Business Innovation, Transformation and Sustainability: BITS-2025

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Editors:
Dr. Sunil Kumar
Dr. Jyoti Chauhan
Dr. Chand P. Saini
Dr. Kirti Dutta

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1. Message from the Vice Chancellor & Patron

Dr. Hemant Verma

It gives me immense pleasure to extend my heartfelt congratulations to the Faculty of Commerce and Management, SGT University, for organizing the 1st International Conference on Business Innovation, Transformation and Sustainability (BITS 2025). As the Patron of this intellectually enriching event.

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,

Prof. (Dr.) Hemant Verma

Vice Chancellor

SGT University

2. Message from the Pro Vice Chancellor & Co-Patron

– Dr. Jawahar Mal Jangir

It is with great pride that I commend the Faculty of Commerce and Management at SGT University for successfully hosting the 1st International Conference on Business Innovation, Transformation and Sustainability (BITS 2025). This initiative aligns beautifully with our institutional vision of fostering knowledge that is innovative, transformative, and socially responsible.

The 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 greeting to all the presenters, researchers, and coordinators whose efforts have culminated in this scholarly endeavour. May this compilation spark new ideas and inspire continuous learning.

Best wishes,
Commodore (Dr.) Jawahar M Jangir
Pro Vice Chancellor
SGT University

3. Message from Dean & Conference Chair

– Dr. Kirti Dutta

I am delighted to present this book of abstracts as part of the 1st International Conference on Business Innovation, Transformation and Sustainability (BITS 2025), organized by the Faculty of Commerce and Management, SGT University. As the 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,

Prof. (Dr.) Kirti Dutta

Conference Chair

Dean, Faculty of Commerce and Management, SGT University

4. Message from Associate Dean & Conference Chair

– Dr. Chand Prakash Saini

It is with immense academic pride that I welcome you to explore the collective intellect captured in this book of abstracts, a significant outcome of the 1st International Conference on Business Innovation, Transformation and Sustainability (BITS 2025) organized by the Faculty of Commerce and Management, SGT University.

As Conference Chair, my 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 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.

I extend my deepest gratitude to all the participants, reviewers, and organizing team for making this academic milestone possible. Let us continue to champion interdisciplinary research that bridges the gap between theory and practice.

Warm regards,
Prof. (Dr.) Chand Prakash Saini
Conference Chair

Associate Dean, Faculty of Commerce and Management, SGT University

5. Message from Conference Convenors

– Dr. Sunil Kumar & Dr. Jyoti Chauhan

As Convenors of the 1st International Conference on Business Innovation, Transformation and Sustainability (BITS 2025), it brings us great joy to present this book of abstracts—a culmination of months of scholarly coordination, collaboration, and community building.

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.

Each abstract included here represents a step toward intellectual transformation and practical impact. The research presented will, we hope, serve as a catalyst for future collaborations, policy recommendations, and industry innovations.

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 Kumar & Dr. Jyoti Chauhan

Convenors, Faculty of Commerce and Management, SGT University

Contents

Exploring the Factors Driving Digital Lending Services Adoption Among SMEs: A Structural Equation Modelling Approach

Ms. Milan Yadav, Dr. Abdul Wajid, Kanishka Gupta

Abstract:

This study utilizes the "Unified Theory of Acceptance" and "Use of Technology" framework by extending its base to incorporate the study and explore its influence on Indian SMEs regarding digital lending services for perceived security and trust. A questionnaire-based approach has been adapted to gather data from SME entrepreneurs and analysed it by the process of "structural equation modelling" using Smart PLS 4. The outcome suggests that a significant influence exists on digital lending services in terms of performance expectancy, effort expectancy, trust, perceived security, and facilitating conditions; in contrast, social influence remained a weak predictor. This confirmatory study presents essential insights into the drivers of the adoption of digital lending by strictly testing established theoretical models and causal linkages. The results offer valuable implications for banks, policymakers, and technology providers to develop strategies that enhance trust, security, and usability in furthering the growth of these digital lending services.

