while delivery executives' perspectives remain underexplored.

The study adopts a descriptive and analytical research design. Primary data was collected from 178 delivery executives and logistics personnel across major e-commerce and hyperlocal delivery platforms in Bangalore — Amazon, Flipkart, Zomato, Swiggy/Instamart, and Blinkit/Zepto/Dunzo — using stratified sampling.

A structured, closed-ended questionnaire of 24 items across six thematic sections was administered face-to-face and digitally. Statistical tools employed include percentage analysis, Pearson correlation analysis, multiple linear regression, and one-sample t-tests, with analysis performed using Python and Microsoft Excel.

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Results show positive perceptions of two-wheeler suitability (M = 3.67) and delivery efficiency (M = 3.61). Fuel affordability was below average (M = 2.94), indicating cost concerns. Major challenges include heavy traffic (29.2%) and poor road conditions (19.7%). Correlation analysis identified speed (r = 0.218) and traffic impact (r = 0.223) as key factors influencing efficiency. Regression confirmed speed as the strongest predictor (B = 0.205). All hypotheses were rejected, indicating that two-wheelers significantly improve delivery time, cost efficiency, and overall performance ($p < 0.001$).

Two-wheeler logistics is a highly effective solution for last-mile delivery in congested urban areas like Bangalore, especially within the common 2–5 km range. Despite clear benefits, challenges such as fuel costs, safety risks, and infrastructure limitations remain. The study recommends adopting electric two-wheelers, AI-based routing, and micro-fulfilment centres to enhance efficiency in urban logistics.

IMPACT OF AI-GENERATED (DEEPFAKE) CELEBRITY ENDORSEMENTS ON CONSUMER TRUST AND PURCHASE INTENTION

P Chethan, Dr. Rashmi Shetty*

Abstract:

The quickly growing adoption of Artificial Intelligence (AI) in advertising has born hyper-realistic deepfake celebrity endorsements, providing new opportunities and ethical challenges to marketers. The issue of fake authenticity compels consumers to continually question the legitimacy of the endorsements they are watching. This study empirically investigates the effects of AI-generated celebrity endorsements on consumer trust and the subsequent purchase intention within the Indian advertising environment.

While the influence of traditional celebrity endorsements on purchase intention is well-established, the cognitive processes surrounding AI-generated deepfakes are heavily underrepresented in the Indian context. A clear research gap exists in the lack of empirical modeling that simultaneously measures technical realism, perceived artificiality, and perceived authenticity to quantify their combined impact on brand trust. Additionally, the mediating role of a consumer's natural attitude towards AI innovation on their trust reactions has not been sufficiently tested using inferential statistics in the modern Indian market.

This study adopted a descriptive and causal research design. Primary data was collected from a sample of 300 respondents using a structured questionnaire based on a 7-point Likert scale.To establish connections between AI realism, perceived authenticity, brand trust, and purchase intent, the data was thoroughly analyzed using descriptive statistics, Multiple Regression, Pearson Correlation, and One-Way ANOVA.

Descriptive statistics indicate that respondents generally view deepfake endorsements as innovative and technologically advanced, though authenticity

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remains a key concern. Multiple Regression analysis revealed that the combination of realism, authenticity, and perceived artificiality explains 84.5% of the variance in consumer trust ($R^2 = 0.845$, $p < 0.001$). Furthermore, Pearson Correlation established a significant positive relationship ($r = 0.927$) between consumer trust in the brand and future purchase intention. One-Way ANOVA results proved that consumers with a positive attitude towards AI as an innovative tool exhibit significantly higher levels of trust ($p < 0.001$).

The research concludes that although deepfake celebrity endorsements are recognized as technologically advanced and highly persuasive, transparency and perceived authenticity remain the ultimate grounding factors for maintaining consumer trust and driving purchase intention. Brands must carefully navigate the fine line between creative performance and deceptive impersonation to avoid cognitive dissonance among buyers. By empirically validating these dynamics, the study highlights that fostering trust through ethical transparency is absolutely essential in the era of AI-generated online advertising.

A STUDY ON AWARENESS AND ACCEPTANCE OF NEURODIVERSITY AMONG DOCTORS AND NURSES IN BANGALORE HOSPITALS

Shobhika K S, Dr. Sumera Aluru*

Abstract:

The concept of neurodiversity—recognizing neurological anomalies like Autism, ADHD, and Dyslexia as natural human variations rather than pathological deficits—is increasingly shifting global healthcare paradigms. In urban Indian healthcare centers like Bangalore, this shift moves beyond mere disability accommodation toward systemic cognitive inclusion. This study aims to empirically measure and compare the baseline levels of awareness, general acceptance, and the practical acceptance of neurodiversity-related challenges among two key front line health care groups: doctors and nurses in Bangalore hospitals. By quantifying this awareness-acceptance gap, the study seeks to inform specific hospital HR and training policies to foster truly neuro-affirming environments.Current medical humanities literature extensively documents the theoretical significance of the neurodiversity paradigm and the experiences of neurodivergent patients and practitioners, such as autistic doctors navigating systemic barriers. However, there is a clear deficit of comparative empirical studies assessing baseline neurodiversity awareness between different levels of healthcare providers (doctorsvs.nurses) within the high-stress, culturally specific context of Indian hospitals. Furthermore, it remains under-researched whether theoretical awareness successfully translates into the practical acceptance of day-to-day accommodation measures—such as communication adaptations or sensory adjustments—across these different medical professions.

This research adopted a Descriptive and Comparativecross-sectionaldesi gntostatisticallyevaluate attitudes without environmental manipulation. Primary data was gathered from a stratified random sample of 280

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practicing healthcare professionals (142 Doctors and 138 Nurses) acrossBangalorehospitals.Astructured5- point Likert scale questionnaire was utilized. The datawassystematicallyanalyzedusingDescriptive Statistics, Independent Samples t-tests, Pearson Correlation,andK-meansClusterAnalysisviaIBM SPSS software.

Descriptive statistics revealed a generally high baseline of neurodiversity awareness and acceptance across all respondents. However, Independent Samples t-tests highlighted a significant professional divide ($p < 0.001$ across all metrics). Doctors demonstrated significantly higher awareness(Mean=4.65)comparedtonurses(Mean

= 3.78). Similarly, doctors showed greater general acceptance(Mean = 4.82 vs. 4.11) and readiness to accommodate practical challenges (Mean = 4.70vs. 3.85). Pearson Correlation confirmed a moderate positive relationship ($r=0.464$, $p<0.001$) between awareness and acceptance. Furthermore, K-means Cluster Analysis distinctly segmented the sample: the “lower inclusion” cluster consisted entirely of nurses, while the “higher inclusion” cluster was overwhelmingly dominated by doctors.The medical community in Bangalore demonstrates a highly positive trajectory toward neuro-inclusion. The empirical evidence confirms a significant knowledge-acceptance gap, with doctors consistently out performing nurses in theoretical awareness, general acceptance, and the willingness to implement practical workplace accommodations. Because awareness directly and positively correlates with acceptance, these findings emphasize that standardized hospital protocols are insufficient. To build genuinely inclusive healthcare settings, institutions must deploy targeted, profession-specific educational interventions tailored specifically to address the high-stress, work- intensive realities of the nursing fraternity.

WORK–LIFE BALANCE AND ITS IMPACT ON HEALTH CARE PROFESSIONALS IN BANGALORE

Sushmitha T K, Prof. Pooja Takalkar*

Abstract:

Bangalore, a world-class medical hub, operates 24/7, creating a severe work-life balance (WLB) crisis for its healthcare practitioners. This descriptive study investigates how unmanaged work-life conflicts influencejobperformanceandpsychologicalwell-being. The research addresses the critical need for sustainable strategiestoprotectpractitionerhealthandmaintainhigh- qualitypatient carein ahigh-densityurban environment. By examining the correlation between organizational support systems and employee retention, the study provides healthcare administrators with actionable insights to reduce burnout, minimize turnover, and enhance workforce motivation across the city.Existing literature explores WLB challenges across various segments, includingnurse-specificstress, female professionals' dual-role burden, and pandemic-induced burnout. Studies emphasize that poor WLB is a primary predictor of turnover intentions and reduced psychological health. While research has detailed the struggles of specific groups, a significant gap remains regarding comprehensive, post-pandemic evaluations of how current institutional policies effectively support mixedhealthcare demographicsin 24/7urbanhubs. This study bridges that gap by investigating the impact of organizational support on clinical efficiency and employeeretentionacrossdiversehospitaldepartmentsin the modern medical landscape.This descriptive study utilizes a quantitative framework to analyze the WLB crisis in Bangalore hospitals. A sample of 500 medical practitioners, including doctors, nurses, and support staff, was selected using stratified random samplingtoensurerepresentation across various hospital departments like ICU and administration. Primary data was gathered via structured 5-point Likert scalequestionnaires,non-participantobservationsof hospital environments, and qualitative focus group discussions. Advanced statistical analysis, including

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descriptive statistics, Pearson correlation, and multiple regression, was performed using SPSS and MS Excel to accuratelymeasure the strength of relationships between variables.The regression model reveals that core WLB factors explain 93.9% of professional performance decline, significantly rejecting the null hypothesis ($p < .001$). While simple over time hours did not significantly predict performance loss,chronicmentalandphysicalexhaustion ($r=.905$) andfamilycomplaintsabout workinterference ($r = .965$) emerged as overpowering predictors of diminished clinical efficiency. Findings indicate widespread dissatisfaction with current organizational support and flexible work policies. Conversely, there is overwhelmingrespondent agreement (Mean = 4.05) that effective, structural wellness models would drastically improve job loyalty and practitioner retention levels within the healthcare sector.The research confirms that Bangalore's high-pressure health care environments everely under mines professional WLB, directly causing psychological health deterioration and clinical inefficiency. It highlights thatperformanceis primarilyimpacted bychronicfatigueandfamilyfriction rather than just overtime frequency. To maintain patient care and attract top talent, hospital administrators must urgently implement targeted structural wellness programs,includingon-site psychological counseling and childcare support. Ultimately, bridging the gap between organizational realities and employee needs through robust WLB strategies is a strategic necessity for enhancing workforce motivation and ensuring long-term retention.

A COMPARATIVE STUDY ON PERSONAL FINANCIAL BUDGETING BEHAVIOUR OF STOCK MARKET INVESTORS AND NON-INVESTORS AMONG GEN Z AND MILLENNIALS IN BENGALURU

Pathirickal Sunil Abhijth, N. Nagasubba Reddy*

Abstract:

Personal financial budgeting plays a crucial role in shaping individuals' saving, spending, and investment decisions, particularly among younger generations navigating increasingly digital financial environments. With the rapid expansion of online investment platforms and growing access to equity markets in India, participation in stock market activities has increased among urban youth; however, structured budgeting practices remain uneven across individuals. Understanding whether budgeting behaviour differs between stock market investors and non-investors is essential for evaluating financial preparedness and long-term wealth management capacity. This study aims to examine and compare personal financial budgeting behaviour among Generation Z and Millennials in Bengaluru, with particular emphasis on differences between investors and non-investors. The research contributes to behavioural finance literature by identifying generational and participation-based variations in budgeting perception, behaviour, and outcomes among young individuals in a metropolitan Indian context. The study adopts a quantitative and comparative research design to analyse differences in personal financial budgeting behaviour between stock market investors and non-investors among Generation Z and Millennials in Bengaluru. Primary data were collected from 184 respondents using a structured questionnaire distributed through online platforms. The instrument included demographic variables, stock market participation indicators, and sixteen Likert-scale statements measuring budgeting behaviour, outcomes, and perception. A

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composite variable named BudgetScore was constructed to represent overall budgeting behaviour. Reliability analysis confirmed strong internal consistency of the scale (Cronbach's Alpha = 0.816). The Shapiro–Wilk test indicated non-normal distribution of data; therefore, the Mann–Whitney U test was applied to examine differences between generational groups and investment participation categories. Data analysis was conducted using Jamovi and Microsoft Excel to ensure accurate statistical interpretation of behavioural variations across groups. The study analysed financial budgeting behaviour across generational categories and investment participation groups using descriptive statistics and non-parametric testing techniques. Reliability analysis confirmed that the budgeting scale demonstrated strong internal consistency, validating its suitability for behavioural comparison across respondents. Results from descriptive statistics indicated only marginal differences between Generation Z and Millennials in budgeting behaviour, budgeting outcomes, and budgeting perception. Generation Z respondents reported slightly higher budgeting behaviour and outcome scores, while Millennials demonstrated marginally stronger perception toward budgeting importance. However, Mann–Whitney U test results showed that these differences were not statistically significant, suggesting that generational classification alone does not substantially influence budgeting behaviour among young individuals in Bengaluru. Similarly, comparisons between stock market investors and non-investors revealed no statistically significant differences in budgeting behaviour and budgeting outcomes. This indicates that participation in equity markets does not necessarily correspond with stronger financial planning discipline. However, a statistically significant difference was observed in budgeting perception, with non-investors demonstrating higher awareness regarding the importance of budgeting than investors. This finding suggests that perception toward budgeting may not always translate into investment participation. Further subgroup analysis produced more nuanced insights. Among Generation Z respondents, statistically significant differences were observed between investors and non-investors across all three dimensions: budgeting behaviour, budgeting outcomes, and budgeting perception. Non-investors within this generation reported stronger budgeting discipline and awareness than investors, indicating that early investment participation does not automatically correspond with structured financial planning practices. In

contrast, within the Millennial group, significant differences were observed only in budgeting outcomes, while budgeting behaviour and perception remained similar between investors and non-investors. Millennial investors reported better budgeting outcomes compared to non-investors, suggesting that investment experience may influence financial effectiveness rather than budgeting attitudes. Overall, the findings demonstrate that while generational differences alone do not significantly influence budgeting behaviour, investment participation affects budgeting patterns differently within each generation. The study concludes that personal financial budgeting behaviour among Generation Z and Millennials in Bengaluru does not significantly differ at the aggregate generational level. Similarly, stock market participation does not substantially influence budgeting behaviour or budgeting outcomes overall. However, differences in budgeting perception between investors and non-investors highlight the role of financial awareness in shaping attitudes toward financial planning. Subgroup analysis reveals that investment participation influences budgeting behaviour differently within each generation, particularly among Generation Z respondents. These findings suggest that early investment engagement does not necessarily reflect structured budgeting discipline and that financial literacy initiatives should focus on strengthening foundational financial planning skills among young individuals. The study contributes to behavioural finance research by emphasizing the importance of perception-driven budgeting awareness and supports the need for targeted financial education strategies to improve long-term financial decision-making among emerging urban investors.

FUTURE TIME PERSPECTIVE, FEAR OF MISSING OUT, AND FINANCIAL SELF EFFICACY AS PREDICTORS OF SPENDING BEHAVIOR AMONG GENERATION Z

Anand Anil, Dr. Rashmi Shetty*

Abstract:

Financial behaviour among individuals has undergone significant shifts in the contemporary digital era, particularly among Generation Z, who are influenced by social comparison, future orientation, and perceived financial competence. Traditionally viewed as a rational economic activity, spending is now understood to be shaped by psychological factors. Constructs such as Future Time Perspective, Fear of Missing Out (FoMO), and Financial Self-Efficacy play a crucial role in influencing spending behaviour. As cognitive, emotional, and social influences become more evident, it is important to examine these dynamics within specific populations. This study aims to assess these psychological factors among Generation Z, examine gender differences in spending behaviour, and analyse their relationships and predictive influence on spending behaviour. Existing research indicates that Generation Z's spending behaviour is shaped more by psychological and digital influences than demographic factors, with studies reporting minimal gender or generational differences in buying patterns. Fear of Missing Out (FoMO) has been associated with impulsive spending due to social media exposure and social comparison. In contrast, Future Time Perspective promotes long-term planning and reduced impulsivity, while Financial Self-Efficacy enhances responsible financial behaviour. However, most studies examine these variables independently or in non-Indian contexts. Thus, limited research integrates FoMO, Future Time Perspective, and Financial Self-Efficacy as combined predictors of spending behaviour among Generation Z, particularly considering gender differences within emerging economies. The study adopted a quantitative research design to examine the relationships between Future Time Perspective, Fear of

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Missing Out (FoMO), Financial Self- Efficacy, and Spending Behaviour among Generation Z. A structured questionnaire comprising standardized scales was administered using an online survey method. The sample consisted of 233 respondents aged 18–29 years, selected through convenience sampling. Data were collected via Google Forms, ensuring voluntary participation, informed consent, and confidentiality. Measurement instruments included validated Likert-scale items for all variables.

Data analysis was conducted using Jamovi software. Descriptive statistics summarised the data, while the Shapiro - Wilk test assessed normality. As normality assumptions were not fully met, non-parametric techniques were applied. The Mann–Whitney U test examined gender differences, Spearman's correlation analysed relationships, and linear regression determined the predictive role of the variables. Data were analysed using descriptive and inferential statistics in Jamovi. The Shapiro–Wilk test indicated that several variables, particularly spending behaviour, were not normally distributed; hence, non-parametric tests were applied. The Mann–Whitney U test revealed no significant gender difference in spending behaviour, indicating similar consumption patterns among participants. Spearman's correlation showed significant relationships between variables. Future Time Perspective had a negative relationship with spending behaviour, indicating that individuals with stronger future orientation tend to spend less. Fear of Missing Out (FoMO) showed a positive relationship, suggesting that higher FoMO is associated with increased and impulsive spending. Financial Self-Efficacy was negatively related to spending behaviour, indicating that individuals with greater financial confidence demonstrate more controlled spending patterns. Linear regression confirmed that Future Time Perspective and Financial Self-Efficacy are negative predictors of spending behaviour, while FoMO is a positive predictor. Future Time Perspective showed the strongest influence. Overall, spending behaviour is primarily shaped by psychological factors rather than demographic characteristics. The study provides insights into spending behaviour among Generation Z by highlighting the influence of psychological factors such as Future Time Perspective, Fear of Missing Out (FoMO), and Financial Self-Efficacy. The findings show that spending behaviour is not significantly affected by gender, indicating uniform consumption patterns. However, psychological variables play a crucial role in financial decision-making. Future Time

Perspective and Financial Self-Efficacy promote controlled spending, while FoMO leads to increased and impulsive spending. These results emphasise that cognitive orientation, emotional triggers, and financial confidence collectively shape financial behaviour. The study highlights the importance of financial awareness, behavioural interventions, and responsible marketing strategies to encourage better financial decision-making among young consumers.

IMPACT OF SOCIAL MEDIA INFLUENCERS ON PURCHASE DECISIONS AMONG INDIAN GEN Z

Amit, Dr. Srikanth P*

Abstract:

Existing research affirms that influencer credibility, authenticity, and relatability are key predictors of Gen Z purchase intention. Studies by Bhalla (2025), Fathima and Malagi (2025), and Srivastava (2025) highlight trust and emotional connection as central drivers of influencer-led consumer behaviour. Li (2025) and Kaur (2025) confirm that micro-influencers outperform macro-influencers in engagement and persuasion among younger audiences. However, most studies evaluate these dimensions in isolation rather than simultaneously, and empirical evidence specifically targeting Indian Gen Z across multiple influencer and platform variables remains limited. This study addresses these gaps with a multi-construct approach.A descriptive research design was adopted. Primary data was collected from 300 Indian Gen Z respondents (aged 18–26) using a structured online questionnaire with Likert-scale items measuring influencer credibility, authenticity, PSI, influencer type, platform impact, and purchase decisions. Convenience sampling targeted urban centres including Bangalore, Delhi, and Mumbai. Data was analysed using SPSS through frequency analysis, Pearson correlation, Chi-square, and one-way ANOVA ($\alpha = 0.05$).All four hypotheses were supported at the 0.05 significance level. Influencer credibility showed a moderate positive correlation with purchase decisions ($r = 0.581$, $p < 0.001$). Influencer authenticity significantly influenced purchase intentions ($\chi^2 = 91.580$, $df = 16$, $p < 0.001$). Parasocial interaction demonstrated a strong effect on purchase decisions ($F = 26.133$, $p < 0.001$), confirming that emotional attachment enhances consumer confidence. Micro-influencers were confirmed as more impactful than macro-influencers ($r = 0.545$, $p < 0.001$). YouTube showed slightly stronger influence (70.0% strongly agree) than Instagram (66.3%) due to its detailed video review format.Social media influencers significantly shape the purchase decisions of Indian Gen

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Z consumers. Credibility, authenticity, emotional connection, and influencer type are meaningful drivers of purchase behaviour. Micro-influencers, owing to their relatability and perceived trustworthiness, exert stronger influence than macro-influencers. Instagram drives visual and impulsive purchase intent, while YouTube's review format supports more informed decision-making. Brands targeting Gen Z should prioritise authentic micro-influencer partnerships and deploy platform-specific content strategies. Future research should address sample gender imbalance and extend platform coverage beyond Instagram and YouTube.