Keywords: UTAUT Model, SMEs, Digital Lending, Trust Factor, Perceived Security, India.

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Examining the Role of Organizational Culture in Linking Transformational Leadership to Employee Retention

Richa Chauhan, Mitushi Singh, Shivani Kapoor, Dr Madhu Jasola

Abstract:

Employee is the most important asset of any organization. Retaining the talent in this dynamic business environment is critical and strategic priority for every organization. Organizations attain successful business performance by cultivating a strong organizational culture and capable leadership. Transformational leadership, characterized by its ability to inspire and motivate employees significantly enhances employee retention. Organizational Culture defined by shared values, believes and behaviours also act as a catalyst in improving the relationship between leaders and employees thereby leading to talent retention.

The present research tries to study the impact of transformational leadership on the retention of employees with culture as the mediating factor. This study has adopted a quantitative research design, where the data was collected using a structured questionnaire from 382 employees of Higher Education Institutes of Delhi/NCR. Statistical tool SPSS and AMOS were used to analyse the collected data.

The findings reveal that transformational leadership positively impacts employee retention. Further, organizational culture was found to mediate this relationship. The results suggest that behaviour and attitude of the leader plays an important role in retaining the employees. As a result the leadership style that is participative, committed, fostering innovation, trusting can prove to be effective in retaining organizational talent. This research contributes to the broader discourse on leadership, culture and talent retention, hence suggesting actionable insights for HR professionals and top management of HEI's.

Keywords: Transformational Leadership, Organizational Culture, Mediating effect, Employee Retention.

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Role of AI in Transforming Future Business

Dr. Gurpreet Kaur

Abstract:

This conceptual paper investigates the pivotal role of artificial intelligence (AI) in transforming future business landscapes. As organizations face rapidly changing market dynamics and increasing competition, AI emerges as a critical driver of innovation, efficiency, and strategic decision-making. This study presents a comprehensive framework that elucidates how AI technologies—ranging from machine learning to natural language processing can enhance various business functions, including operations, marketing, customer service, and product development. By synthesizing existing literature and theoretical perspectives, we explore the implications of AI integration for organizational structures, workforce dynamics, and competitive strategies. We also address the ethical considerations and challenges associated with AI adoption, such as data privacy, algorithmic bias, and the need for transparent governance. The findings suggest that businesses that embrace AI not only improve their operational capabilities but also foster a culture of agility and innovation. This paper argues for a holistic approach to AI implementation, emphasizing the importance of aligning technological advancements with organizational values and stakeholder interests. Ultimately, we provide recommendations for future research and practice, highlighting the necessity for businesses to navigate the complexities of AI responsibly to harness its transformative potential effectively.

Barriers to Health Insurance Adoption Among MSME Workers in Chengalpattu: A Statistical Analysis of Coverage Challenges

M R Ramesh

Abstract:

This study investigates the critical challenges hindering health insurance adoption among MSME workers in Chengalpattu, Tamil Nadu, using robust statistical methodologies. Analyzing data from 380 workers across 45 small enterprises, the research employs descriptive statistics to profile coverage patterns, logistic regression to identify adoption determinants, and correlation analysis to examine relationships between socioeconomic factors and insurance uptake. Descriptive results reveal alarmingly low penetration rates, with only 22.3% of workers possessing health insurance, of which 68% are employer-provided schemes.

Logistic regression analysis identifies four significant predictors of insurance adoption: monthly income ($OR=1.42$, $p<0.01$), education level ($OR=1.35$, $p<0.05$), chronic illness history ($OR=2.18$, $p<0.001$), and employer size ($OR=1.67$, $p<0.01$). The model explains 71% of variance (Nagelkerke $R^2=0.71$) in coverage likelihood. Correlation analysis demonstrates strong positive associations between insurance awareness and uptake ($r=0.63$, $p<0.001$), while revealing negative relationships with premium costs ($r=-0.57$, $p<0.01$).