GAMIFICATION IN FINTECH APPS AND YOUTH SAVING IN INDIA: A REVIEW-BASED OUTLINE

Dr. Prerna Trivedi, Ansh Gupta, Arpit Rawat*

Abstract:

FinTech applications increasingly use gamification—points, badges, challenges, leaderboards,and progress tracking—to make financial activities engaging. Empirical studies in banking,mobile wallets, and investment apps show that gamification improves user experience,engagement, and intention to use, and often strengthens saving and money-managementbehaviour, especially among younger users (Bitrián et al., 2021; Raza et al., 2023; Sarwar,2025; Adepeju et al., 2023; Rimenda et al., 2022). In India and other developing contexts,gamified features in financial apps significantly moderate the relationships between financialattitude, planning, self-efficacy and actual financial behaviour, reinforcing better moneymanagement when aligned with users' psychological traits (Pal et al., 2021; Agrawal &Sharma, 2025; Gaur et al., 2025). Evidence from digital banking and mobile banking showspositive effects on intention to save and savings rates, particularly among millennials, withbadge and level elements being especially motivating (Rimenda et al., 2022; Rafiuddin et al.,2024). However, research on gamified investing warns that higher engagement and risktolerance do not automatically translate into better decisions, financial literacy, or long-termfinancial outcomes (Joshi et al., 2024). Conceptual and review works further highlight bothbenefits (engagement, savings discipline, literacy) and risks (addictive use, superficial engagement, data and design ethics) (Adepeju et al., 2023; Sarwar, 2025; Uppaluri, 2025;Bhanot & Roy, 2025). Overall, gamification appears promising for engaging Indian youth withFinTech and promoting saving behaviour, but impact depends on careful design, integrationwith financial education, and ethical safeguards.

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GREENWASHING AND STOCK MISPRICING: EVIDENCE FROM ESG DISCLOSURES AND MARKET REACTIONS

Pompy Saha, Krishna Kamal Das, Dr. Dipti Sitola*

Abstract:

The growing prominence of Environmental, Social, and Governance (ESG) practices has encouraged firms to adopt sustainability disclosures and green marketing strategies to attract investors and enhance corporate reputation. However, the increasing prevalence of green washing where firms exaggerate or misrepresent their environmental performance which raises concerns regarding the credibility of such disclosures and their impact on capital market efficiency. This study investigates the relationship between green-washing and stock mispricing, with a focus on how ESG disclosures influence market reactions and shape investor perception.

Despite extensive research on ESG performance and firm value, limited attention has been paid to the role of misleading sustainability communication in distorting stock prices, particularly within emerging market contexts. Addressing this gap, the present study adopts a quantitative research design using panel data of publicly listed firms over a multi-year period. Greenwashing is proxied through the divergence between ESG disclosure scores and actual sustainability performance, while stock mispricing is measured using abnormal returns and valuation-based indicators. The study employs panel regression models and mediation analysis to examine the influence of investor sentiment and information asymmetry on the relationship between greenwashing and mispricing.

The findings are expected to demonstrate that greenwashing amplifies information asymmetry and induces investor overreaction, leading to temporary stock mispricing. By integrating ESG communication with corporate finance theory, this study contributes to the growing literature on market inefficiencies

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and sustainability reporting. The results also offer important implications for regulators, investors and firms, emphasizing the need for enhanced transparency and stricter ESG disclosure standards, particularly in emerging economies.

ARTIFICIAL INTELLIGENCE AND DIGITAL READINESS IN FINTECH ADOPTION:THE MODERATING ROLE OF DIGITAL LITERACY

Dr. Gourav Mittal*

Abstract

The rapid advancement of financial technology (FinTech) has changed the way financial servicesare delivered, but adoption is not uniform, particularly in emerging economies. This study exploresthe significance of AI and digital readiness as crucial drivers of FinTech adoption. This studybuilds a moderated mediation model based on the Unified Theory ofAcceptance and Use ofTechnology where trust and perceived ease of use are mediating variables and digital literacy ismoderating variable. The research design is quantitative in nature, and primary data was collectedfrom 300 users of digital financial platforms through structured questionnaire. The proposedrelationships were tested using structural equation modeling. The study reveals that ArtificialIntelligence significantly and positively affects trust, while digital readiness significantly affectsperceived ease of use. Trust and perceived ease of use significantly influence FinTech adoption.The mediating effect of the variables is confirmed via mediation analysis and proves partialmediation in all three cases. Digital literacy is found to significantly moderate the relationshipbetween perceived ease of use and FinTech adoption, increasing the strength of this relationship. The research contributes to the existing literature as it considers technology-related, behavioral,and capability-related factors within one framework. Implications of the study is that policymakersand FinTech providers should increase the level of trust and digital literacy in the population tostimulate adoption of FinTech solutions.

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STABLECOINS VS CENTRAL BANK DIGITAL CURRENCIES (CBDCS): IMPLICATIONS FOR MONETARY POLICY AND FINANCIAL SYSTEMS

Raghav Gupta, Nelsan Pun, Dr Abhishek Maheshwari*

Abstract:

The advent of digital currencies has brought stablecoins and Central Bank Digital Currencies (CBDCs) into the limelight of the financial system. Stablecoins, which are pegged to fiat currency and are largely issued by the private sector, have also gained from their ability to reach a wide section of the market due to their efficiency in the financial system. Concurrently, many countries' central banks have also looked into or experimented with alternative forms of CBDCs to improve payment systems, as well as protect and enhance their monetary sovereignty against risks associated with emerging private-led digital currencies therein. This study aims to carry out a comparative analysis between stablecoins and CBDCs in terms of their structure, economic implications, and its effects on their respective financial systems and stability.

The study uses secondary data from various international financial institutions, central banks, and cryptocurrency market data to assess the trends generated. The analysis reveals that even though these instruments facilitate financial innovation and efficiency, there are underlying risks associated, such as liquidity risk, regulatory arbitrage, etc. In contrast, the benefits of CBDCs are evident in terms of policy efficiency, ease of transparency, and financial inclusion, but there are underlying risks pertaining to privacy, costs, and the disintermediation of banks.

The implications of the research findings are that there are no direct substitutes between stablecoins and CBDCs but rather different models of money with varying implications for monetary stability. A hybrid approach to the regulation of the industry to foster innovation and ensure monetary stability is therefore important. The present research contributes to the existing body of research on

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the topic, as it conducts an unprecedented synthesis of policy and data based analysis of the future of the digital currencies.

ON SOME DYNAMIC ASPECTS OF NSDP AND HEALTH EXPENDITURE FOR MAJOR INDIAN STATES

Jyoti Anand, Jasminder Pal Singh*

Abstract:

Through the present empirical study, an attempt has been made to examine some temporal aspects in aggregated Net State Domestic Product (NSDP) and in different components of Aggregated Health Expenditure (AGHE) i.e., Aggregated Revenue Expenditure (ARVE) and Aggregated Capital Expenditure (ACPE). For each of the 15 major states of India, long-term behavioural growth paths were identified rationally, an attempt was made (by following Sethi, 1997; 2008) to search out the curves of the best-fit from amongst the 19 distinct trend relationships in time variable t and relative growth rates were calculated for each of India's 15 major states in order to investigate alternate theories of consistency, acceleration, or deceleration in the growth patterns exhibited by these components.

As regards main findings from the study, the behavioural growth pattern traced by different states in case of NSDP and AGHE, ARVE and ACPE revealed that it has grown, in general, in a non-linear manner [i.e., either cubic (CUB) or non-linear exponential cubic (NLEC)]. As per the NSDP, NLEC was identified for ASM, HAR, KRL, MDP, GJR (= 0.996; very high degree of predictability) and even for IND ((coefficient exceeding 0.993); However, for ODS, the ordinary exponential relationship turned out of be the function of the best-fit. As per the AGHE, NLEC was identified for ANP, ASM, BHR, HAR (0.994), MHR, and RJS. However, NLEX for UTP and IND, indicates that UTP and IND have progressed in a linear manner during the study period. Findings indicate that for ARVE, the states for which NLEC growth curve happened to be the most

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appropriate one, were ANP, ASM, BHR, GJR, HAR, MHR, PNB, RJS, TND, and even for IND; for MDP and ODS (CUBC); However, for UTP (NLEX) was the most suitable functional form. In case of ACPE, Simple Linear Functional form turned out to be the curve of best-fit only in case of Andhra Pradesh. However, for Bihar (NLGM); for Odisha and Rajasthan (NLHP), growth curve demonstrated its relative advantage.

As far as the relative growth rates in relation to NSDP in case of India were concerned, the shape of the curve was inverted U-type which went up from 1999-2000 to 2008-09, but was a decelerating one (though at a slower pace) thereafter. For other states, RGRt values follow a pattern similar to that of the overall economy except ODS and West Bengal (linearly decreasing trend). Detection of the turning point after 2005, means that an increasing trend was seen before this period but after that it started decelerating. Main findings have shown that AGHE has shown a decelerating trend (nearly inverted U-shaped pattern) in all the states except ANP which have shown some sort of acceleration after 2014; IND and UTP has provided evidence in favour of constancy hypothesis. Findings indicate that ARVE of some of the states like ASM, BHR, GJR, HAR, MHR, PNB, RJS, TND and even IND (inverted U-shape). UTP (Constancy hypotheses). In case of ACPE, constancy hypothesis was observed for only three states KTK, MHR and TND; continuously decelerating for ANP, BHR, GJR, WBN and IND; inverted U-shaped pattern for ASM, KRL, and MDP; nearly U shaped for ODS, RJS and UTP and continuously accelerating pattern for Haryana and Punjab.

EVALUATING DIGITAL PLATFORMS FOR IMPROVING RECYCLING PARTICIPATION AMONG URBAN HOUSEHOLDS IN NIGERIA

Abosede Adenike Rufus, Akpesiri Faith Ikpen*

Abstract:

Waste management remains a major environmental challenge in Nigeria, particularly in urban areas where rapid population growth continues to increase the volume of solid waste generated. Although recycling is widely recognized as a sustainable solution, participation among households remains relatively low. Recently, digital platforms such as mobile applications and online waste management systems have been introduced as tools for improving recycling engagement. This study adopts a conceptual approach to examine how digital platforms can influence recycling participation among urban households in Nigeria. Drawing on recent peer-reviewed literature and behavioral theory, the study explores how awareness, convenience, incentives, and socio-cultural factors shape recycling behavior. It also considers structural challenges such as inadequate infrastructure and policy gaps. The study aligns with global sustainability priorities, particularly SDG 11 and SDG 12, and proposes a conceptual framework linking digital engagement to recycling participation.

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SUSTAINABLE SUPPLY CHAIN MANAGEMENT PRACTICES AND ORGANIZATIONAL PERFORMANCE IN EMERGING MARKET RETAIL: EVIDENCE FROM INDIAN RETAIL FIRMS

Keerthiraj E, Dr. Tamizharasi Durai*

Abstract:

The increasing importance of sustainability in business operations has made Sustainable Supply Chain Management (SSCM) a critical driver of competitive advantage in the retail sector. This study aims to examine the impact of SSCM practices on organizational performance in Indian retail firms, with a specific focus on Bangalore as a rapidly growing urban market. The research evaluates five key SSCM dimensions—Green Sourcing (GS), Sustainable Supplier Relationship Management (SSRM), Green Inventory Management (GIM), Green Logistics and Distribution (GLD), and Sustainability-Oriented Information Systems (SOIS)—and their influence on operational, financial, customer satisfaction, and environmental performance. Existing literature establishes a positive relationship between SSCM practices and organizational performance (Golicic& Smith, 2021; Khan et al., 2021). However, most studies are concentrated in manufacturing sectors and developed economies, limiting their applicability to emerging markets like India. Furthermore, prior research often examines SSCM dimensions in isolation rather than as an integrated framework. The retail sector, particularly in urban contexts such as Bangalore, remains underexplored despite its complex supply chain challenges, including demand variability, fragmented suppliers, and high logistics costs. This study addresses these gaps by providing a comprehensive, multi-dimensional empirical analysis in the Indian retail context. The study adopts a descriptive and analytical research design. Primary data was collected from 200 retail managers, procurement managers, logistics executives, and supply chain

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professionals in Bangalore using structured questionnaires based on a five-point Likert scale. A combination of convenience and stratified sampling techniques was used to ensure representation across different retail formats. Statistical tools employed include percentage analysis, mean and standard deviation, Cronbach's Alpha for reliability testing, Pearson correlation analysis, multiple and simple linear regression and one-way ANOVA. The results indicate strong reliability across all constructs, with Cronbach's Alpha values ranging from 0.878 to 0.931. Multiple regression analysis shows that SSCM practices explain 62.1% of the variance in overall organizational performance ($R^2 = 0.621$, $p < 0.001$). Green Sourcing emerged as the strongest predictor of operational performance ($\beta = 0.419$), while Sustainable Supplier Relationship Management significantly influenced customer satisfaction ($\beta = 0.336$). The combined effect of Green Inventory Management and Green Logistics explained 40.6% of financial performance. Correlation results confirmed significant positive relationships between all SSCM dimensions and performance variables. Environmental performance was also significantly influenced by SSCM practices, particularly sourcing, logistics, and inventory initiatives. ANOVA results indicated no significant differences across organizational types or experience levels. The study concludes that SSCM practices significantly enhance organizational performance in Indian retail firms. The findings support the Resource-Based View, positioning SSCM capabilities as strategic assets that drive competitive advantage. Green Sourcing, supplier collaboration, and efficient logistics systems are identified as key performance drivers. The study recommends that retail firms invest in sustainable sourcing strategies, strengthen supplier partnerships, and adopt green logistics and digital information systems. Policymakers should also promote sustainability through incentives and regulatory support. Despite its contributions, the study is limited to a single city and cross-sectional data, suggesting scope for future multi-city and longitudinal research.

GREEN LOGISTICS AND CIRCULAR ECONOMY PRACTICES ON THE SUSTAINABILITY PERFORMANCE OF MSMES IN INDIA

Adarsh Hebbale, Dr. Tamizharasi Durai*

Abstract:

The growing importance of sustainability has compelled Micro, Small, and Medium Enterprises (MSMEs) to adopt environmentally responsible and resource-efficient practices. This study aims to examine the impact of Green Logistics (GL) and Circular Economy (CE) practices on the sustainability performance of MSMEs in India. It evaluates five key dimensions—Green Transportation (GT), Eco-friendly Packaging and Warehousing (EP), Reverse Logistics and Waste Management (RL), Recycling/Reuse/Remanufacturing (RR), and Resource Efficiency and Closed-loop Supply Chains (RE)—and their influence on sustainability performance measured through environmental, economic, and social dimensions based on the Triple Bottom Line (TBL) framework. Existing studies highlight the positive role of green logistics and circular economy practices in enhancing sustainability performance (Agyabeng-Mensah et al., 2020; Geissdoerfer et al., 2020). However, most research focuses on large manufacturing firms in developed economies, limiting its applicability to MSMEs in emerging markets like India. Additionally, prior studies often examine GL and CE practices independently rather than as integrated strategies. There is also limited empirical evidence evaluating their combined impact across all three sustainability dimensions. This study addresses these gaps by providing a comprehensive, data-driven analysis of GL and CE practices within the MSME context. The study adopts a descriptive and analytical research design. Primary data was collected from 200 MSME owners, managers, and supply chain professionals across manufacturing, trading, service, and agro-processing sectors using a structured Likert-scale questionnaire. A combination of convenience and stratified sampling techniques were used to ensure representation. Statistical tools employed

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include percentage analysis, mean and standard deviation, Cronbach's Alpha for reliability testing, Pearson correlation, multiple and simple linear regression and one-way ANOVA. The results demonstrate strong internal consistency across all constructs, with Cronbach's Alpha values ranging from 0.874 to 0.937. Regression analysis shows that Green Logistics practices explain 45.7% of the variance in sustainability performance, while Circular Economy practices explain 26.2%. The integrated model combining both GL and CE practices provides the highest explanatory power, accounting for 66.6% of the variance ($R^2 = 0.666$, $p < 0.001$). Green Transportation emerged as the strongest predictor of environmental performance ($\beta = 0.295$), while Recycling/Reuse/Remanufacturing significantly influenced economic performance ($\beta = 0.229$). All five constructs showed significant positive relationships with sustainability outcomes across environmental, economic, and social dimensions. ANOVA results indicated no significant differences across sectors, MSME sizes, or experience levels, suggesting strong generalizability. The study concludes that Green Logistics and Circular Economy practices significantly enhance sustainability performance in MSMEs. The findings emphasize the synergistic effect of integrated GL and CE adoption, which yields stronger outcomes than individual implementation. Green Transportation, reverse logistics, and recycling initiatives are identified as key drivers of sustainability. The study recommends that MSMEs adopt coordinated sustainability strategies and invest in resource-efficient and circular practices. Policymakers should support MSMEs through incentives, infrastructure, and digital enablement to accelerate sustainable transformation. Despite its contributions, the study is limited by its cross-sectional design and geographic focus, indicating scope for future longitudinal and multi-region research.

FROM SPEED TO IMPULSE: THE PSYCHOLOGICAL IMPACT OF QUICK COMMERCE ON GENERATION Z'S CONSUMER BEHAVIOUR

Ms. Mehak, Dr. Vibhuti Pareek*

Abstract:

The rapid expansion of quick commerce (q-commerce) platforms — exemplified by Blinkit, Zepto, and Swiggy Instamart — has fundamentally restructured consumption patterns in urban India, with delivery windows shrinking to under 10-30 minutes. Generation Z, as the primary adopters of these app-first platforms, represents a critical but understudied consumer segment. While impulse buying in traditional e-commerce is well documented, the specific psychological mechanisms that drive impulsive consumption within hyper-speed, digitally integrated q-commerce environments remain critically under-examined, particularly within the Indian socio-economic context.

This paper investigates four interrelated psychological drivers of Gen Z's impulse buying behaviour on q-commerce platforms: (1) the role of social media influencers, examined through Social Proof Theory (2) the normalising effect of haul videos and unboxing culture, grounded in Bandura's Social Learning Theory; (3) the interaction of emotional states — stress, boredom, and loneliness — with app-driven impulse purchases, situated within Mood Regulation and Escapism frameworks; and (4) the psychological impact of UPI and one-tap payments in diminishing the 'pain of paying,' alongside cashback mechanisms that create an illusion of saving.

Employing a mixed-methods design, the study will administer structured surveys to approximately 200 Gen Z consumers (aged 18–27) across Tier-1 Indian cities, supplemented by qualitative content analysis of influencer and haul video content on Instagram and YouTube.

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Data collection is ongoing; however, the study anticipates several significant findings. Influencer-generated content is expected to heighten impulse purchase intent by bypassing rational evaluation through peripheral persuasion routes. Repeated exposure to haul and unboxing content is likely to normalise spontaneous buying as aspirational behaviour. Emotional states — particularly stress and boredom — are anticipated to be the strongest triggers, with the 10-minute delivery promise reinforcing a compulsive mood-repair loop. Additionally, one-tap UPI payments are expected to significantly reduce spending consciousness, while cashback framing produces a cognitive distortion wherein expenditure is perceived as saving.

Collectively, these findings are expected to yield a psychologically and culturally grounded framework for q-commerce-induced impulsivity — one that extends existing impulse buying models to hyper-speed, UPI-dominant digital economies. The study carries implications for consumer protection policy, ethical digital marketing practices, and the regulation of q-commerce platform design in India.

DIGITAL FINANCIAL INFLUENCE, GREEN FINANCE, AND REGULATORY CHALLENGES: ROLE OF FINFLUENCERS IN SHAPING SUSTAINABLE INVESTMENT BEHAVIOUR AMONG GENERATION Z IN LUCKNOW

Firdaus Jahan*

Abstract:

This research seeks to explore the influence of financial influencers, known as finfluencers, on the sustainable investment habits of Generation Z, with a particular emphasis on green finance in Lucknow. Additionally, it aims to investigate the impact of digital financial influence on factors such as awareness, trust, risk perception, and investment choices, while also addressing the new challenges posed by misinformation, greenwashing, and regulatory shortcomings within the FinTech ecosystem.The research employs a quantitative approach, utilizing a structured questionnaire to gather primary data from 51 Generation Z participants in Lucknow through convenience sampling. The main variables explored include exposure to financial influencers, trust, financial literacy, awareness of green finance, and risk perception. Descriptive statistics and percentage analysis were used to analyze the data, aiming to uncover patterns in investment behavior and the impact of digital financial content.The results indicate that finfluencers significantly contribute to raising awareness and fostering positive perceptions of green finance among young investors. Nevertheless, the actual uptake of green financial products is still limited, with only a small portion of respondents actively engaging in such investments. Major obstacles include a lack of trustworthy information, insufficient financial literacy, and a high perception of risk. The study also highlights a major issue concerning misinformation and the potential for greenwashing in influencer-driven financial advice, which could skew investor decisions and erode trust over time.This research adds to the growing body of work at the crossroads of FinTech, behavioral finance, and sustainable

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investment by presenting empirical data from an urban setting in India. It underscores the importance of incorporating financial literacy and regulatory viewpoints into analyses of digital financial influence and proposes a conceptual model that elucidates how finfluencers affect investment decisions.The findings suggest that financial institutions and FinTech platforms should collaborate with credible and transparent finfluencers to promote responsible investment practices. Policymakers and regulators should establish clear guidelines and monitoring mechanisms to address misinformation and ensure accountability in digital financial communication. Additionally, there is a strong need for targeted financial literacy initiatives to enable informed decision-making among young investors.This study provides a novel perspective by linking finfluencer-driven digital influence with sustainable investment behaviour and regulatory challenges within the context of green finance. By combining behavioural, technological, and policy dimensions, it offers a comprehensive and context-specific understanding of how digital financial ecosystems are evolving in emerging markets like India.

AI ADOPTION AND JOB SATISFACTION IN HYBRID WORKPLACES: THE MEDIATING ROLE OF PSYCHOLOGICAL CAPITAL AND THE MODERATING ROLE OF PERCEIVED ORGANIZATIONAL SUPPORT

Dr. Nidhi, Dr. Aarti*

Abstract:

The rapid integration of artificial intelligence (AI) into hybrid work environments is reshaping employee experiences, raising critical questions about its implications for job satisfaction. Drawing on the Job Demands Resources (JD-R) model and social cognitive theory (SCT), this study examines how AI adoption influences employee job satisfaction through the mediating role of psychological capital (PsyCap), while accounting for the moderating effect of perceived organizational support (POS). Using survey data collected from 350 employees across service and technology sectors engaged in hybrid work, the proposed model is tested using structural equation modeling (SEM). The findings indicate that AI adoption functions as a contextual resource that enhances employees' PsyCap comprising hope, efficacy, resilience, and optimism which, in turn, fosters higher job satisfaction. Furthermore, POS strengthens the indirect effect of AI adoption on job satisfaction by buffering potential techno-stress and reinforcing positive resource appraisals. By integrating technological and psychological perspectives, this study extends JD-R and SCT frameworks to the context of human–AI collaboration in hybrid work settings. The results offer actionable insights for organizations seeking to leverage AI while maintaining employee well-being and satisfaction in digitally enabled workplaces.

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A STUDY ON AI-DRIVEN WORKFORCES TRANSFORMATION IN INVESTMENT BANKING SECTOR IN INDIA

Priya Sharma, Dr. Priyanka Pradhan*

Abstract:

This research report investigates the transformative impact of Artificial Intelligence (AI) on workforce dynamics within India's investment banking sector. As global financial institutions increasingly integrate AI technologies, Indian investment banks are undergoing a significant structural and operational shift that is redefining job roles, skill requirements, and organisational hierarchies. This study adopts a secondary research methodology, drawing on peer-reviewed academic literature, industry reports, case studies from leading Indian and global banks, and publicly available statistical data to provide a comprehensive analysis of AI-driven workforce transformation.

The primary objectives of this research are: (1) to examine how many traditional banking jobs in India are being changed or replaced by AI; (2) to identify the new types of roles AI is creating and the emerging skill sets Indian bankers must acquire; and (3) to measure how AI enhances operational efficiency and how banks are restructuring their teams in response.

Key findings reveal that AI is not uniformly eliminating banking jobs but is fundamentally transforming the nature of work. Routine, repetitive roles in data entry, document processing, compliance monitoring, and basic customer service are being automated at an accelerating pace. Simultaneously, high-value roles in AI governance, data science, algorithmic oversight, and digital advisory are being created. The research establishes that leading Indian banks, including SBI, HDFC Bank, ICICI Bank, and Axis Bank, have already deployed AI tools across fraud detection, credit risk assessment, customer relationship management, and back-office automation.

The findings align with global evidence from institutions such as JP Morgan, Goldman Sachs, and Morgan Stanley, which demonstrate measurable

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productivity gains through AI integration. For India, AI adoption in investment banking is projected to contribute approximately USD 1 trillion to GDP by 2035. The report concludes that the future workforce in Indian investment banking will be defined by hybrid human-AI collaboration, requiring professionals to develop competencies in digital literacy, machine learning interpretation, data analytics, and ethical AI governance.

FINTECH MARKETING AND INVESTMENT BEHAVIOUR OF YOUTH IN INDIA

Kumari Sakshi, Dr. Tanu Manocha*

Abstract:

The rapid proliferation of Fintech platforms in India has transformed the investment landscape for young adults. This study investigates the marketing strategies of Fintech investment platforms — including Groww, Zerodha, and Upstox — and their influence on the investment behaviour of Indian youth aged 18–35. Grounded in the AIDA (Awareness, Interest, Desire, Action) framework and behavioural finance theory, the research addresses a gap in literature concerning the psychological mechanisms driving digital investment adoption among millennials and Gen Z. A descriptive and exploratory quantitative design was employed. Primary data were collected from 100 respondents via a structured online questionnaire (Google Forms), covering students, working professionals, and self-employed individuals. Statistical techniques included descriptive statistics, Likert-scale analysis, Pearson's correlation, and Chi-Square tests of independence.

Findings reveal a multi-channel marketing ecosystem driven by finfluencer content (22%), social media advertising (21%), and gamification (20%). Pearson's correlation confirmed a significant positive relationship between marketing exposure and investment intent ($r = 0.312$). Referral programmes were the strongest conversion trigger (Mean: 3.29), while Chi-Square analysis showed marketing efficacy is consistent across all youth sub-segments ($p = 0.941$), indicating universal appeal. AIDA funnel mapping identified a 'Trust Barrier' at the Action stage (Mean trust score: 3.02) as the primary obstacle to final capital commitment, despite high awareness (39% frequent ad exposure). The study contributes to academic literature by applying behavioural finance and marketing frameworks to the Indian Fintech context, offers actionable insights for marketers, and flags the need for regulatory oversight of finfluencer practices and gamification. Limitations include a small, urban-biased sample and reliance on self-reported data. Future research should adopt longitudinal designs and broader geographic coverage.

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DRIVING PERFORMANCE THROUGH PSYCHOLOGICAL CAPITAL AND INTRINSIC MOTIVATION: INSIGHTS FROM SPECIALLY-ABLED BANK EMPLOYEES

Dr. Neenet Baby Manjaly, Dr. D. Mavoothu, Vipin Francis*

Abstract:

This study focuses on the in-role job performance of specially-abled employees employed in clerical positions within public sector banks. Additionally, it seeks to identify the primary factors that influence the in-role job performance of these individuals. In essence, the study delves into uncovering the fundamental factors driving the in-role job performance of specially-abled employees.The research design adopts an analytical and explanatory approach. The study involved gathering data from 166 specially-abled employees using structured standardized questionnaires. Snowball sampling emerged as the most suitable technique for collecting data from this challenging-to-access population. Results of the study shows that there exists a significant relationship between intrinsic motivation and in-role job performance (Beta = 0.51, P < 0.01) and insignificant relationship between positive supportive climate and job performance (Beta = 0.07, P = 0.18) in specially-abled employees. While, there exists a significant relationship between positive supportive climate and psycap which is the mediating variable (Beta = 0.35, P < 0.01), and significant relationship between Intrinsic motivation and psycap(Beta=0.54, P,0.01) .Moreover there is a positive impact for psycap on their in-role job performance (Beta = 0.23, P < 0.01). The study's discoveries are truly enlightening. It stands apart by revealing that the performance of specially-abled employees is primarily propelled by their intrinsic motivation. This innate drive, along with a positive psychological mindset, acts as a significant catalyst in enhancing their performance. Moreover, the study highlights a surprising finding: the

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supportive climate within the organization doesn't significantly impact their performance. This suggests that these employees have remarkably developed their resilience, becoming increasingly adept at thriving in this modern, technology-driven world compared to preceding generations.

TRUST OVER EASE: DECONSTRUCTING THE FINTECH–FINANCIAL INCLUSION NEXUS FOR SUSTAINABLE LIVELIHOODS IN THE INDIAN HIMALAYAS

Dr. Saurabh Singh, Dr. Nitesh Rawat, Dr. Vijay Kumar*

Abstract:

Fintech is transforming financial access in developing economies, particularly in geographically fragmented regions where its implications for sustainable livelihoods require deeper examination. This study investigates the causal relationships between fintech adoption, financial inclusion, and livelihood outcomes in Uttarakhand, a state marked by pronounced urban–rural disparities and mountainous terrain. Using primary data from 300 respondents, the study employs Structural Equation Modelling (SEM) within an extended Unified Theory of Acceptance and Use of Technology (UTAUT) framework incorporating trust, perceived ease of use, and digital literacy. The findings reveal three key insights. First, fintech adoption significantly enhances perceived financial inclusion, which subsequently improves sustainable livelihood outcomes. Second, trust in fintech platforms emerges as a stronger determinant of adoption than perceived ease of use, challenging conventional urban-centric models. Third, digital literacy does not significantly moderate adoption in this context. The study contributes to fintech and development literature by demonstrating how institutional trust and geographical context reshape adoption dynamics. It recommends trust-building measures and hybrid online–offline service models to strengthen fintech penetration in remote regions.

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RELATIONSHIP OF IMPORT AND EXPORT WITH INDIAN GDP

Riya Raj Singh*

Abstract:

Foreign trade remains a central driver of macroeconomic performance in emerging economies, particularly in India, where trade flow shapes output growth through demand expansion, industrial interdependence, capital formation, and integration with global markets. In the post- 2020 period, renewed attention to trade-led growth has become necessary due to supply-chain disruptions, geopolitical realignments, and shifts in domestic economic policies.Against this background, the present study investigates the relationship between trade flow and Gross Domestic Product (GDP) in India over the period 1960–2025. The study is based on secondary data collected from official and published statistical sources. To examine both association and predictive direction among the variables, the analysis employs econometric techniques, with particular emphasis on the Granger causality test. This approach enables an assessment of whether past values of trade flow explain variations in GDP, and whether GDP, in turn, influences trade flow. The findings indicate a significant relationship between foreign trade and economic growth in India during the study period. The results suggest that trade flow exerts a positive causal influence on GDP, supporting the relevance of trade-led growth in the contemporary Indian context. Trade flow also displays a significant association with GDP, reflecting its complementary role in production, infrastructure development, and technological absorption. The causality analysis further points to dynamic feedback effects among the variables, indicating that trade and output growth are jointly reinforcing rather than mutually exclusive processes. The study addresses a recent literature gap by focusing specifically on post-2020 India through a causality-based framework. The findings offer useful policy implications for trade planning, export promotion, and calibrated import management aimed at sustaining long-term economic growth.

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AN EMPIRICAL STUDY ON FACTORS AFFECTING IPO OVERPRICING OR UNDERPRICING BY MULTIPLE DISCRIMINANT ANALYSIS

Poonam Baghele*

Abstract:

This study examines the factors affecting IPO underpricing and overpricing in the SME segment of the National Stock Exchange of India. An Initial Public Offering (IPO) allows companies to raise funds from the public, but the listing price often differs from the issue price. When the listing price is higher than the issue price, it indicates underpricing, while a lower listing price indicates overpricing. The study uses data collected from the NSE India website for SME IPOs issued between 1 January 2025 and 1 January 2026. Key variables considered include issue price, listing price, gain percentage, issue size, total subscription, and IPO category.

The main objective is to identify the factors that influence whether an IPO is underpriced or overpriced at the time of listing. Multiple Discriminant Analysis (MDA) is used as the statistical technique, and the analysis is conducted using SPSS software. The findings of this study will help investors understand IPO performance and assist companies in making better pricing decisions. It also contributes to existing research by providing recent evidence from the SME IPO market in India.

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FOMO-INDUCED BUYING BEHAVIOUR: PSYCHOLOGICAL TRIGGERS IN LIMITED-TIME SOCIAL MEDIA CAMPAIGNS

Diksha Verma*

Abstract:

Thispaperinvestigatestheroleof Fearof MissingOut(FOMO)asapsychologically significant mechanism shaping consumer behavior in contemporary digital environments. Moving beyond its traditional conceptualization as an individual dispositional trait, the study argues that FOMO is increasingly situationally induced through digitally mediated experiences, particularly via social media exposure, scarcity-based promotions, urgency cues, and social proof. Grounded in Prospect Theory, the paper explains how perceived threats of loss and exclusion intensify consumers' sensitivity to limited opportunities, thereby reducing deliberative reasoning and increasing susceptibility to impulse buying.

The study further positions FOMO as a mediating construct linking digital marketing stimuli to unplanned purchase behavior. Through a conceptual synthesis of relevant literature, it demonstrates how social comparison, emotional tension, and diminished self-regulation interact to accelerate risk-oriented consumption decisions in online settings. In addition to recognizing the strategic effectiveness of FOMO-driven marketing practices, the paper critically addresses their ethical implications, including heightened consumer vulnerability, post-purchase regret, and potential erosion of long-term brand trust. The paper concludes by advocating for more transparent and responsible digital marketing strategies and calls for further research on the long-term psychological and behavioral consequences of persistent FOMO in algorithmically shaped environments.

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CAPITAL STRUCTURE OF STARTUPS IN INDIA: AREVIEW OF EQUITY, DEBT, AND ALTERNATIVEFINANCING MECHANISMS IN THE EMERGINGENTREPRENEURIAL ECOSYSTEM

Satya Kumari*

Abstract:

Startups are not only a key driver of innovation, job creation, and inclusive growth but also encounter persistent financing challenges at multiple stages of their development. Traditional forms of capital are often poorly suited to the evolving demands of startups, particularly given the complex dynamics between emerging ventures and the mechanisms through which they are funded. The financial growth life cycle model provides a structured lens for analysing how financing sources shift as ventures mature: from personal savings and informal networks at inception, through to venture capital and bank lending, and eventually toward capital market instruments as firms scale. In this study, secondary research is employed through a systematic review of existing literature, guided by explicit inclusion and exclusion criteria. Peer-reviewed articles, institutional reports, and studies addressing startup financing and life cycle frameworks are incorporated, while non-academic sources and works unrelated to these themes are excluded. The review identifies significant financing gaps that startups encounter at different developmental stages, highlights the role of institutional support structures, and examines the broader challenges associated with accessing formal credit. It further draws attention to emerging financing mechanisms — including fintech platforms, crowdfunding, and alternative lending models — that are reshaping the startup financing landscape. The findings are intended to offer actionable insights for policymakers, financial institutions, and entrepreneurs seeking to develop stage-appropriate financing strategies conducive to sustainable startup growth and long-term competitiveness.

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AI IN DYNAMIC CONTENT GENERATION

Niha Shaji*

Abstract:

The rapid proliferation of generative artificial intelligence (AI) technologies has fundamentally transformed the creative industries, advancing at a pace that far exceeds the adoption curves of preceding technological innovations. Within the domain of marketing, the capacity of AI to autonomously generate written content, visual imagery, and multilingual communications has transitioned from a conceptual aspiration to an operationally viable and widely deployed instrument. This transformation presents both considerable opportunities and multifaceted challenges for practitioners, organisations, and researchers alike. The present review synthesises recent empirical and theoretical scholarship to critically examine the implications of AI-assisted content creation within marketing contexts, with particular attention directed towards content quality, diversity of output, and audience engagement outcomes.

Notably, contemporary AI text-to-image systems have demonstrated the capacity to produce marketing content that rivals, and in select evaluative contexts surpasses, the output of human creative professionals, whilst simultaneously achieving substantial reductions in production costs. Such findings fundamentally interrogate the long-held assumption that human creativity occupies an indispensable role in commercially significant contexts. Nevertheless, efficiency gains are not without their associated trade-offs. Evidence drawn from instances in which a major AI platform experienced market-level unavailability indicates that organisations subsequently generated a greater diversity of creative content, a development that corresponded with measurable increases in audience engagement. This pattern suggests a discernible preference for originality among audiences, a quality that homogenised, algorithmically generated content may systematically undermine.

This tension reveals that whilst AI significantly augments the volume and velocity of content production, an over-reliance on standardised generative

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models carries the risk of market-wide creative standardisation and a consequent diminishment of originality. Persistent concerns relating to accuracy, algorithmic bias, and the evolving regulatory landscape continue to warrant critical scholarly and institutional attention. Within this context, AI is best conceptualised as an instrumental tool that augments, rather than replaces, marketing expertise. Distinctively human competencies encompassing original narrative construction, detailed cultural interpretation, and context-sensitive evaluative judgement remain essential to ensuring that AI-generated content retains meaningful differentiation and communicative impact.Future research is encouraged to employ experimental methodological designs in order to more rigorously elucidate the mechanisms through which content diversity influences audience engagement, thereby contributing to a more refined and empirically grounded understanding of effective human-AI collaboration within marketing practice.

INTEGRATED REAL ESTATE LISTINGS AND CLIENT INTERACTION INFORMATION SYSTEM FOR ENHANCED PROPERTY SALES MANAGEMENT

Penaverde, John Myko B. , Sumague, Reign Julian T. , Tecson, Wency R. *

Abstract:

The traditional real estate industry in the Philippines relies heavily on manual processes and social media-based communication, resulting in disorganized workflows, missed client inquiries, and inefficient property management. This study developed a web-based Integrated Real Estate Listings and Client Interaction Information System for Corinthians Realty Services using Laravel 12.0, HTML, CSS, Bootstrap, and MySQL. The Agile development methodology was employed through iterative sprints covering planning, design, development, testing, deployment, and review. The system features property listing management with search and filter capabilities, an inquiry submission module, a rule-based chatbot (CRS Assistant), an analytics dashboard, and event and FAQ management modules. Evaluation was conducted with twenty respondents—comprising sales agents, staff, and end-users—using the FURPS framework (Functionality, Usability, Reliability, Performance, and Supportability) with a five-point Likert scale. The system achieved an overall mean score of 4.55, interpreted as Highly Acceptable. Performance received the highest rating (4.58), while Supportability obtained the lowest but still acceptable rating (4.49). The findings confirm that the platform successfully streamlines property search operations, reduces manual communication workload, and enhances client engagement for Corinthians Realty Services.

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INFLUENCE MARKETING: MACRO VS MICRO INFLUENCE – WHICH DRIVES BETTER BRAND ENGAGEMENT

Sarita Sharma*

Abstract:

This study investigates the comparative effectiveness of macro-influencers and micro-influencers in driving consumer engagement within influencer marketing strategies. Despite the growing importance of influencer marketing, there remains a lack of consensus in the literature regarding whether macro-influencers or micro-influencers are more effective in capturing consumer interest and fostering brand engagement. This research undertakes a systematic review of scholarly articles and industry reports sourced from reputable academic platforms such as SRNN, Semantic Scholar, Google Scholar, ResearchGate, and Academia.edu.

The analysis will focus on key dimensions including audience reach, engagement levels, consumer trust, and perceived authenticity. The objective is to determine which influencer type aligns best with specific marketing goals, such as enhancing brand awareness or building stronger consumer relationships. The methodology involves a critical synthesis of existing studies to identify consistent patterns and insights.

Findings from this research are expected to provide valuable guidance for businesses in selecting the appropriate influencer type to optimize campaign outcomes and maximize return on investment. Additionally, the study aims to contribute to the academic understanding of influencer marketing effectiveness, offering practical implications for marketers and researchers navigating the evolving digital landscape.

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CHATBOTS IN CUSTOMER SERVICE: A REVIEW OF CONSUMER SATISFACTION AND CHALLENGES.

Swati*

Abstract:

Chatbots are transforming customer service and improving customer interaction by reducing wait time, enabling quick responses, offering round-the-clock support, and improving efficiency. Due to such convenience factors, chatbots are increasingly used in customer service. Thus, the review aims to analyse existing literature on chatbot applications with an emphasis on consumer satisfaction and challenges associated with their use. This research will provide an in-depth analysis of customer interactions with chatbots across three domains: customer support, personal assistance, and coaching. This review also takes notes from the Empathy Displacement Theory, which highlights how AI-simulated empathy may reshape consumer expectations in customer service. This study is based on secondary research and follows a systematic review approach. The data have been collected from the SSRN, Research Gate, Academia, Google Scholar, and other portals. The review considers applications of chatbots across multiple industries, including but not limited to retail, healthcare, banking, etc., while excluding purely technical development and innovation papers. Exclusion criteria further limit the review to the studies published within the last three years, conducted in India, and with a sample size greater than 50. Through this review, patterns and new trends will be identified, and gaps in the existing research will be highlighted. This study will also discuss issues related to human -AI models and suggest ways chatbots can be enhanced to improve customer satisfaction. In doing so, the research aims to contribute both theoretically and practically by bringing together existing knowledge and offering a clearer understanding of how chatbots may shape the future of customer service.

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IMPACT OF US-IRAN GEOPOLITICAL TENSIONS ON THE INDIAN OIL AND GAS INDUSTRY

Saiesta Banoo*

Abstract:

This study looks at how geopolitical tensions between the United States and Iran affect the Indian oil and gas industry, particularly in terms of stock market reactions. Since India depends heavily on crude oil imports, any disruption in global oil supply leads to price fluctuations, which directly impact the financial performance and stock prices of Indian oil and gas companies. The study focuses on how major companies like ONGC and Indian Oil Corporation responded during periods of heightened tensions, noting significant volatility and shifts in investor sentiment. Rising oil prices also created spillover effects across other sectors of the Indian economy, increasing operational costs and reducing overall profitability. The study also looks at the steps India has taken to handle such situations, including building strategic petroleum reserves, diversifying its crude oil import sources, and government intervention in fuel pricing. However, these measures have not been enough to fully protect India from global price shocks, largely due to its continued dependence on oil imports. Based on the findings, the study recommends that India strengthen its strategic reserves, use financial tools like hedging to manage price risks, push for greater renewable energy adoption, and work on increasing domestic oil production. The study concludes that while geopolitical risks cannot be controlled, their impact on India's economy and stock markets can be reduced through careful planning and proactive policy decisions.

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DETERMINANTS OF IPO SUCCESS AND FAILURE: A COMPARATIVE STUDY OF ZOMATO AND PAYTM

Aarti Yadav*

Abstract:

This study examines the determinants of IPO success and failure through a comparative analysis of Zomato and Paytm, two prominent new-age companies in India's IPO market of 2021. The research focuses on evaluating the contrasting outcomes of their IPOs, where Zomato witnessed strong investor response despite being a loss-making start-up, while Paytm experienced a significant market debacle. The study explores key valuation techniques such as the Discounted Cash Flow (DCF) method and Relative Valuation method to assess whether Zomato's IPO was fairly priced, underpriced, or overpriced.

Further,theresearchinvestigatesthereasonsbehindPaytm'sunderperformance, including factors such as aggressive pricing, investor sentiment influenced by Fear of Missing Out (FOMO), regulatory concerns, and issues related to corporate governance. It also highlights the role of market conditions, fintech regulatory challenges, and transparency in valuation in shaping investor confidence.

Additionally, the study considers the regulatory changes introduced by SEBI to improve disclosure standards and strengthen the IPO process, especially for new-age technology firms. By comparing both cases, the research aims to identify critical factors influencing IPO performance, such as pricing strategy, valuation approach, governance practices, and regulatory environment. The findings provide valuable insights for investors, companies, and policymakers to make informed decisions and improve the effectiveness of future IPOs.

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RELATIONSHIP BETWEEN NUTRITION LITERACY, FOOD HABITS AND HEALTH BEHAVIOR AMON ADOLESCENTS

Mailarappa H Nimbannavar, Prof. Dr. Santhosh M Gouda*

Abstract:

Bengaluru's rapid urbanization exposes adolescents to environments abundant in processed foods but lacking in nutritional quality. This study investigates the complex link between nutrition literacy—the capacity to process and understand nutritional information—and actual lifestyle choices. The primary purpose is to determine whether cognitive knowledge translates into physical health behaviors, such as activity and sleep, or if socio-environmental factors override it. By identifying the disconnect between "knowing" and "doing," the research aims to provide a strategic roadmap for educators and policymakers to design targeted interventions that foster long-term adolescent well-being. Adolescence is a phase where lifelong lifestyle patterns solidify. Current scholarship highlights nutrition literacy as a fundamental pillar for Indian public health, linking it to healthier dietary patterns. However, recent studies suggest this link is non-linear, often overridden by environmental triggers like social media or peer pressure. While tools like INFOLIT exist, a significant research gap remains in understanding how literacy translates into behavior specifically within Bengaluru's diverse socio-economic groups. Existing research lacks localized evidence on how urban-specific factors, such as food delivery apps and academic stress, dictate dietary habits despite high awareness levels. This study utilizes a descriptive and analytical research design to profile the behavioral patterns of Bengaluru's youth. Primary data was collected from 300 adolescents aged 13–19 through a structured questionnaire featuring a five-point Likert scale to quantify attitudes and self-reported habits. Stratified random sampling ensured representation across various zones and school types, including government and private institutions. Data collection was supplemented by non-participatory observations in cafeterias

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and qualitative focus group discussions. Statistical analysis was performed using MS Excel and SPSS, employing descriptive statistics, followed by Pearson correlation and multiple linear regression testing. Statistical analysis reveals a highly significant regression model ($F=17.955, p<.001$), explaining 19.6% of the variance in physical activity levels. Nutrition literacy emerged as a strong positive predictor ($B=0.233$), showing that better label-reading habits correlate with increased exercise ($r=0.343$). Conversely, monthly income exhibits a significant negative correlation with literacy ($r=-0.623$), indicating socio-economic barriers. A critical "functional gap" was identified: while adolescents possess high awareness of risks, such as the dangers of soft drinks, their ability to calculate daily caloric needs remains low ($mean=2.46$). Furthermore, social media and academic stress significantly impact choices.

The study confirms that nutrition literacy and food habits are fundamental drivers of adolescent health behavior, leading to the rejection of the null hypothesis. While literacy directly correlates with improved physical outcomes, it only partially explains behavioral variance, as socio-environmental factors like income and social media play dominant roles. A significant disconnect exists between general health awareness and practical, functional skills. Ultimately, school-based interventions in Bengaluru must move beyond providing information to addressing systemic socio-environmental barriers. Prioritizing practical skills, like label interpretation and caloric calculation, is essential to bridge the gap between awareness and consistent, healthy practices.

THE EVOLUTION OF BIG DATA ANALYTICS IN DIGITAL MARKETING: BUILDING COMPETITIVE ADVANTAGE THROUGH DATA-DRIVEN STRATEGIES

Ankita Bisht*

Abstract:

The Study in the Research emphasizes the growing role of Big Data Analytics (BDA) in modern marketing strategies, particularly in U.S online retailing. It shows how BDA has emerged from a reporting tool to a core component of decision-making in areas such as customer segmentation, Predictive modeling, consumer analysis, and real-time bidding optimization. There are major challenges with BDA implementation, such as ethical and regulatory compliance. The research highlights that long-term market competition advantage depends on integrating analytics into organisational culture, while balancing data-driven strategies. From analyzing articles ranging from conceptual frameworks to bibliometric analyses and literature reviews, we discuss where Big Data Analytics (BDA) started to influence marketing efforts as they are seen today. In the world of big data, these articles were picked based on their relevance to Big Data Analytics and digital marketing strategy techniques. Through literature, we found that BDA has been shifted from being used as one portion of reporting to being foundational to the planning process and many operational decisions; BDA is being used in customer segmentation, prediction models, consumer analysis, and RTBO." This study suggests incorporating Big Data Analytics with Core Marketing Strategies for improved targeting, individuality, and Customer influx. To make it bigger, companies should invest in building data Infrastructure, skilled talent acquisition, and more analytical capabilities. Meanwhile, Organisations also need to address challenges such as data privacy, ethical concerns, and adequate regulatory compliance via transparent governance practices.

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CONSUMER BEHAVIOUR TOWARDS ONLINE AND IN-STORE SHOPPING OF APPAREL IN BANGALORE

Ravi Kumar*

Abstract:

The rapid expansion of digital technology and widespread internet penetration has significantly transformed the retail landscape in Bengaluru—India's leading technology hub. This study investigates consumer behaviour towards online and in-store apparel shopping among residents aged 18–45 who purchased apparel within the past six months. It analyses how demographic factors (gender, age, occupation, income) and experiential variables (product availability, store environment, ease of digital platforms, and social media influence) shape channel preference, providing actionable insights for retailers seeking to design effective omnichannel strategies in an increasingly dynamic retail environment.

Studies confirm a dual-channel retail environment where consumers exhibit hybrid behaviour—browsing online and purchasing in-store, or vice versa (Titiloye, 2023; Axhausen, 2018). Convenience, product variety, and digital familiarity are key drivers of online adoption, particularly among younger consumers familiar with digital environments (Paulins, 2015; McCormick, 2018). The quality of online presentation—website design, product visualisation, and user interface—significantly influences consumer decisions beyond mere convenience.

Despite e-commerce growth, physical stores retain strong relevance. The need for touch, visual merchandising, and sensory engagement sustain in-store preference (Rathee & Rajain, 2019; Vinish et al., 2017). Impulse buying is triggered differently: physical stores rely on environmental stimuli while online platforms leverage targeted advertisements and promotional offers (Aragoncillo, 2017; Husnain, 2019). Demographic variables including age, income, lifestyle, and gender further shape preferences (Dhiman et al., 2018; Trivedi, 2023), and the COVID-19 pandemic accelerated hybrid shopping behaviours combining both channels (Titiloye, 2023).

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Despite this breadth of literature, no prior empirical study quantifies the combined impact of these demographic and experiential variables specifically within Bengaluru's urban consumer base. The moderating role of occupation on apparel shopping channel preference—distinct from other demographic factors—remains critically underexplored, and region-specific retail behaviour in rapidly growing Indian metros is conspicuously absent from existing research.

Descriptive Research Design with a quantitative approach was adopted to examine consumer preferences without variable manipulation. Primary data were collected from 316 respondents in Bengaluru using a structured questionnaire with six sections: shopping preference, product & service availability, store environment & experience, ease of online platform use, and social media influence—all measured on a 5-point Likert scale (Strongly Agree to Strongly Disagree). Stratified random sampling ensured proportional representation across gender, age groups (18–25, 26–35, 36–45), occupational categories (student, professional, business owner, homemaker), and income brackets (below □25K to above □1 lakh). IBM SPSS was used for Independent Sample T-tests to assess gender differences, One-Way ANOVA for age, occupation, and income, and Multiple Linear Regression to measure predictive impact of experiential factors on channel preference.

Bengaluru consumers demonstrate predominantly hybrid shopping behaviour, choosing channels situationally based on product type, convenience, and lifestyle rather than exclusive loyalty to either mode. Online shopping is favoured for discounts, variety, and delivery convenience, while in-store shopping retains relevance for tactile product evaluation, fit assessment, and personalised service. Occupation is the decisive demographic differentiator; gender, age, and income do not significantly drive channel choice—a finding that challenges common retail segmentation assumptions.

Retailers must adopt integrated omnichannel strategies: optimising digital UX, product breadth, and personalised recommendations while simultaneously enhancing in-store experience through superior layout, trial room facilities, and attentive customer service. Strengthening logistics with faster delivery and efficient return policies is equally critical to building trust in online channels. Ultimately, the coexistence and complementarity of both retail modes in Bengaluru underscores the need for fluid, consumer-centric retail ecosystems that accommodate shifting preferences across occupation groups and contextual shopping needs.

INTERNATIONAL ENTREPRENEURSHIP: OPPORTUNITIES, CHALLENGES & STRATEGIES FOR STARTUPS EXPANDING GLOBALLY

Khushbu Saini*

Abstract:

A startup's ability to grow beyond its home market really comes down to its entrepreneurial spirit how much it's willing to innovate, take risks, and jump on new opportunities. But spotting those opportunities is just the first step. Turning them into real, successful market entries depends on things like the founder's experience, how the team uses digital tools, and the strategies they choose. Put all those pieces together and you start to see why some startups make it overseas while others stay local or fade out.

This review paper digs into what it takes for a startup to go global the good, the bad, and how founders deal with what's in between. The focus is on three big things: the drive to push boundaries (entrepreneurial orientation), having flexible entry strategies, and building business models that can work anywhere without losing steam. The research leans on what's already out there, pulling findings from peer-reviewed journals like the Journal of International Business Studies and Entrepreneurship Theory and Practice.

What benefits readers receive? For entrepreneurs and policymakers, there's clear advice on what sets successful international startups apart. For students and managers, the paper makes sense of all the scattered research so it's useful in real business situations. And for researchers, it points out some clear blind spots like how digital startups and sustainability-focused models are still under-explored and ready for more study.

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A COMPREHENSIVE REVIEW OF AI-DRIVEN RASPBERRY PI–BASED EMBEDDED SYSTEMS FOR IOT-ENABLED HEALTH MONITORING

Dangat Prajakta Dhananjay, Dr. Date Archana Rajesh, Dr. Divekar Sudhir Narsing*

Abstract:

Healthcare has changed because of the fast rise of the Internet of Things (IoT) technologies. People can now use health management systems from home instead of being tracked in hospitals. The suggested system includes an AI-driven Raspberry Pi-based integrated system that can continuously and in real time check important health metrics like skin temperature, oxygen content, blood pressure, and heart rate. A Wi-Fi gadget sends the data safely to the cloud, where doctors can view it at any time through an Android app. Several biological devices send data to the cloud. This IoT-enabled system ensures real-time health monitoring, and alerts caregivers if abnormal readings are detected. The system provides low-cost, reliable, portable monitoring with real-time notifications, but is limited by short communication range, and signal obstruction. In addition, monitoring multiple parameters such as ECG, adds complexity. The system is great for chronic disease management, especially for children with diabetes and hypertension, as it enables them to monitor their health with a non-invasive and interactive approach. The system, enhanced with AI algorithms to detect health risks and issue alerts, optimizes patient management and decreases the frequency of hospital visits.

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MAN, MACHINE AND MISSION GREEN: NAVIGATING THE HUMAN -AI LEADERSHIP DIVIDE IN INDIA'S SUSTAINABILITY JOURNEY

Poonam Das*

Abstract:

As AI is transforming, it is rapidly changing the leadership and management across the contries. Objective is to explore, examine and identity the relationship between AI and sustainable leadership. It is one of the underexplored topic in organisational studies. Evolution of leadership style in this digital era, using of AI for decision making and adoption of AI in organisations are the three major impacts resulted with the use of AI. Yet everything on the shelf there is no reliable research on how AI will affect the current Leadership style or what changes it will bring in coming years , particularly in terms of benchmarking sustainability and training leaders for the future .

There are four key points which needs to be followed :- Data driven decision making , Human andAI collaboration for managing teams, adaption of continuous leadership change and ethical Leadership for accountability . Key theories to be covered are Triple Bottom Line , Stakeholder theory, Legitimacy theory and adaptive leadership theory. For strengthening corporate governance AI driven risk management tools and block chain technologies are used by ensuring compliance and transparency. For improving the robustness of sustainability reporting ESG data analytics machine learning algorithm and natural language processing are mainly focused. Global shift in how organisations approach environment, social and governance which are not yet quantifiable as companies lack dedicated AI governance policies revealing a critical gap between adaptability and accountability.In India challenge remains but government has already come up with new way by unveiling a National Strategy for AI in 2018 with the slogan "AI for all " while SEBi introduced the Business responsibility and sustainability reporting (BRSR) framework. Despite all these sustainable governance in corporate remains an underexplored area.

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IMPACT OF EMPLOYEE ENGAGEMENT ON ORGANISATIONAL PERFORMANCE

Lucky Kumari*

Abstract:

This study offers a systematic review of the relationship between employee engagement and organisational performance, examining financial results, individual productivity, and operational efficiency. Drawing on core psychological dimensions of engagement vigour, dedication, and absorption it investigates how these internal states influence business outcomes across sectors such as IT, finance, and higher education. A structured literature search using Google Scholar, SSRN, and Academia.edu. At the organisational level, employee engagement predicts future financial success, reflected in improved Return on Assets (ROA) and profit margins with a one-to-two-year lag. Key mediators include transformational leadership, supportive HRM practices, and job satisfaction. Dedication and absorption particularly foster discretionary effort and innovation. These findings position employee engagement as a strategic organisational asset rather than a peripheral HR metric. Practitioners should focus on creating supportive cultures and investing in transformational leadership and work-life balance initiatives to enhance employee well-being and drive sustained organisational performance.

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RECRUITMENT STRATEGIES FOR GEN Z WORKFORCE

Kilari Prapthi*

Abstract:

The purpose of this study is to determine the causes of the current gap and investigate potential remedies. The study examines what Gen Z job seekers actually value in a workplace, how they prefer to be treated during the hiring process, and what makes them lose interest early in the application process by analysing surveys and industry reports involving Gen Z job seekers and HR professionals from various fields. The outcomes were conclusive. Salary is significant, but it doesn't provide the whole picture. Additionally, Gen Z looks for organisations that genuinely exhibit the values they advocate online rather than just mentioning them, as well as flexibility, sincere care for mental health, and honest communication. Based on all of this, the study will offer some sincere, useful recommendations for businesses, like developing a more authentic social media presence, streamlining and simplifying the application process, being transparent about compensation from the outset, and designing a hiring process that truly demonstrates the company's regard for the candidate's time.

It's all quite simple. From the initial moment of contact, Gen Z expects to be treated with integrity and decency. Organisations that succeed in doing so will continue to attract the talent they require.

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GREEN TECHNOLOGY AND SUSTAINABLE SUPPLY CHAIN MANAGEMENT

Vinita Singh*

Abstract:

Companies are becoming more environmentally responsible because of rising worries about pollution, climate change, and the loss of natural resources. Two important methods helping with this are green technology and sustainable supply chain management. Green technology means using new, nature-friendly tools and methods that cause less environmental harm, save energy, and make better use of resources. Sustainable supply chain management is about thinking of the environmental and social effects when choosing suppliers, making products, and moving goods from one place to another.

This paper looks at how green technology helps make supply chains more sustainable by studying previous research. It examines studies and articles from 2015 to 2025, identifying the advantages, difficulties, and trends in using green technology in supply chains. The results reveal that green technology offers many advantages. Businesses work better, create less garbage, and release fewer pollutants into the air. It also builds a better reputation for companies and helps them follow environmental laws while satisfying customers who want earth-friendly products. Important tools include clean energy sources, eco-friendly production methods, and green transportation systems.

But using green technology isn't easy. Major problems include expensive starting costs, shortage of skilled workers who understand the technology, and people being unwilling to change old habits. These issues are worse in poorer countries where people know less about environmental issues and lack proper facilities and equipment. Still, more companies are moving toward being sustainable because technology keeps improving and people care more about protecting the environment. The paper concludes that green technology is necessary for creating sustainable supply chains.

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More studies are needed on how to actually use these technologies and how smaller businesses can help protect the environment. Despite the difficulties, green technology is an important way for companies to make money while also taking care of the planet.

IMPACT OF INFLUENCER MARKETING ON CONSUMER BUYING BEHAVIOUR

Khushi Narang*

Abstract:

In an era where social media has fundamentally reshaped the way people discover, evaluate, and purchase products, influencer marketing has emerged as one of the most compelling forces in modern digital marketing. Platforms like Instagram and YouTube have given rise to a new generation of content creators who wield remarkable power over their followers' preferences and decisions — a phenomenon this study seeks to understand more deeply.This research investigates how influencer marketing shapes consumer buying behavior, with a focused lens on the human elements that make it work: trust, credibility, authenticity, and the sense of relatability that distinguishes influencers from traditional advertising figures. Rather than treating consumers as passive recipients of marketing messages, this study recognizes them as discerning individuals whose choices are deeply influenced by the voices they choose to follow.To explore this, the study employs a descriptive and analytical research design, drawing on both primary and secondary data. Primary data was gathered through a structured questionnaire administered to active social media users who regularly engage with influencer content. This was complemented by secondary data sourced from peer-reviewed academic journals, industry reports, and existing literature, providing a well-rounded theoretical foundation for the analysis.

The findings paint a revealing picture. Influencer marketing demonstrably affects consumer awareness, shapes brand perception, and drives purchase intention — but not unconditionally. Consumers are increasingly perceptive; they gravitate toward influencers they perceive as genuine, particularly micro-influencers whose niche, community-driven presence feels more personal and trustworthy than polished celebrity endorsements. At the same time, the study identifies a growing tension: when promotional content becomes excessive or lacks transparency, it can erode the very trust that makes influencer marketing

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effective in the first place.Ultimately, this study affirms that influencer marketing holds significant potential as a behavioural driver — but only when rooted in authenticity and ethical responsibility. For marketers, the takeaway is clear: credibility cannot be manufactured, and campaigns that prioritize genuine connection over volume will consistently outperform those that do not. The insights presented here aim to guide practitioners in crafting influencer strategies that are not only impactful, but sustainable and trustworthy in the long run.

UNDERSTANDING THE DECLINE OF DUNZO: A CASE STUDY ON INTERNAL STRATEGIC AND OPERATIONAL FAILURE

Niyata Bhat, Prof. Anitha BM D'Silva*

Abstract:

This study examines the decline of Dunzo, a pioneering hyper local delivery platform in India, from a strategic, operational, and supply chain perspective. Founded in 2015 as a WhatsApp-based concierge service, Dunzo rapidly evolved into a technology-driven platform catering to urban consumers' demand for last-mile delivery. The emergence of quick commerce (q-commerce), characterised by ultra-fastdeliveries and infrastructure-intensive models, significantly altered industry dynamics. This study explore show Dunzo's transition froman asset-light hyperlocal model to an asset-heavy quick-commerce framework created operational in efficiencies and financial strain, and derives lessons for emerging hyperlocal firms on balancing scalability,cost control, and competitive positioning. Existing literature focuses largely on market growth and consumer preferences in q-commerce, with limited attention to internal decline factors of early entrants. A critical gap exists: no integrated supply-chain and strategy-focused analysis has examined how Dunzo's internal decision-making, capital mismanagement, and operational inefficiencies rather than externaldemand alone drove its decline.

The study adopts a descriptive and analytical research design based entirelyon secondary data. Sources include academic journals from Google Scholar (2020–2024), industry reports,YouTube expert analyses, publicly available company reports, and funding disclosures.

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TRANSFORMING LENDING PRACTICES IN INDIA: THE IMPACT OF ARTIFICIAL INTELLIGENCE AND ALTERNATIVE DATA ON CREDIT DECISION-MAKING

Nidhi Singh Chauhan*

Abstract:

Traditional credit scoring models in India have long relied on centralized databases andstandardized credit bureau information, such as CIBIL scores, to assess borrower risk. While thesesystems have provided consistency, they often exclude individuals with limited or no formal credithistory. With the growing availability of artificial intelligence (AI) and alternative data sources, suchas transaction histories, mobile phone usage patterns, and e-commerce behaviour, creditassessment is undergoing a significant transformation.This review paper examines how AI-driven models, combined with alternative data, are reshapingcredit scoring practices in the Indian banking and lending sector. Through a systematic review ofexisting literature, the study identifies key gaps in current research, particularly in three areas:ethical concerns surrounding algorithmic decision-making, regulatory challenges in adoptingAI-based credit systems, and the effectiveness of these models in risk mitigation.The study further highlights that AI-enabled credit assessment has the potential to improve thespeed, consistency, and predictive accuracy of lending decisions while reducing informationasymmetry. By incorporating alternative data, these models can expand access to credit forunderserved groups, including informal workers, first-time borrowers, and MSMEs, therebysupporting financial inclusion and economic growth. However, this transformation also raises criticalconcerns related to data privacy, informed consent, algorithmic bias, and model transparency.In response to these challenges, evolving regulatory frameworks in India emphasize accountableand auditable creditworthiness assessment, transparent pricing, borrower protection, andresponsible data governance. The study concludes that while AI-driven lending can

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significantlyenhance inclusivity and efficiency, its long-term success depends on ethical design, explainability,strong governance mechanisms, and strict regulatory compliance to ensure responsible andsustainable credit ecosystems.

INSTITUTIONAL QUALITY AND ENVIRONMENTAL SUSTAINABILITY IN EMERGING ECONOMIES: EVIDENCE FROM PANEL DATA ANALYSIS

Anupom Borgohain, Bidyutt Bikash Hazarika*

Abstract:

Understanding the factors that influence environmental sustainability has become increasingly important in light of climate change and the pursuit of sustainable development goals. While earlier research has mainly focused on economic and technological factors, less attention has been paid to the role of institutional quality, especially in emerging economies where governance and enforcement vary widely. This study fills this gap by examining how institutional quality affects environmental sustainability in emerging markets. Using institutional theory and political economy views, this study suggests that higher institutional quality, as shown by effective governance, regulatory quality, the rule of law, and corruption control, increases policy success, improves accountability, and leads to better environmental outcomes. However, the effect of institutional quality may differ depending on a country's level of economic development and its regional features. To explore these factors, this study extends the basic analysis in three ways. First, it examines how institutional quality interacts with income level to determine whether governance effects change across different stages of economic growth. Second, it explores nonlinear (threshold) effects, checking whether improvements in institutional quality produce stronger environmental results after reaching a certain point. Third, it compares Asia and Africa to identify regional differences in institutional effectiveness. The empirical analysis uses panel data from public secondary source. Environmental sustainability is measured using the Environmental Performance Index (EPI), along with indicators such as carbon emissions per unit and renewable energy use. Institutional quality

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is assessed using the Worldwide Governance Indicators (WGI). The sample includes countries classified as emerging economies according to the World Bank income groups (low, lower-middle, and upper-middle) observed over multiple years. Control variables, such as GDP per capita, trade openness, and urbanization, are included to isolate the effects of institutions. The methodology involves fixed-effects panel data models with interaction and non-linear terms to analyze conditional and threshold effects. Robustness checks using different indicators and models are also planned to validate the findings. This study adds to the existing research by incorporating institutional quality into the analysis of environmental sustainability, emphasizing that its effects depend on regional and economic contexts in emerging economies. The results are expected to offer policy insights, showing that improving governance is vital for sustainable environmental outcomes; however, effectiveness depends on broader economic and regional factors.

ROLE OF SUSTAINABILITY IN INDIAN STARTUPS: OPPORTUNITIES AND CHALLENGES

Isha Rao*

Abstract:

Sustainability has emerged as a critical dimension in modern business strategy,particularly within the rapidly growing startup ecosystem. In India, startups areincreasingly integrating sustainable practices to address environmental, social, andeconomic challenges while maintaining competitiveness. This study aims to provide acomprehensive review of existing literature on the role of sustainability in Indianstartups, focusing on key opportunities and challenges influencing their adoption. The review adopts a systematic approach by analyzing prior research on sustainableentrepreneurship, ESG (Environmental, Social, and Governance) practices, andstartup performance. Existing literature indicates that sustainability offers significantopportunities for startups, including enhanced brand value, investor attraction,regulatory compliance, and long-term competitive advantage. At the same time,startups face critical challenges such as limited financial resources, lack of awareness,technological constraints, and difficulties in measuring sustainability impact.Moreover, the study highlights that while sustainability practices contribute positivelyto startup performance and innovation, most startups tend to prioritize economicsustainability over environmental and social dimensions. There is also a noticeableresearch gap in the Indian context, particularly regarding empirical evidence andsector-specific analysis.The paper concludes by suggesting that integrating sustainability into core businessmodels, supported by policy frameworks and stakeholder engagement, can enableIndian startups to achieve long-term growth while contributing to sustainabledevelopment goals. This review provides insights for researchers, policymakers, andentrepreneurs seeking to understand and promote sustainable business practices inemerging economies, also in context of benefits to business includes ,cost savingthrough reduced energyand waste

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enhanced brand reputation attracting consciousconsumer,improved employee recurement and retention and increased long termresilenceagainst regulatory changes.

IMPACT OF CORPORATE EVENTS ON SHAREHOLDERS' WEALTH: AN EVENT STUDY ON TATA CONSULTANCY SERVICES (TCS)

Tanisha*

Abstract:

Event study methodology is a method used in finance to understand how specific events affect stock prices. It looks at how prices change around the time an event happens, especially by studying unusual or unexpected returns. The idea behind this method is that stock markets quickly react to new information. By comparing what returns were expected with what actually happened, we can understand whether a particular event increased or decreased shareholder wealth. This study focuses at how different corporate events affect shareholders' wealth, with a specific focus on Tata Consultancy Services (TCS) during the financial year 2024 -25. The report is based on the event study approach, which helps explain how stock markets react to new company-related information. When a company shares important news, investors react right away, and this shows up as a change in the stock price. The main objective of this study is to understand whether major corporate events such as dividend announcements, leadership changes, acquisitions, strategic partnerships, governance updates, and legal matters have an impact on shareholder wealth. These events are important because they send signals to investors about the company's future performance, expected cash flows, risk levels, and overall value.

The analysis is based on information taken from the TCS Integrated Annual Report 2024–25. Some key events identified include interim dividend announcements on July 11, 2024, October 10, 2024, and January 9, 2025, along with the final dividend recommendation on April 10, 2025. Other important developments include the acquisition of TBRF and TBRS on January 29, 2025, leadership and board-level changes between March and May 2025, and strategic initiatives such as TCS WisdomNext, collaboration with NVIDIA, cybersecurity efforts with Google Cloud, and major client deals.

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The findings suggest that dividend announcements and capital return decisions are the most positive signals for shareholders, as they directly reflect the company's ability to generate and distribute profits. Strategic partnerships, especially in areas like artificial intelligence, also play an important role in strengthening long-term value by reducing technological risks. Improvements in governance and planned leadership transitions are positive, while legal issues may create short-term uncertainty in the market. An important gap identified in recent research (2021–2025) is that most studies focus on individual corporate events, whereas this study looks at multiple events happening within the same financial year. TCS provides a strong example of how different types of events can overlap and collectively influence shareholder wealth.

COMPARATIVE ANALYSIS AND BACKTESTING OF VALUE AT RISK (VAR) MODELS

Kumari Khushboo*

Abstract:

In today's fast-paced and ever-changing financial landscape, understanding market risk is essential for making informed investment choices. With asset prices constantly changing due to various economic and global influences, having reliable risk assessment tools is more important than ever. Tools like Value at Risk (VaR) help investors and institutions estimate potential losses and manage risk more effectively.This study analyzes and compares the performance of three VaR models, namely Historical Simulation, Parametric, and Monte Carlo Simulation using selected Indian stocks, including Reliance Industries Limited, Infosys Limited, HDFC Bank, and Tata Motors, alongside the benchmark index NIFTY 50. By analyzing daily stock price data, we compute returns and estimate VaR at confidence levels of 90%, 95%, 99%, and 99.50%.To evaluate the accuracy of these models, we employ backtesting techniques such as the Kupiec and Christoffersen tests. The results show that the Parametric VaR often falls short in estimating risk during highly volatile period, while the Historical and Monte Carlo methods generally provide more reliable estimates. Additionally, our portfolio analysis highlights the benefits of diversification in mitigating overall risk.Ultimately, the findings indicate that no single VaR model stands out as the best; rather, integrating multiple approaches along with backtesting enhances the effectiveness of risk assessment. This study offers practical insights for investors and financial institutions looking to bolster their risk management strategies in the Indian equity market.

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GREENWASHING VS. ACTUAL SUSTAINABILITY PERFORMANCE

Ms. Deepshikha Phogat*

Abstract:

The fashion industry has increasingly positioned sustainability as a core element of corporate strategy, yet concerns regarding the credibility of such claims persist. This study investigates the extent to which corporate social responsibility (CSR) disclosures reflect actual environmental performance within the global fashion sector, with particular attention to potential greenwashing practices. Drawing on signalling theory and legitimacy theory, the research examines whether firms use sustainability reporting as a substantive accountability mechanism or as a symbolic tool to maintain stakeholder trust.

The study employs a mixed-method approach combining quantitative and qualitative analyses. A panel dataset of leading fashion firms, including H&M Group and Shein, is constructed using sustainability reports, ESG ratings, and environmental performance indicators such as carbon emissions, water usage, and textile waste. Content analysis, supported by natural language processing (NLP) techniques, is used to quantify the intensity and framing of sustainability disclosures. These measures are then compared with objective environmental performance metrics through regression analysis to assess alignment or divergence.

The findings are expected to reveal a systematic gap between reported sustainability commitments and measurable environmental outcomes, indicating the prevalence of symbolic compliance and greenwashing within the industry. The study contributes to the literature by operationalising greenwashing as a measurable construct and providing empirical evidence on the reliability of ESG disclosures in the fashion context.

The research offers important implications for policymakers, investors, and consumers by highlighting the limitations of current reporting standards

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and emphasizing the need for greater transparency, standardisation, and accountability in sustainability governance. It also advances theoretical understanding by integrating signalling and legitimacy perspectives in explaining corporate sustainability behavior in high-growth, high-impact industries.

DIGITAL DEPENDENCY, VALIDATION AND FOMO ON INSTAGRAM USERS: IMPACT ON SUSTAINABLE DIGITAL USE

Urvi Chawla, Dr. Anita Kumari*

Abstract:

The pervasive integration of Instagram into the daily lives of young adults raises pressing questions about the psychological mechanisms that drive unsustainable digital engagement. This study investigates the individual and combined effects of three psychological constructs — digital dependency (DD), digital validation-seeking (DV), and fear of missing out (FOMO) — on sustainable digital use (SD) among active Instagram users aged 18–35. Grounded in social media behaviour theory, the conceptual model positions these constructs as direct predictors of balanced, controlled, and emotionally stable Instagram engagement. Primary data were collected from 100–132 respondents via a structured 20-item Likert-scale questionnaire and analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) in SmartPLS 4, with bootstrapping at 5,000 resamples. Results reveal that FOMO is the only statistically significant predictor of sustainable digital use ($\beta = -0.504$, $p = 0.003$), confirming that the emotional anxiety of missing out most powerfully undermines balanced Instagram engagement. Digital validation demonstrates a positive, marginally significant path ($\beta = +0.404$, $p = 0.088$), suggesting that metric-driven, intentional content behaviour may support rather than undermine controlled use. Digital dependency is negative in the expected direction but does not reach significance ($\beta = -0.207$, $p = 0.141$). Measurement model assessment confirms strong convergent validity across all constructs. Findings carry significant implications for digital literacy education, platform design ethics, and mental health intervention strategies targeting young adult social media users.

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THE IMPACT OF COUNTDOWN TIMERS AS A FOMO-BASED DIGITAL MARKETING STRATEGY ON IMPULSE BUYING BEHAVIOUR AMONG ONLINE CONSUMERS

Ayush Vibhandik, Dr. Anita Kumari*

Abstract:

The proliferation of time-based digital persuasion tools in e-commerce has prompted growing scholarly interest in their psychological underpinnings. This study investigates the influence of countdown timers — a widely deployed FOMO-based digital marketing stimulus — on impulse buying behaviour among online consumers in India. Grounded in the Stimulus–Organism–Response (S-O-R) theoretical framework, the research examines perceived urgency and fear of missing out (FOMO) as dual psychological mediators. Primary data were collected from 117 active online shoppers in Pune through a structured Likert-scale questionnaire and analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) via SmartPLS 4. Results reveal that countdown timers most strongly activate perceived urgency (β = 0.325), while FOMO exerts the more powerful influence on impulse buying behaviour (β = 0.290). The total indirect effect of countdown timers on impulse buying through both mediators was statistically significant (β = 0.067). The model fit indices (SRMR = 0.064; NFI = 0.846) confirm structural validity. Findings offer actionable insights for digital marketers and highlight ethical considerations for the responsible deployment of scarcity-based persuasion tactics in online retail environments.

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IMPACT OF COLOUR PSYCHOLOGY ON EMOTIONS AND CONSUMER PURCHASE INTENTION

Priyanka Gandhi, Dr. Anita Kumari*

Abstract:

Colour is one of the most immediate and powerful non-verbal stimuli encountered in consumer environments, shaping emotional responses and purchase decisions before any rational evaluation takes place. This study investigates the impact of colour psychology on consumer emotions and purchase intention within the Stimulus–Organism–Response (S-O-R) theoretical framework (Mehrabian & Russell, 1974). Three constructs were examined: Colour Psychology (CP) as the independent variable, Emotional Response to Colours (ERC) as the mediating variable, and Brand Perception and Purchase Intention (BP) as the dependent variable. Primary data were collected from approximately 100–132 respondents using a structured 15-item, five-point Likert-scale questionnaire and analysed through PLS-SEM via SmartPLS. Descriptive statistics reveal consistently positive agreement across all constructs (CP avg. mean = 3.49; ERC avg. mean = 3.54; BP avg. mean = 3.51), with negative skewness values confirming a general tendency toward agreement. Key findings indicate that colour strongly influences brand recognition and premium perception, with dark hues eliciting the strongest premium associations (ERC4, M = 3.985) and colour design emerging as a decisive tie-breaker in equal-quality purchase scenarios (CP5, M = 3.90). The sequential pattern CP → ERC → BP supports the mediation role of emotional responses in translating colour stimuli into purchase intent. Findings carry significant implications for brand strategy, digital marketing design, and consumer experience management.

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DIGITAL DISINFORMATION: CAUSES, ETHICAL CONCERNS, AND TECHNOLOGICAL INTERVENTIONS

Shaurya Dahiya, Dr. Anita Kumari*

Abstract:

Healthcare misinformation is now one of the most pressing socio-technical issues that have arisen in the era of information technology. The more avenues for communication via the Internet are available, the more unverified information becomes available to the public, affecting their perceptions of and interaction with health services. The methodology adopted involved the use of quantitative research design, where data were obtained from 120 respondents aged between 18-25 years. The research relied on survey-based instruments, and the results were anchored on the Theory of Planned Behavior (TPB). 89% of participants stated that there is a clear link between the increase in false information surrounding healthcare and decreased mental health; 91% of participants said that their level of trust when dealing with healthcare providers has fallen due to the increase in distrust caused by misinformation; 53% of individuals believe that poor health decision-making is the main way that they are affected, while 41% of individuals think that excessive amount spent on healthcare is the major economic impact. The current research supports the need for collaboration in creating solutions involving all stakeholders such as technology providers, healthcare organizations, policy-makers, and educators to create a successful intervention for using AI as part of their health system and establishing a transparent, private, and equitable way of integrating AI into health systems, which supports the SDGs of: #SDG-3, #SDG-4, and #SDG-9.

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IMPACT OF CORPORATE NAME CHANGE ANNOUNCEMENTS ON STOCK PRICES: AN EVENT STUDY APPROACH

Supriya Kumari*

Abstract:

A corporate name change is an important strategic decision taken by companies to improve their brand image, reflect business expansion, or align with market trends. However, an important question is whether such changes actually create long-term value for shareholders or only generate short-term excitement in the stock market. This study examines the impact of company name changes on share prices, with a focus on understanding whether the market reaction is based on real value or temporary hype. The research is based on case studies of Zomato (renamed as Eternal Limited) and Macrotech Developers (renamed as Lodha Developers Limited). These companies were selected because they changed their names for different reasons, such as business diversification and brand alignment. The study uses an event study approach to analyze stock price movements before and after the name change announcements. It also applies tools like abnormal returns and cumulative abnormal returns to measure the market reaction more accurately.

The findings show that while company name changes can lead to a short-term increase in share prices due to investor interest and market sentiment, the long-term impact depends on the company's actual financial performance and growth prospects. Therefore, a name change alone does not guarantee sustainable value creation for investors.

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CSR TRAINING AS STRATEGIC HUMAN CAPITAL INVESTMENT: SECTORAL PATTERNS, REGIONAL ADAPTATION, AND EMPLOYEE OUTCOMES IN INDIA'S CEMENT INDUSTRY (2016-2025)

Garima Kakkar, Prof. Dr. Veena Singh, Dr. Rohit Singh*

Abstract:

Despite India's cement industry contributing over □450 crores annually to Corporate Social Responsibility (CSR) initiatives, CSR training—a critical yet underexplored modality—remains empirically unexamined. This study addresses three key gaps: (1) lack of sector-specific CSR training trend analysis, (2) absence of regional adaptation patterns across industrial states, and (3) untested linkages between CSR training intensity and employee satisfaction outcomes.Employing a mixed-methods approach, we analyze nine years of MCA CSR-2 disclosures, company sustainability reports, and a novel 15-observation firm-state-sector dataset (5 leading cement firms × 3 industrial states: Uttar Pradesh, Madhya Pradesh, Chhattisgarh) covering FY2016–2025. Quantitative methods include time-series trend analysis, ANOVA for regional comparisons, and Pearson correlation testing, complemented by strategic implication synthesis.Findings reveal three major patterns: (1) 208% growth in CSR training hours (1,200 to 3,700 hours annually), confirming institutionalization of training-centric CSR; (2) distinct regional tailoring—Uttar Pradesh emphasizes skill development (35% allocation, $F(2,12)=8.45$, $p<0.01$), Madhya Pradesh prioritizes environmental training (32%), and Chhattisgarh focuses community programs (30%)—demonstrating context-specific adaptation; and (3) strong positive correlation ($r=0.95$, $p<0.001$) between CSR training intensity (hours per 100 FTE) and employee satisfaction scores (3.9–4.6/5.0),

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with UltraTech (85 hours/FTE) achieving highest satisfaction (4.6) versus Shree Cement (45 hours/FTE, 3.9).This research bridges Corporate Social Responsibility and Human Resource Management literatures by demonstrating CSR training's dual role as strategic human capital investment and regional development0020tool. Managerial implications include state-specific CSR portfolio optimization; policy recommendations advocate mandatory district-level CSR reporting for industrial sectors.

PERFORMANCE MANAGEMENT IN BIG COMPANIES

Shriya Singh*

Abstract:

While performance management has always been one of the most essential components of the organizational development, this field tends to grow into a complex mechanism that goes far beyond simple evaluation. This paper analyses the performance management practices in large firms and explores why these mechanisms sometimes prove inefficient regardless of the significant resources devoted to them. Ultimately, performance management in large organizations is a matter of people and humanity. It does not merely involve evaluations and numbers but also requires trusting relationships and open communication, motivation, and sometimes challenging conversations. This research will investigate various performance management practices employed by multinational companies, from traditional annual evaluations to more modern techniques of continuous feedback and OKRs by summarizing current literature on the topic. Among others, the major problems identified in the course of analysis will include the conflict between standardization and personalization, the gap between the goals of the performance system and reality of its users, and the issue of fairness and transparency. The changing nature of work makes the problem particularly interesting at this point. As work becomes more remote, freelance, project-based, and multi-functional, organizations are compelled to question what performance means in these circumstances. According to the paper, successful performance management in a large firm requires not only process design but also cultural commitment to development, accountability, and conversation. This research aims to explore and critically evaluate current practices while imagining new performance management approaches for modern business environments.

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REVISITING THE RELATIONSHIP BETWEEN ESG & FIRM PERFORMANCE IN INDIA: EXPLAINING THE CONTEXTUAL PARADOX

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Abstract:

Environmental, Social and Governance (ESG) practices are widely considered as drivers of improved firm performance in developed economies. However, evidence from India and other emerging markets remains mixed, suggesting that ESG adoption does not consistently lead to superior financial or operational outcomes. Addressing this gap, the present study examines the relationship between ESG and firm performance in the Indian context and develops a conceptual framework to explain this divergence. Drawing on stakeholder theory, institutional theory and agency theory, the study argues that the effectiveness of ESG initiatives is contingent upon contextual factors such as weak regulatory enforcement, variability in disclosure quality, limited investor awareness and short-term managerial orientation. It proposes that the ESG–performance relationship in emerging markets depends more on the depth and quality of implementation than on mere adoption or disclosure. By integrating insights from existing literature, the study contributes to the understanding of the ESG–performance paradox in emerging economies and highlights the importance of institutional conditions in shaping outcomes. The study offers important insights for policymakers, corporate managers, and investors seeking to enhance the effectiveness of ESG practices.

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THE IMPACT OF BUSINESS INNOVATION AND ENTREPRENEURSHIP IN MICRO FINANCE THROUGH SELF HELP GROUPS IN ECONOMIC DEVELOPMENT

Anjali, Prof. C. K. P. Shahi (Rtd)*

Abstract:

Microfinance has evolved beyond the provision of small loans to become a platform for fostering entrepreneurial activity among marginalized populations especially women in rural and semi urban areas. By enhancing access to credit and reducing reliance on exploitation moneylenders, SHGs contribute significantly to poverty reduction. SHGs enable rural individuals to start small enterprises, increasing income levels and improving living standards. Business innovation within this model drives employment generation and diversified economic activities.Microfinance boosts financial independence and confidence in decision making among women, facilitating their active participation in the formal economic landscape. The study concludes that with appropriate policy support, skill development programmes and technological integration. The paper highlights how SHGs contribute to poverty alleviation, employment generation and financial inclusion.

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NUDGING THE GREEN CONSUMER: HOW ARTIFICIAL INTELLIGENCE IS RESHAPING SUSTAINABLE BEHAVIOUR AND CONSUMPTION

Dr Chandni Bansal*

Abstract:

The application of artificial intelligence (AI) is fundamentally changing how consumers engage with markets. As a result, AI applications such as recommendation systems, predictive analytics, and conversational agents are becoming central to the way consumers search for product and service information, identify relevant alternatives, and ultimately decide whether to buy. However, these technologies also present potential risks in terms of reinforcing unsustainable consumption patterns and raising ethical issues concerning transparency and the potential for bias in algorithms. The increasing importance of sustainability in contemporary society has led many organizations and policymakers to prioritize their efforts to reduce environmental impacts of production and consumption, while encouraging consumers to adopt more sustainable behaviours. As such, this paper conducts a systematic review and synthesis of the academic literature regarding AI-driven applications designed to support sustainable consumer behavior. To achieve this objective, the authors use the PRISMA and PICO frameworks to provide a transparent and replicable evidence mapping of the current state of knowledge about what strategies work best to support sustainable consumer behavior. A total of 64 studies met the eligibility criteria derived from PICO and were therefore incorporated into the final synthesis. The data extracted from each study was analysed via a systematic synthesis supported by thematic cluster analysis. Four overarching themes emerged from this analysis. Three cross-cutting moderating factors, namely, digital literacy, cultural context, and AI anxiety also influenced findings across all thematic areas. Finally, the authors propose a consolidated research

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framework called the AI Sustainable Behavior Matrix (ASBM), which includes SDG-12 as its primary goal to guide further research in this area.

DIGITAL TRANSFORMATION AND SUSTAINABLE BUSINESS MODELS: EVIDENCE FROM THE TEXTILE INDUSTRIAL SUPPLY CHAIN

Ms. Tamanna Sharma*

Abstract:

The research paper explores the digital technologies involving AI, blockchain and IoT role in transitioning supply chain in current labor-intensive textile industry. It has highlighted crucial role in improvising the transparency throughout and traceability. These technologies permit textile companies to optimize resource usage and prepare for risk and disruption afterwards which eventually allows a better execution for circular economy principles. Especially, the empirical investigation ensures that the integration of digital aids helps in a quantifiable waste reduction and energy and resources justifiable usage across various stages of process in production. Research also review that Industry 4.0 adoption in textile sector is offering promising opportunity by automating the process all over and increasing the efficiency of operation, encompassing a comprehensive strategy to mitigate environmental impacts and nurturing fair production practices. It highlights the significant role and transformation of AI and big data drive with blockchain and 3D printing enabled business model. Furthermore, the industrial smoother transformation from linear model to circular economy is also facilitated by its inclusion. Research also outlines the challenges and future opportunities that are yet to explore within the current manual labor-intensive textile industry

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A COMPARATIVE STUDY OF BIAS MITIGATION TECHNIQUES IN MACHINE LEARNING: AN EMPIRICAL ANALYSIS ON THE ADULT DATASET

Bhumika Kadam, Dr. Deepali Shahane*

Abstract:

Machine learning models are more deployed in a very high-risk decision-making environments, still they generally show biased behaviour that can result in unfair outcomes for protected groups. This study looks into bias in classification models and judges the effect of three mitigation techniques: reweighing, oversampling, and post-processing threshold adjustment. We used the Adult Income dataset to artificially include representation bias by under sampling low-income individuals from the training data, then detect bias by statistical parity difference and compare it with model accuracy over Logistic Regression, Random Forest, and SVM classifiers. The results of experiment states that bias mitigation techniques have comparatively different effectiveness, where reweighing achieves the best fairness improvement (72% reduction in SPD) while maintains original accuracy as 94%.

Oversampling exhibits moderate progress in improvements but shows overfitting, while post-processing is productive only for certain fairness metrics. Our discoveries confirm the built-in trade-off between fairness and accuracy, indicating that different mitigation techniques occupy different points on this Pareto frontier. This study shows a practical, reproducible contrast of habitually used techniques and shows their context-dependent limitations contributing to actionable guidance for practitioners deploying fair ML systems.

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STRATEGIC COMMUNICATION IN AN UNREGULATED ENVIRONMENT: FRAMING POLICY INFLUENCE THROUGH COMMUNICATION MODELS IN INDIA'S DIGITAL REGULATION ECOSYSTEM

Manan Silawat*

Abstract:

Lobbying or advocacy by corporate and private interest groups in India remains a very grey area with a largely unregulated environment. This is very unique to India as it is marked by an absence of dedicated lobbying regulations, rules, mandatory disclosure requirements, or even a formal registry of lobbyists. A careful examination of lobbying outcomes in trade policy has been done in economic studies in the past. But a critical application of theoretical models in the Indian context and analysis of lobbying as a strategic communication process is still an area with very limited research. This paper looks to address this gap through an in-depth qualitative analysis of a single case study of industry advocacy surrounding India's Digital Personal Data Protection Act (DPDP) 2023 & its 2025 Rules and the proposed Digital Competition Bill (2024). The paper aims to critically evaluate and apply the existing theoretical models of strategic communication: Shannon-Weaver, which focuses on - transmission, noise, and feedback loops; Message Box, which focusses on strategic framing for multiple audiences; and the Iron Triangle which evaluates power dynamics among interest groups, bureaucracy, and political actors.The study draws majorly from rich and publicly available secondary sources of data. Including submissions and position papers by industry bodies like NASSCOM, CII, FICCI and major tech firms' government notifications and parliamentary committee documents, public consultation responses and media coverage between 2023 and 2026 around the topic. It examines - message construction, channel selection (for example - direct vs. indirect, traditional vs. digital), narrative and keyword framing techniques like - "innovation-friendly regulation," "Atmanirbhar

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Bharat," "digital sovereignty," and "ease of doing business"; and relationship-building strategies. The critical evaluation of thisreveals how Western models of lobbying as a strategic communication process must be adapted to India's unique federal- bureaucratic and developmental context. It also highlights the effectiveness of hybrid, relational and nationally aligned communication strategies while revealing challenges related to transparency, regulatory risks and the lack of a level playing field between larger and smaller stakeholders in this space. The paper contributes a context sensitive, theoretically grounded framework for understanding corporate lobbying communications in emerging economies and offers insights for public affairs practice and governance reforms.

SUSTAINABILITY PRACTICES AND THEIR ROLE IN REDUCING CORPORATE FINANCIAL DISTRESS

Divya Gupta, Prof. (Dr.) Pooja Kapoor*

Abstract:

In recent years, sustainability practices have emerged as a critical determinant of corporate resilience and financial stability. This study investigates the relationship between sustainability performance—captured through environmental, social, and governance (ESG) dimensions—and the likelihood of corporate financial distress. Drawing on stakeholder theory and risk management perspectives, the research conceptualizes sustainability initiatives as strategic mechanisms that mitigate exposure to regulatory, operational, and reputational risks. The study employs a quantitative approach using panel data to analyze the impact of ESG performance on financial distress indicators, such as Altman Z-score and liquidity ratios. The findings indicate a significant negative association between sustainability practices and financial distress, suggesting that firms with stronger ESG engagement exhibit enhanced financial health and lower default risk. Environmental practices contribute to cost efficiency and regulatory compliance, social initiatives foster stakeholder trust and market reputation, while governance mechanisms improve transparency and managerial effectiveness. The study provides empirical support for integrating sustainability into corporate strategy, highlighting its role in strengthening long-term financial performance and organizational resilience. These insights offer important implications for investors, policymakers, and corporate managers seeking to balance profitability with sustainable value creation.

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WORKFORCE ADAPTATION CHALLENGES IN AI-DRIVEN IT SMES

Gunjan Maan, Dr Nidhi Chowdhry*

Abstract:

Artificial Intelligence (AI) is transforming the digital economy, particularly in IT SMEs, by improving efficiency, automation, and decision-making. However, the success of AI adoption depends not only on technological advancement but also on how effectively employees adapt to these changes. This study examines the key challenges faced by employees in adapting to AI technologies in IT SMEs. It adopts a qualitative secondary research approach using insights from academic literature and industry reports. The findings show that employees face multiple challenges such as skill gaps, limited AI competencies, fear of job displacement, and resistance to change. Among these, skill gaps emerge as the most critical barrier affecting employee confidence and performance. Additionally, lack of organisational support, including insufficient training and weak communication, further slows adaptation. The study highlights that organisations play a crucial role in facilitating AI adoption through structured training programs and leadership support. These findings are explained using the Skill-Biased Technological Change (SBTC) theory, which suggests that technology increases demand for skilled workers. It also shows that employees with higher skills adapt more easily than others. Therefore, AI adoption is not only a technological shift but also a human-centred transformation. Continuous skill development and strong organisational support are essential for successful employee adaptation.

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THE FUTURE OF REMOTE WORK AND ITS IMPACT ON HRM

Sonal*

Abstract:

Work changed forever when COVID-19 pushed millions out of offices and into their homes. What started as a crisis response quickly became a question worth asking seriously: do we even need to work the way we always have? This paper explores that question by examining how remote work affects employee productivity, work-life balance, and organizational performance — and what it all means for the future of HR management. The benefits are real. People working remotely often feel less stressed, more focused, and more in control of their time. Organizations save on costs and gain access to talent they never could have hired locally. But the challenges are equally real — isolation, burnout, blurred boundaries between work and personal life, and communication gaps that quietly erode team cohesion. Drawing on existing literature and secondary research, the paper looks at how technologies like cloud computing, AI, and collaboration platforms are holding remote teams together. It also makes the case that the future of work is not fully remote or fully in-office — it's hybrid, and getting that balance right depends on smart HR policies, strong digital infrastructure, and a management culture built around trust rather than surveillance. Remote work offers genuine opportunities, but it doesn't manage itself. Organizations that approach it thoughtfully will thrive. Those that don't will feel the cost in ways that don't always show up immediately — but always show up eventually.

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A STRUCTURAL EQUATION MODELING APPROACH TO EXAMINE VALUE CO-CREATION, BRAND LOVE, AND BRAND EVANGELISM IN INDIAN HIGHER EDUCATION

Nisha Yadav, Dr Mohan*

Abstract:

The purpose of this study is to examine the drivers of value co-creation and their impact on perceived value, brand love and brand evangelism in the context of Indian higher education institutions. The study aims to explore how student participation and institutional engagement contribute toward developing strong emotional and behavioral relationships with educational brands. The study adopts a quantitative research design using a structured questionnaire to collect primary data from 470 students enrolled in higher education institutions across India. The study is based on the principles of Service-Dominant Logic and relationship marketing theory. A quantitative research approach is proposed using structured questionnaires administered to students enrolled in Indian higher education institutions. The study intends to analyze the relationships among the constructs through Structural Equation Modeling (SEM). The findings of present study indicate that factors such as student engagement, personalized interaction, knowledge sharing, service experience and digital collaboration significantly influence value co-creation. This study proposed that value co-creation positively affects students' perceived value, which further enhances brand love and brand evangelism behaviors such as positive word-of-mouth, recommendation and advocacy. The study focuses specifically on Indian higher education institutions and may not be generalizable to other service sectors or geographical contexts. The findings are expected to extend the literature on value co-creation and branding by integrating emotional and behavioral outcomes within the higher education sector. The study may help educational institutions develop effective student-centric strategies that strengthen engagement, institutional reputation and long-term student relationships. Universities can utilize co-creation practices to enhance student satisfaction and encourage positive brand advocacy.

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Limited research has examined the relationship between value co-creation, perceived value, brand love and brand evangelism in the Indian higher education context. This study proposes an integrated framework that contributes to both higher education marketing and relationship branding literature.

AI-DRIVENPERSONALIZATIONANDITSIMPACTONCONSUMER PURCHASE INTENTION IN THE DIGITAL MARKETPLACE: A DESCRIPTIVE STUDY

Sunidhi Srivastava*

Abstract:

Rapid technological advancement within the digital commerce sector has positioned Artificial Intelligence (AI) personalization as one of the most consequential developments in contemporary marketing practice. By constructing individualised shopping environments through real-time analysis of consumer behavioural signals, AI-driven personalization fundamentally reshapes the manner in which products are discovered, evaluated, and purchased online.

Notwithstanding its commercial prevalence, a comprehensive descriptive understanding of how consumers across diverse demographic segments perceive, interpret, and respond to AI personalization within the Indian digital marketplace context remains a conspicuous gap in the extant scholarly literature. Addressing this gap, the present study adopts a descriptive research design to systematically document and characterise the awareness levels, perceptual orientations, attitudinal dispositions, and stated purchase behavioural responses of Indian digital consumers toward AI-driven personalization.

Primary data was gathered through a structured questionnaire administered to 250 purposively selected active online shoppers. The collected data was subjected to frequency analysis, percentage distribution, mean score computation, and generational cross-tabulation. Findings indicate that consumer awareness of AI personalization is widespread, perceived usefulness is consistently high, and self-reported purchase intention is strongly and positively associated with the quality and relevance of personalised recommendations.

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However, data privacy anxiety emerged as a pervasive attitudinal concern capable of constraining personalization effectiveness, most acutely among older generational cohorts. The study contributes an empirically grounded descriptive foundation to the growing body of knowledge on digital consumer behaviour, and offers marketing practitioners, platform architects, and regulatory bodies concrete, evidence-based insights for developing personalization strategies that are simultaneously effective, transparent, and ethically anchored.

PERFORMANCE APPRAISAL SYSTEMS AND THEIR IMPACT ON EMPLOYEE MOTIVATION AND PERFORMANCE

Nanki Kaur, Dr. Jyoti Chauhan*

Abstract:

Performance Appraisal Systems (PAS) are important tools used by organizations to evaluate employee performance, improve productivity, and align individual goals with organizational objectives. This research study examines the impact of performance appraisal systems on employee motivation and job performance across different industries. The study aims to evaluate the effectiveness of appraisal practices, understand employee perceptions regarding fairness and transparency, and identify areas for improvement in existing appraisal systems.

The research follows an exploratory quantitative approach and is based on primary data collected through a structured questionnaire from 100 employees. The data has been analysed using descriptive and comparative statistical methods. The findings indicate that effective Performance Appraisal Systems positively influence employee motivation and enhance overall job performance within organizations.

Employees reported that transparent feedback, recognition, fair evaluation, and career growth opportunities positively influence motivation and performance. The study reveals that although most organizations conduct formal appraisals, many employees perceive the systems as unclear, biased, and lacking developmental value. The study concludes that organizations should adopt continuous feedback systems, improve transparency, integrate career development planning, and use technology-driven appraisal methods to create more effective and employee-centric performance appraisal systems.

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THRIVING WITH INTELLIGENT SYSTEMS: HUMAN–AI COLLABORATION, DIGITAL TRUST, AND EMPLOYEE FLOURISHING IN HYBRID WORK ENVIRONMENTS

Dr. Nidhi, Dr. Garima Sharma*

Abstract:

The increasing integration of intelligent systems into hybrid workplaces has fundamentally transformed employee technology interactions, creating both opportunities and psychological challenges for organizations. While Human–AI Collaboration (HAIC) has emerged as a defining feature of digitally enabled work environments, limited research has examined the mechanisms through which such collaboration contributes to employee flourishing. Addressing this gap, the present study investigates the influence of Human–AI Collaboration on Employee Flourishing through the mediating role of Cognitive Flexibility and the moderating role of Digital Trust in hybrid work environments. The study adopts a quantitative research design using survey data collected from employees working in AI-enabled hybrid organizations across the technology and service sectors. Established measurement scales were adapted from prior literature to assess Human–AI Collaboration, Cognitive Flexibility, Digital Trust, and Employee Flourishing. The proposed conceptual framework is analyzed using Structural Equation Modeling (SEM).

The findings are expected to demonstrate that Human–AI Collaboration positively influences Employee Flourishing in hybrid workplaces. Cognitive Flexibility is anticipated to mediate this relationship by enabling employees to adapt effectively to intelligent work systems, while Digital Trust is expected to strengthen employees' positive psychological responses toward AI-enabled collaboration. The study contributes to the emerging literature on human-centered AI and sustainable workplaces by integrating cognitive adaptability

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and digital trust within a unified framework. The findings are expected to provide practical insights for organizations seeking to design human-centric AI implementation strategies that promote employee well-being, adaptability, and sustainable workplace thriving in digitally transformed environments.

CREATING SUSTAINABLE WORKPLACES THROUGH GREEN HRM PRACTICES: MEDIATING ROLE OF GREEN ORGANIZATIONAL CULTURE

Ritu Gupta, Dr. Jyoti Chauhan*

Abstract:

Over the last few years, businesses have moved away from treating sustainability as a simple "check-the-box" environmental task, viewing it instead as a core strategic requirement. In this landscape, Green Human Resource Management (GHRM) has become a vital tool for driving organizational change. However, despite the surge in interest, researchers still don't fully understand the specific gears that make GHRM work. As Fang et al. (2022) pointed out, "existing research has failed to explain how GHRM can support the development of a green culture and green innovation influence the firm's environmental performance and long-term growth." As organisations face increased environmental responsibilities, Green Human Resource Management (GHRM) practices have gained credibility as a strategic tool to link employee behaviour with sustainability objectives, particularly in resource-intensive sectors like Information Technology (IT). Guided by the Ability-Motivation-Opportunity (AMO) and social exchange theory, this research attempts to explore how Green HRM practices affect Sustainable Performance (SP) and Employee Green Behavior for the Environment (EGB) with Green Culture (GC) as a mediator. Data will be collected via using structured online questionnaires distributed to employees in the IT sector. A stratified sampling technique will be used to ensure representation across various categories of IT organizations. Structural Equation Modeling (SEM) using AMOS 25.0 and mediation testing via the PROCESS Macro extension of SPSS 26.0 will be carried out. The findings may suggest that with the exception of Green Empowerment and Participation, all of GHRM dimensional aspects had significantly positive effects on EGB and

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SP. Additionally, Green Culture may significantly mediate the link between GHRM practices and both environmental outcomes. Practical suggestions will be offered for integrating sustainability into organizational HRM strategies.

ARTIFICIAL INTELLIGENCE-BASED PREDICTIVE ANALYTICS TO IMPROVE OPERATIONAL RESILIENCE IN RETAIL AND E-COMMERCE SUPPLY CHAINS: A DEMAND FORECASTING AND INVENTORY DISRUPTION MANAGEMENT FOCUS

Penmetsa Likhita Naga Sai, Dr. Uma Sharma*

Abstract:

The retail and e-commerce supply chains are under pressure with growing uncertainty in the demand, interruptions and consumer behaviour changing quickly. More conservative forecasting and inventory methods are not very effective in such dynamic settings and result in inefficiencies such as stockouts, surplus inventory and low service levels. This paper will look at the benefits of using AI-powered predictive analytics to improve operational resilience, especially in the field of refining demand forecasts and inventory disruptions. Available literature demonstrates that predictive analytics and artificial intelligence enhance the accuracy of forecasts and efficiency of the supply chain. Nevertheless, the bulk of the studies have a general approach and lack the specificity of the retail and e-commerce context. Moreover, a scarcity of research offers a combined perspective between predicting, inventory, and operational resilience. This paper fills in these blank spaces by providing a more specific and combined approach.The research takes a descriptive research design based on secondary data of selected studies. The demand volatility, accuracy of prediction, optimization of inventory and disruption management are the main themes that are determined through a qualitative thematic analysis. The findings reveal that the conventional forecasting models are unable to cope with the dynamic demand trends and can cause inefficiencies. Predictive analytics powered by AI enhances accuracy because it combines real-time and multi-source data, making it possible to make adaptive predictions

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of demand. This will aid in improved inventory management, such as ideal stock quantity and effective replenishment. It also allows timely identification of disruptions, facilitates proactive decision-making and enhances supply chain responsiveness. Predictive analytics powered by AI is essential in improving operational resilience within e-commerce and retail supply chains. It facilitates the making of sound decisions in a shaky environment by enhancing accuracy in forecasting, efficiency in inventory management, and proactive risk mitigation. Another contribution of the study is that it provides a conceptual framework that incorporates forecasting, inventory optimization and disruption management into a single and flexible system.

EMPLOYEE RETENTION STRATEGIES IN QUICK COMMERCE PLATFORMS: EVIDENCE FROM BLINKIT AND INSTAMARTFOR VIKSIT BHARAT 2047

Niharika Singh*

Abstract:

This study explores the issue of employee retention in India's rapidly growing quick commerce sector, focusing on Blinkit and Instamart. With increasing demand for fast delivery services, these platforms face significant workforce challenges, particularly high attrition among delivery and warehouse employees. The purpose of this research is to analyze existing retention strategies and understand their effectiveness using available data. The study aims to highlight the importance of strong retention practices for maintaining operational efficiency and sustaining competitive advantage in the quick commerce industry.

The study is based entirely on secondary data. Information was collected from company reports, industry analyses, research papers, news articles, and credible online sources related to Blinkit and Instamart. The research follows a descriptive and analytical approach, where existing data was systematically reviewed and interpreted to identify patterns, trends, and key insights regarding employee retention practices. Comparative insights were drawn through thematic analysis of the collected information. The analysis indicates that employee retention in quick commerce platforms is influenced by factors such as competitive compensation, incentive-based pay structures, flexible work schedules, and timely payments. Secondary data suggests that while companies like Blinkit and Instamart have implemented various financial incentives and operational efficiencies to retain employees, challenges such as job stress, lack of long-term security, and limited career growth opportunities persist. These factors contribute to relatively high attrition rates in the sector.

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This study adds value by consolidating and analyzing existing information on employee retention in the relatively under-researched quick commerce industry in India. It provides a structured understanding of current practices and identifies gaps that organizations can address. The research is useful for academicians, HR professionals, and industry stakeholders seeking to improve workforce stability in gig-based business models. The study relies solely on secondary data, which may limit the depth and accuracy of insights compared to primary research. The availability and reliability of published data may also influence the findings. Additionally, the focus on Blinkit and Instamart restricts the scope of generalization. Future research can incorporate primary data and expand the study to include more platforms for a broader perspective.

ASSESSING THE INFLUENCE OF PACKAGING ATTRIBUTES ON CONSUMER BEHAVIOUR TOWARDS PACKAGED FOOD PRODUCTS IN DELHI NCR

Dr. Radhika Thapar, Jerrin, Satyam*

Abstract:

This study examines the influence of packaging attributes on consumer buying behaviour towardspackaged food products in Delhi NCR. With the rapid growth of the FMCG sector and changingconsumer lifestyles, packaging has evolved into a critical marketing tool. The research adopts adescriptive and analytical design, using primary data collected from 151 urban consumers throughquestionnaires. Statistical tools such as SPSS, reliability analysis, and exploratory factor analysis(EFA) were applied. The findings reveal that packaging elements such as colour, design, material, fonstyle, and printed information significantly impact consumer decisions. The study concludes that both visual and informational aspects of packaging play a crucial role in influencing purchase behaviour,making packaging a key determinant in competitive markets.

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DO VIRTUAL INFLUENCERS CREATE THE SAME LEVEL OF TRUST AND PURCHASE INTENTION AS HUMAN INFLUENCERS

Prabhnain Kaur, Dr. Neha Gupta*

Abstract:

Influencer marketing has brought a significant shift in the modern marketing landscape. Influencers have emerged as key drivers of consumer behaviour and brand engagement. Alongside traditional human influencers, virtual influencers (AI-generated digital personalities) have become a growing trend in the marketing industry. However, limited research exists regarding the actual reasons behind it. It is essential to understand whether virtual influencers are more or less effective than human influencers in shaping consumers' purchase intentions.This study aims to examine the comparative impact of human and virtual influencers on consumer trust and purchase intention among Gen Z consumers. The research seeks to understand how consumers perceive these influencers in terms of credibility, authenticity, and emotional connection. A comparative study will be adopted using survey-based data collection from Gen Z consumers who actively use social media platforms.The study is expected to contribute to the emerging literature on virtual influencer marketing by providing insights into consumer responses toward AI-driven digital endorsements. The findings may also help marketers and brands develop more effective influencer marketing strategies in the evolving digital environment.

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SYNTHESIZING LITERATURE ON JCI'S INFLUENCE ON INTERNATIONAL PATIENTS' QUALITY PERCEPTIONS, BARRIERS, AND LOYALTY IN DELHI-NCR

Akriti Sharma, Dr. Shipra Kumari*

Abstract:

Medical tourism in Delhi-NCR has increased significantly, establishing the area as a center for cost-effective, top-notch care; however, issues with patient trust and loyalty continue due to differing accreditation standards. Joint Commission International (JCI) accreditation, acknowledged worldwide for its strict quality standards, aims to close these gaps by standardizing procedures and enhancing patient experiences. This research examines how JCI accreditation impacts the quality of care as perceived by patients, focusing on aspects such as tangibility, reliability, responsiveness, assurance and empathy, along with its subsequent effect on loyalty among international patients after treatment. The study combines the SERVQUAL model, which measures patient expectations against perceptions in five areas, with Donabedian's structure-process-outcome framework to holistically assess the effects of accreditation on healthcare quality inputs (such as infrastructure), processes (such as care delivery), and outcomes (such as satisfaction and loyalty). Utilizing a mixed-methods comparative cross-sectional design, a targeted sample of non-resident Indian (NRI) patients from both JCI-accredited and non-accredited hospitals in Delhi-NCR will be surveyed, along with in-depth interviews to gather detailed insights. Quantitative data will be analyzed using structural equation modeling to examine proposed relationships from accreditation status via quality dimensions to loyalty results. Thematic analysis will be used for qualitative insights to examine contextual elements like cultural influences and the integration of digital services. This study enhances healthcare quality

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literature, hospital organizational behavior, and policy discussions on the effectiveness of accreditation by filling the gaps in empirical evidence regarding the patient-centered effects of accreditation in medical tourism. Practical implications assist hospital leaders in utilizing JCI standards for competitive edge, while providing policymakers with evidence-driven strategies to improve post-treatment results and maintain the attractiveness of Delhi-NCR's medical tourism. Acknowledged limitations include self-reported biases and a focus on specific regions, along with calls for longitudinal studies and investigations across multiple destinations.

THE ROLE OF EMPLOYEE ENGAGEMENT IN TRANSLATING EMOTIONAL INTELLIGENCE AND WORK-LIFE BALANCE INTO EMPLOYEE PERFORMANCE

Priyanka Sharma, Dr Jyoti Chauhan*

Abstract:

With the rapidly changing world of work, the role and involvement of human in varied activities has become even more crucial. Emotions determines the actions and output of a human at work; hence emotional intelligence causes a direct impact on the performance of an employee. Similarly, work life balance is a harmonious and holistic amalgamation of balance between work and non-work helping employees in achieving their desired performance levels. Therefore, this study aims to examine the mediating role of employee engagement between emotional intelligence, work life balance and employee's performance in non-profit organisation. Study has been conducted via a structured questionnaire and a total of 302 responses have been collected from non-profit organisations through online google forms and physical forms. This study has utilized Structural Equation Method (SEM) for analysing the data. The findings indicate that employee engagement significantly mediates the relationship between emotional intelligence, work life balance and employee performance. The study suggests that professionals with a strong self-perception of emotional intelligence exhibit higher engagement at work, resulting in better performance. Additionally, employees with a greater balance in their work life exhibits more involvement in work resulting in better performance. The study advocates the obligation of investing more effort in developing the emotional competencies and helping employees in achieving better work life balance.

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EMERGING THEMES IN MEDICAL TOURISM AND HEALTHCARE INTEGRATION: A BIBLIOMETRIC AND THEMATIC ANALYSIS

Shaikh Fatima Mohammad Haidar Ali, Dr. Jyoti Chauhan*

Abstract:

In recent years, medical tourism has dramatically increased, with individuals traveling abroad for medical treatments that are either unavailable, too costly, or restricted in their home countries. This paper investigates the expanding scope of medical tourism, shedding light on its considerable global influence and its complex relationship with healthcare integration. This study explores the emerging relationship between medical tourism and healthcare integration in the global healthcare landscape. The primary objectives are to examine the growth of medical tourism, identify its key driving factors, and analyze the role of healthcare integration and digital technologies in ensuring effective cross-border patient care. The research adopts a bibliometric and thematic analysis approach, using secondary data collected from the Scopus database. Data analysis is conducted through R software, Bibliometrix, and Biblioshiny tools to generate conceptual structures and research trends. The findings reveal a significant increase in research output and global interest in medical tourism, particularly after 2016. Cost advantages, quality healthcare, reduced waiting time, and access to specialized treatments are identified as major drivers. Additionally, healthcare integration supported by technologies such as telemedicine, electronic health records, and artificial intelligence enhances continuity of care and patient outcomes. The study concludes that medical tourism is a rapidly expanding global phenomenon requiring strong coordination among healthcare stakeholders. It is recommended that policymakers and healthcare providers develop standardized regulations, strengthen international collaboration, and invest in digital health infrastructure to ensure patient safety, quality care, and sustainable growth in medical tourism.

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INVESTMENT LITERACY, INSTRUMENT AWARENESS, AND INVESTMENT BEHAVIOR OF YOUNG RETAIL INVESTORS IN BENGALURU: A QUANTITATIVE STUDY

Channabasava S, Sowmya DS*

Abstract:

India's retail investment landscape has undergone rapid transformationpost-2020,drivenbyfintech proliferation and widespread demat account adoption. While market access has expanded dramatically among young urban investors, increased participation does not inherently translate into informed investment behavior. This study investigates the collective influence of investment literacy, formal education exposure, information source utilization,risktolerance,andawareness ofstockmarket instruments on the investment behavior of young retail investors aged 18–34 years in Bengaluru. Existing literature establishes that financial literacy shapesinvestmentdecisionsthroughbehavioralchannels including overconfidence and herding (Agarwal et al., 2025), while risk tolerance and awareness significantly determine market participation (Mishra, 2018). Studies on Gen Z investors highlight the mediating roles of attitude and perceived behavioral control (Nag & Shah, 2022).However,most researchadoptsagenericnational lens, with limited city-specific, instrument-wise empirical investigation of Bengaluru's young investor segment. Furthermore, the simultaneous integration of five predictor constructs within a unified regression framework remains underexplored for the 18–34 cohort in Indian metro contexts. The study adopts a quantitative descriptive-analytical design. Primary data were collected from 314 valid respondents through a structured 20-item Likert-scale questionnaire (1 = Strongly Disagree to 5 = Strongly Agree) across six constructs: Investment Literacy,Formal Education Exposure,InformationSources Usage, Risk Tolerance,AwarenessofStockMarket Instruments, and Investment Behavior (dependent variable). Stratified

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random sampling ensured proportional representation of students, salaried employees, and self-employed individuals. Multiple regression analysis, Pearson correlation,one-wayANOVA,andreliabilityanalysis wereconductedusingSPSS. The study demonstrates that investment behavior among young Bengaluru investors is most powerfully driven by structured formal education and instrument-specific awareness, rather than standalone investment literacy or information consumption. Raw financial knowledge remainsnecessarybutinsufficientwithoutthescaffolding of academic training and psychological risk readiness. Educational institutions should embed investment modulesacrossdisciplines,whileregulatorssuchasSEBI and AMFI should design instrument-specific, cohort-targetedliteracycampaigns. Fintechplatformscanfurther support decision quality by integrating credible in-app educational content aligned to users' literacy levels.

FINTECH INNOVATIONS AND CONSUMPTION BEHAVIOUR: A STUDY OF BUY NOW, PAY LATER (BNPL) USAGE AMONG GENERATION Z IN DELHI/NCR

Gurbani Kaur, Dr. Radhika Thapar, Dr. Akshay Kumar*

Abstract:

The rapid growth of Buy Now Pay Later (BNPL) services has transformed digital payment behaviour, particularly among Generation Z consumers. Despite increasing adoption, limited empirical evidence exists on the factors driving the continuance intention to use BNPL applications in the Indian context. This study aims to examine the key determinants influencing sustained BNPL usage among Generation Z consumers in the Delhi/NCR region by integrating the Unified Theory of Acceptance and Use of Technology (UTAUT) with the DeLone and McLean Information Systems Success Model. A quantitative research design was adopted, and primary data were collected through a structured online questionnaire from 275 Generation Z respondents with prior BNPL usage experience. The study employed multiple regression analysis using SPSS to test the proposed relationships among technology acceptance variables, system quality dimensions, user satisfaction, and continuance intention. The findings reveal that performance expectancy, effort expectancy, social influence, and facilitating conditions significantly influence continuance intention toward BNPL applications. Additionally, effort expectancy positively affects performance expectancy. System quality, service quality, and information quality were found to have a significant positive effect on user satisfaction, which in turn strongly predicts continuance intention. The study contributes to FinTech literature by offering an integrated behavioural and system-quality perspective on BNPL continuance usage in an emerging

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market context. The findings provide practical insights for BNPL service providers and policymakers to enhance user satisfaction, platform reliability, and responsible financial innovation among digitally native consumers.

AGILITY CLIMATE ON EMPLOYEE ADAPTABILITY, INNOVATION AND TASK PERFORMANCE IN HYBRID IT ENVIRONMENT

Priya Kataria, Dr. Manju Dagar*

Abstract:

The growth of hybrid IT settings is marked by smooth integration of remote, on-site, and virtual teamwork, poses distinct challenges and prospects for organizational flexibility in the digital era. As IT companies navigate volatility, uncertainty, complexity, and ambiguity (VUCA), fostering an agile environment becomes essential. Agility climate signifies the shared beliefs and standards within a company that encourage adaptability, swift decision-making, ongoing learning, experimentation, and flexible behaviors among staff members. Although its importance is increasing, limited studies investigate how agility climate impacts essential employee outcomes in hybrid IT environments, especially employee adaptability, innovation, and task performance. This research seeks to address this gap by examining the processes by which an agility climate promotes these results. Based on the Job Demands-Resources (JD-R) theory, which emphasizes the motivating role of organizational resources in encouraging proactive behaviors, along with insights from organizational agility literature, we suggest that an agility climate has direct positive impacts on employee adaptability (the ability to respond to changing demands), innovation (the creation of new ideas), and task performance (successful job execution). Additionally, we propose that employee adaptability serves as a mediator in these pathways, with the intensity of hybrid work functioning as a moderator that enhances effects in more distributed environments. This quantitative research method uses a survey targeting IT professionals in hybrid-operating companies in India, applying psychometrically validated scales for each construct (such as agility climate based on recognized agility measures; adaptability referencing Griffin et al., 2007; innovation and performance derived from JD-R frameworks). Structural equation modeling will evaluate

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the suggested model while considering pertinent covariates. By clarifying these dynamics, the research adds theoretical insights to agility and hybrid work literature while providing actionable recommendations for IT leaders to craft interventions that enhance agility, like agile coaching and adaptable policies, ultimately fostering improved employee adaptability, creativity, and productivity.

OVERCONFIDENCE BIASES, ANCHORING BIASES, HERDING BEHAVIOR AND INVESTMENT DECISIONS:A MEDIATION ANALYSIS OF FINANCIAL RISK TOLERANCE OF GEN Z INVESTORS

Ms. Neha Chaudhary, Dr. Arpan Parashar*

Abstract:

The traditional perspective of finance believes that volatility in the stock market is due to market efficiency. However, the perspective of modern behavioral finance is more concerned with the emotional and psychological factors associated with an investor. This research aims to identify the mediating mechanism of financial risk tolerance in the Indian Stock Exchange. The quantitative design was used, and the data was collected from 222 individuals for further analysis. The structural equation modeling (SEM) was used to assess the mediation mechanism. The statistical results confirm that there is a significant positive impact of anchoring biases, overconfidence biases on Investment decision making and herding behavior does not have a significant impact on Investment decision making. Moreover, this direct relationship is further assessed by inducting financial risk tolerance as a mediator. The mediation was proved by observing the specific effects. The results confirmed that individuals with an outcome of investment decisions intend to behave more positively. Hence, individual investors having herding behavior and overconfidence biases produce an emphasizing effect on investment decision because it is mitigated with the simultaneous mediating effects of financial risk tolerance. However, the indirect effect of anchoring biases through FRT is not significant, resulting in the rejection of the hypothesis. The findings imply that investors should be aware of their behavioral factors and policymakers have to make their strategy accordingly.

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IMPACT OF ONLINE BANKING ON TRADITIONAL BANKING: A COMPREHENSIVE RESEARCH STUDY

Gautam, Ayush, Deepanshu, Dushyant*

Abstract:

This comprehensive study investigates the seismic shift in the banking landscape caused by digital transformation. Using a mixed-method research design involving 500 customers and 50 professionals, the authors analyze the migration from traditional brick-and-mortar branches to digital platforms.

The study highlights that while online banking significantly reduces operational costs and enhances convenience, it faces hurdles in cybersecurity and digital literacy. The paper concludes by proposing a hybrid model as the definitive future of global banking.

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GEN Z AND THE GIG ECONOMY: EXPLORING HOW FLEXIBLE AND NON-TRADITIONAL WORK IS CHANGING TALENT ACQUISITION AND WORKFORCE MANAGEMENT STRATEGIES

Aditya, Dr. Nisha Chahal, Dr. Preeti Rustagi*

Abstract:

The modern employment landscape is undergoing a major transformation due to the rapid growth of the gig economy and the changing expectations of Generation Z. Unlike previous generations, Gen Z prefers flexibility, independence, meaningful work, and better work-life balance over traditional long-term employment. As digital natives, they are naturally drawn toward freelance, contract-based, and platform-driven work opportunities that allow them to work according to their own schedules and interests. This research study examines the relationship between Generation Z and the gig economy, with a specific focus on its impact on talent acquisition and management strategies in India.The study aims to understand the major factors motivating Gen Z individuals to participate in gig work and the challenges they experience while working in non-traditional employment arrangements. A quantitative research approach was used, and data was collected through an online survey conducted among Gen Z respondents involved in different forms of gig work such as freelancing, delivery services, ride-sharing, and content creation.The findings reveal that flexibility in working hours, autonomy, additional income opportunities, and freedom from rigid organizational structures are the primary reasons behind Gen Z's preference for gig work. At the same time, the research highlights several challenges faced by gig workers, including income instability, lack of job security, absence of employee benefits, and limited career development opportunities. Despite these concerns, many respondents

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viewed gig work as an effective way to develop communication, technical, and time management skills. The study concludes that traditional talent management and recruitment practices are no longer sufficient to attract and retain Gen Z workers. Organizations must adopt flexible work policies, transparent communication, digital collaboration tools, and personalized growth opportunities to remain competitive. Overall, this research emphasizes the need for businesses, policymakers, and educational institutions to adapt to the evolving nature of work and create a more supportive and sustainable environment for the future workforce.

VOLATILITY ANALYSIS OF THE INDIAN STOCK MARKET DURING GLOBAL CRISES (RUSSIA-UKRAINE WAR)

Prateeksha Sadananda Hebbar. , Prof. Dr. Uma Sharma*

Abstract:

This study investigates the impact of the Russia-Ukraine War on the volatility dynamics of the Indian stock market, focusing on the BSE SENSEX and NSE NIFTY 50 indices. The research period spans January 2021 to December 2025 (1,237 trading days), divided into three regimes: Pre-War (January 2021 – February 2022, N=287), During-War (March 2022 – December 2023, N=453), and Post-War (January 2024 – December 2025, N=497). ARCH(1) and GARCH(1,1) models are applied to analyse return characteristics, shock sensitivity, and volatility persistence across these regimes.

Key findings: shock sensitivity (α) nearly doubled during thewar period (SENSEX ARCH α: 0.147→0.286); GARCH persistence (β) peaked at 0.948 during the war and collapsed to ~0.37 post-war, indicating a dramatic transition from near-permanent volatility memory to rapid mean reversion. Despite geopolitical turmoil, the Indian market maintained positive mean returns throughout, gaining over 30% net during the war. GARCH(1,1) outperformed ARCH(1) across all six series (lower AIC/BIC). A 'tail risk paradox' is documented: the post-war period has the lowest average conditional volatility yet exhibits the largest single-day spikes in the entire study window.

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ENHANCING EMPLOYEE WELL-BEING THROUGH SUSTAINABLE HR PRACTICES: A STRATEGIC FRAMEWORK FOR THE IT INDUSTRY

Diksha, Dr. Rakhi Ahuja*

Abstract:

The Information Technology (IT) industry has emerged as one of the most dynamic and rapidly evolving sectors in the global economy. Continuous advancements in digital technologies, artificial intelligence, cloud computing, automation, and data analytics have transformed the way organizations operate and compete. However, alongside these technological developments, employees working in the IT sector often face intense workloads, long working hours, strict deadlines, constant pressure to upgrade skills, and increasing performance expectations. Such demanding work environments have significantly affected employee well-being, leading to stress, burnout, anxiety, dissatisfaction, and poor work-life balance. In many organizations, the focus on productivity and profitability has overshadowed the importance of employee health and emotional well-being. As a result, there is a growing realization that organizations must move beyond traditional human resource practices and adopt more sustainable and employee-centric approaches to workforce management.

This research study focuses on the integration of Sustainable Human Resource Management (SHRM) practices to enhance employee well-being in the Indian IT industry. Sustainable HRM refers to the implementation of long-term human resource strategies that not only contribute to organizational growth and performance but also ensure the physical, mental, emotional, and professional well-being of employees. The study highlights that sustainable HR practices such as flexible work arrangements, remote and hybrid working models, mental health support programs, employee wellness initiatives,

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diversity and inclusion policies, ethical leadership, green HRM practices, career development opportunities, and employee engagement activities play a significant role in creating a healthier and more supportive workplace environment. These practices help employees feel valued, motivated, and connected to their organizations, ultimately improving job satisfaction, organizational commitment, and retention levels. The primary objective of this study is to examine the relationship between sustainable HR practices and employee well-being and to develop a strategic framework that IT organizations can adopt for building a more sustainable and people-oriented work culture. The research adopts a quantitative research methodology and collects primary data through a structured questionnaire distributed among employees working in various IT firms across India. A total of 200 employees participated in the survey, representing different age groups, job roles, levels of experience, and organizational backgrounds. The questionnaire focused on understanding employee perceptions regarding sustainable HR practices and their impact on physical health, mental well-being, work-life balance, workplace satisfaction, communication, and organizational support. The collected data was analyzed using descriptive and visual analysis methods through charts, percentage distributions, and graphical interpretations to identify key trends and patterns.

CONSUMER BEHAVIOR IN THE DIGITAL AGE: AN EMPIRICAL ANALYSIS OF COSMETIC PURCHASE DECISIONS IN INDIA

Gunjan, Dr. Chand P. Saini*

Abstract:

The Indian cosmetic industry has experienced significant transformation in recent years due to rapid digitalization, changing consumer lifestyles, rising disposable income, and increasing awareness regarding beauty, wellness, and sustainability. The growth of digital platforms, innovative marketing strategies, and evolving consumer expectations has reshaped the way consumers interact with cosmetic brands and make purchase decisions. This study aims to examine the major factors influencing cosmetic purchase behavior among Indian consumers in the context of business innovation, digital transformation, and sustainable consumer practices.The research focuses on key variables such as product quality, brand image, pricing, packaging, ingredient transparency, social media influence, digital marketing, peer recommendations, celebrity endorsements, and ethical preferences including cruelty-free and eco-friendly products. A quantitative research approach was adopted for the study. Primary data was collected through a structured questionnaire using Google Forms from 200 respondents belonging to different demographic backgrounds across India. The collected responses were analyzed using descriptive statistical tools such as percentages, charts, and graphical representations to identify consumer trends and preferences.

The findings reveal that product quality remains the most influential factor affecting cosmetic purchase decisions, followed by brand image and product ingredients. Consumers are increasingly preferring innovative, safe, natural, and sustainable cosmetic products. The study also highlights the growing impact of digital transformation, where social media platforms and online marketing significantly influence consumer awareness and engagement, particularly among younger consumers. However, personal experience and

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peer recommendations continue to play a more trusted role than celebrity endorsements. In addition, consumers show a strong preference for purchasing cosmetics from official brand websites due to greater trust, authenticity, transparency, and product information availability.The study concludes that Indian cosmetic consumers are becoming more informed, digitally connected, sustainability-conscious, and value-oriented in their buying behavior. Therefore, cosmetic companies should adopt innovative marketing strategies, strengthen digital engagement, maintain product transparency, and promote sustainable business practices to remain competitive in the evolving beauty industry.

FEAR OF MISSING OUT (FOMO) AND ITS IMPACT ON CONSUMER PURCHASE BEHAVIOUR: A SPECIALIZED STUDY OF APPAREL AND FOOTWEAR IN THE DELHI NCR DIGITAL ECONOMY (2026)

Ujjwal Chauhan, Dr. Preeti Rustagi, Dr. Nisha Chahal*

Abstract:

In the hyper-competitive retail landscape of Delhi NCR, the "Fear of Missing Out" (FOMO) has evolved from a social anxiety into a sophisticated psychological lever driving the apparel and footwear sectors. This research critically examines how FOMO-driven stimuli specifically flash drops of limited-edition sneakers and algorithmic "trending now" apparel alerts shape the buying patterns of consumers in the National Capital Region. The study utilizes the Stimulus-Neuro-Response (SNR) framework to analyze the neurological triggers in the amygdala and mesolimbic dopamine systems, which facilitate impulsive "click-to-buy" cycles and instant gratification. As of 2026, Delhi NCR's fashion market is uniquely influenced by a high density of Gen Z and Millennial consumers, who account for approximately 45%–60% of e-retail fashion traffic. Urgency Mechanisms: Platforms like Myntra and Ajio institutionalize urgency through "Only 2 left in stock" notifications and countdown timers for seasonal sales, which are particularly effective for high-demand footwear. In the Delhi-specific context, Instagram-driven influencer culture intensifies social comparison, where curated lifestyles in the city's high-end social hubs (like Cyber Hub or Khan Market) drive aspirational consumption of specific "hype" brands. Supporting data indicates that nearly 60% of millennial purchasing decisions in these categories are influenced by FOMO, with a significant volume of sales occurring within 24 hours of the initial digital trigger. The Rise of FOMO Fatigue: Continuous exposure to

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"limited-time" messaging in the dense digital ecosystem of NCR is leading to "FOMO fatigue," characterized by emotional exhaustion, buyer's remorse, and declining trust in brand authenticity. The research categorizes Delhi's consumers into four behavioral typologies: Butterflies, Devotees, Endorsers, and Shopaholics, each requiring distinct engagement strategies. For long-term sustainability in 2026, the study recommends that apparel and footwear brands transition from "obsessive passion" triggers (exploitative urgency) to "harmonious passion" strategies. This shift involves emphasizing ethical transparency, Digital Product Passports, and value-driven relationships to ensure growth without damaging consumer well-being or brand credibility in the increasingly saturated Delhi NCR digital economy.

A STUDY ON ARTIFICIAL INTELLIGENCE AND ITS IMPACT ON EMPLOYMENT AND JOB SECURITY IN WHITE COLLAR JOBS

Deshant Pahal, Dr. Yogesh Mehta*

Abstract:

Artificial Intelligence (AI) is transforming the modern workplace by reshaping how organizations operate and how professional work is performed. The increasing use of automation, machine learning, predictive analytics, and generative AI has created both opportunities and concerns for white-collar employees, particularly regarding employment, job roles, and long-term job security. This study examines the impact of AI on employment opportunities and job security in white-collar professions, with a focus on employee perceptions, changing workplace expectations, and workforce adaptability in an AI-driven environment. The research adopts a descriptive and analytical design using both primary and secondary sources of data. Primary data were collected through a structured questionnaire from 100 respondents belonging to different educational and professional backgrounds, while secondary data were gathered from journals, books, research papers, industry reports, and credible online sources. The collected data were analyzed to understand awareness of AI technologies, perceptions regarding job displacement, concerns about career stability, and the growing importance of reskilling and upskilling. The findings reveal that AI is not simply replacing white-collar jobs, but is gradually transforming them by automating repetitive and routine tasks while increasing demand for human-centered skills such as creativity, adaptability, critical thinking, emotional intelligence, and problem-solving. Most respondents viewed AI as a tool that can improve efficiency and productivity, although concerns related to job insecurity and skill obsolescence remain significant. The study concludes that continuous learning, workforce adaptability, and effective human-AI collaboration will play a crucial role in ensuring sustainable employment growth in the future.

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AI-DRIVEN SUSTAINABLE DIGITAL PLATFORMS AND DETERMINANTS OF CONSUMER BEHAVIOURAL INTENTION

Areena Chaudhary, Dr. Priyanka Chadha, Dr. Sonali Banerjee*

Abstract:

Artificial Intelligence (AI) has changed the world of sustainable digital platforms, particularly how it is used to enhance personalisation, accessibility, efficiency and engagement on digital platforms. AI-powered mHealth apps play a crucial role in fostering sustainable and effective digital healthcare solutions, enhancing healthcare accessibility, real-time monitoring, and providing personalised health recommendations. It is based on the technology acceptance model, the Unified theory of acceptance and use of technology and the Stimulus organism response model.The research indicates other variables, such as the perceived usefulness, perceived ease of use, the perceived performance expectancy, perceived effort expectancy, perceived social influence, perceived sustainability and perceived trust, could potentially play a role in determining consumers' intention to use a sustainable digital platform and their continued engagement with it when provisioned with AI tools. The model variables in the SOR model are the consumer attitude and trust, the stimuli are the platform of the AI development, and the consumer response is the consumers' behavioural intention.The research tools used in this research were a mixed method. During the qualitative phase, the 5W1H approach will use existing literature and shed light on the scenario of taking up consumer perceptions, expectations, and concerns on the AI-powered sustainable platforms and mHealth applications. The empirical data during the quantitative phase will be analysed with hypothesis testing and linear regression for the relationship between the variable by using the tools of SPSS and PLS – SEM. The outcome of the study shows that a common theory can be found in the literature on the study of

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behavioural intention towards AI-enable platforms thatcan be taken from the background of the following studies: AI adoption literature, sustainable digital ecosystems literature and the consumer behaviour literature.

WORK-LIFE BALANCE IN THE DIGITAL WORKPLACE: THE ROLE OF DIGITAL DETOX AMONG EMPLOYEES

Harshita Raina, Dr. Manju Dagar*

Abstract

The rapid growth of digital technology has transformed the modern workplace by making communicationfaster, work more flexible and business operations more efficient. Employees today are constantlyconnected through emails, instant messaging applications, virtual meetings, and mobile devices, allowingthem to work from almost anywhere at any time. While these technological advancements have improvedproductivity and convenience, they have also created significant challenges for employees in maintaining ahealthy balance between their professional and personal lives. Continuous digital connectivity often increases work pressure, mental fatigue, stress, and burnout, making it difficult for employees to disconnectfrom work responsibilities even after official working hours.In this context, the concept of the "Right to Digital Detox" has gained importance as a strategy to reduceexcessive digital engagement and promote employee well-being. Digital detox refers to limiting or takingbreaks from work-related digital communication and technological devices to maintain mental health,reduce stress, and improve work-life balance. This study aims to examine the impact of digital Detoxpractices onemployees' work-life balance in the digital workplace. It also focuses on understanding howconstant digital availability affects employees' productivity, personal relationships,psychological wellbeing,and overall job satisfaction.The research is based on secondary data collected from journals, articles, reports, and previous studiesrelated to digital workplaces, employee well-being, and work-life balance. The findings of the studyindicate that adopting digital Detox practices can help employees reduce stress, improve concentration,enhance personal time, and create healthier boundaries between work and personal life. The studyconcludes that organizations should encourage healthy digital

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habits and supportive workplace policies toensure employee well-being and sustainable productivity in the modern digital era.

HARNESSING NEURODIVERSITY AS A COMPETITIVE ADVANTAGE: A STRATEGIC FRAMEWORK FOR INCLUSIVE HIRING AND EMPLOYEE RETENTION

Tanu Singh, Dr. Manisha*

Abstract:

In today's rapidly evolving business environment, organizations are increasingly recognizing theimportance of diversity and inclusion in building innovative and sustainable workplaces. Among emerging dimensions of workplace diversity, neurodiversity has gained significant attention as avaluable source of creativity, problem-solving ability, and innovation. This study explores howneurodiversity can be transformed from a social inclusion initiative into a strategic competitiveadvantage through inclusive hiring and employee retention practices.The research focuses on understanding organizational awareness, perceptions, and readiness towardneuro-inclusive workplaces. It also examines the barriers faced by neurodivergent individuals duringrecruitment and employment processes. Primary data for the study was collected through a structuredquestionnaire from 100 HR professionals, managers, and team leaders across different industries. Thestudy uses descriptive and inferential statistical tools, including frequency analysis, PearsonCorrelation, Chi-Square Test, and One Sample t-Test, to analyze the collected data.The findings reveal that organizations are becoming more aware of neurodiversity and acknowledgethe value of cognitive strengths such as innovative thinking, creative problem-solving, hyper-focus,and pattern recognition. However, the study also highlights that awareness alone is not sufficient forsuccessful implementation. Traditional hiring practices, lack of managerial training, limited workplaceflexibility, and inadequate support systems continue to create barriers for neurodivergent talent.Based on the findings, the study proposes a three-pillar neuro-inclusive framework focusing oninclusive recruitment, sensory-friendly workplace design, and sustainable

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employee support systems.The research concludes that organizations adopting neuro-inclusive strategies can improve innovation,employee satisfaction, productivity, and retention while creating a more supportive environment for allemployees. Ultimately, neurodiversity should not be viewed merely as a diversity initiative, but as along-term business strategy for organizational growth and competitive success.

IMPACT OF HUMAN RESOURCE PRACTICES ON ORGANIZATIONAL PERFORMANCE IN THE SERVICE SECTOR

Ruchi, Dr. Shipra Kumari*

Abstract:

Human Resource (HR) practices play an important role in improving organizational performanceand achieving long-term business success. In today's competitive environment, organizations focus on effective HR practices to enhance employee productivity, motivation, and efficiency. This study examines the impact of HR practices such as recruitment and selection, training anddevelopment, performance appraisal, compensation management, and employee motivation onorganizational performance in the service sector. The main objective of the study is to analyzethe relationship between HR practices and organizational performance and to identify the HRpractice that most influences employee efficiency and organizational growth. A descriptiveresearch design was used for the study. Primary data were collected through a structuredquestionnaire from 54 employees working in different service sector organizations in Gurgaon.The collected data were analyzed using percentage analysis and graphical representationmethods. The findings reveal that effective HR practices positively influence employee motivation, job satisfaction, commitment, and work performance. Among all HR practices,recruitment and selection were found to be the most influential factors contributing toorganizational success. Compensation and reward systems also play an important role inmotivating employees and improving retention. The study concludes that properly implementedHR practices significantly improve employee performance and organizational effectiveness. Organizations should focus on employee development, fair compensation, and transparentcommunication to achieve sustainable growth and maintain a productive work environment.

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INFLUENCER MARKETING AND ITS IMPACT ON BRAND TRUST AMONG YOUTH

Parul*

Abstract:

The rise of social media has fundamentally transformed how brands communicate with consumers, giving birth to a new form of promotion — influencer marketing. As younger generations spend an increasing share of their time on platforms like Instagram, YouTube, and TikTok, brands have shifted their strategies to leverage the credibility and reach of social media influencers. But does this approach actually build genuine trust, or does it risk feeling manufactured and hollow? This paper investigates the relationship between influencer marketing and brand trust among youth, with a focus on how factors such as influencer authenticity, content relevance, and perceived transparency shape consumer attitudes. Young audiences are increasingly skeptical of traditional advertising, yet they remain highly responsive to recommendations from figures they admire and identify with. Understanding this paradox is essential for marketers seeking to build lasting brand equity in a digitally native consumer base. Drawing on secondary research and existing literature in consumer psychology, digital marketing, and brand management, this paper examines both the opportunities and pitfalls of influencer marketing. Key themes include the role of parasocial relationships in shaping trust, the impact of sponsored content disclosure on audience perception, and the difference between micro and macro influencers in terms of credibility and engagement. The paper also addresses growing concerns around influencer fraud, over-commercialization, and the long-term sustainability of trust-based marketing strategies. The findings suggest that influencer marketing, when executed with transparency and genuine alignment between the influencer's persona and the brand's values, can significantly enhance brand trust among young consumers. However, excessive commercialization, lack of disclosure, and inauthentic partnerships erode that trust rapidly — often irreversibly. Brands that invest in authentic, long-term influencer relationships and prioritize

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audience value over short-term visibility are better positioned to earn and retain the loyalty of younger consumers. In a marketplace where trust is both the most valuable and the most fragile currency, getting influencer strategy right is not optional — it is essential.

INNOVATION AS A COMPETITIVE ADVANTAGE: LESSONS FROM ENTREPRENEURIAL VENTURES

Dr. Pooja Gupta, Shivani Shukla, Kanika*

Abstract

The relationship between innovation and competitive advantage has emerged as one of the most critical areas of inquiry in contemporary business research. This paper examines how entrepreneurial ventures leverage innovation as a primary driver of competitive differentiation, market positioning, and sustainable growth. Drawing on both qualitative and quantitative evidence from entrepreneurial firms across diverse sectors, the study investigates the mechanisms through which innovation translates into measurable competitive advantage. The paper explores various dimensions of innovation, including product innovation, process innovation, business model innovation, and technological innovation, and analyses how these dimensions interact with entrepreneurial strategy and resource allocation. Findings suggest that firms which embed innovation into their organisational culture and strategic planning processes demonstrate significantly higher levels of competitive resilience, market share growth, and long-term profitability than those relying on incremental or reactive approaches. Furthermore, the study highlights the role of leadership, organisational agility, and knowledge management in enabling sustained innovative capability. The paper also identifies barriers to innovation adoption in entrepreneurial ventures, including resource constraints, risk aversion, and inadequate institutional support. Policy implications and managerial recommendations are drawn to facilitate the integration of innovation-centric strategies in emerging and established entrepreneurial ecosystems. The research contributes to the growing body of literature on innovation management and entrepreneurial strategy, offering a

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multi-dimensional framework for understanding how innovation functions as a cornerstone of competitive advantage in dynamic market environments.

About the Conference

The Business Innovation, Transformation and Sustainability (BITS-2026) conference serves as a significant platform dedicated to examining the changing dimensions of global business practices and sustainable development. Scheduled for 22nd and 23rd May 2026, the conference brings together academicians, policymakers, industry experts, researchers, and professionals to exchange ideas and deliberate on contemporary business challenges and opportunities.

The conference focuses on critical themes such as digital transformation, sustainable business strategies, innovative organizational models, and adaptive approaches required to respond effectively to emerging global trends. Through keynote addresses, panel discussions, and collaborative networking sessions, participants are provided with opportunities to gain meaningful insights and engage with experts from diverse fields across the world.

By encouraging dialogue, collaboration, and knowledge sharing among various stakeholders, BITS-2026 seeks to promote innovation-driven growth and sustainable business practices that contribute positively to organizations as well as society. The conference aspires to inspire transformative ideas and foster strategic thinking for shaping the future of business in an increasingly dynamic global environment.

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