Key barriers emerging from the analysis include: (1) affordability constraints (63% workers cite premium costs as prohibitive), (2) limited product awareness (51% unfamiliar with government schemes), and (3) structural access issues (only 28% of enterprises offer group policies). The study highlights a critical coverage gap where 77% of uninsured workers belong to income deciles most vulnerable to health shocks.

These findings provide actionable insights for policymakers to develop targeted interventions: (1) subsidized micro-insurance products for low-income MSME clusters, (2) workplace-based insurance literacy programs, and (3) incentives for employer-sponsored coverage. The research establishes an empirical foundation for improving health financial protection among Chengalpattu's vital MSME workforce while proposing a replicable analytical framework for similar industrial clusters in South India.

Keywords: Health insurance penetration, MSME workforce, Insurance affordability, Coverage accessibility, Logistic regression, Healthcare financing, Chengalpattu, Insurance awareness, Premium determinants

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Reviving Kashmir's Lost Craftsmanship: Leveraging EdTech and VR for Sustainable Handicraft Marketing

Jueria Mustaqeem, Dr. Khyati Kochhar,

Abstract:

The handicraft sector of Kashmir maintains both cultural and economic importance due to its famous weaving of Pashmina combined with Sozni embroidery and wood carving and Papier-mâché. Handicraft outputs in Kashmir face survival threats from the dwindling artisan population combined with poor industry market connections and sustainability barriers. The rising market interest for sustainable products fails to reach Kashmiri handicrafts due to their inability to display genuine authenticity and ecological worth. The research examines Educational Technology (EdTech) and Virtual Reality (VR) systems to serve as transformative mechanisms which protect cultural heritage while benefitting handicrafts from Kashmir through sustainable ethical markets.

The research analysis includes three artisan clusters throughout Srinagar and Baramulla and Leh districts which serve as the focus of investigation. The research examines regional handicraft ecosystems through three distinct applications of EdTech and VR interventions which include VR Pashmina weaving demonstrations for consumers and digital marketing for Sozni embroidery and EdTech services that deliver digital capabilities and sustainability understanding to women artisans. The research data was collected from interviews, field observations along with studying digital marketing content.

Laboratory data shows that virtual reality subjects became more involved while understanding product sustainability better and they valued handmade items at higher values. People who experience virtual reality-based marketing campaigns show deeper emotional investment in ethical brands while equally showing their willingness to support them. EdTech enables female and young artisans to gain knowledge about sustainable manufacturing alongside digital brand creation and internet market guidance. These modern technologies ensure the protection of endangered crafts by redesigning marketing methods for ethical consumers.

Digital equality faces ongoing obstacles because minorities lack digital resources, while cultural communities worry about their identities becoming product commodities and minorities do not have sufficient digital knowledge. The study puts forth a collaborative marketing innovation structure that salvages artisan involvement in content design alongside moral identity protection. The study bases its results on national initiatives "Vocal for Local" and "One District One Product" by presenting scaled-up policy recommendations

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for responsible digital marketing in India's heritage sectors.

The research expands sustainability marketing understanding through an evaluation of how virtual reality enables brands to develop cultural connected modern experiences. The research delivers implementation recommendations that assist social enterprises and marketers and governmental policymakers who wish to preserve artisan control alongside ethical innovation for sustainable consumption.

Keywords: Kashmir handicrafts, sustainable marketing, EdTech, virtual reality (VR), ethical branding, immersive storytelling, consumer behavior, artisanal preservation, digital innovation, cultural sustainability, green marketing, conscious consumption, heritage branding, craft entrepreneurship

Driving Financial Inclusion and Business Sustainability through Digital Payment Innovations in Emerging Markets

Biswajyoty Roy (Ph.D Commerce)

Abstract:

In the era of digital transformation, financial inclusion has emerged as a cornerstone for achieving sustainable business growth, particularly in emerging markets. This paper explores how digital payment innovations—such as mobile wallets, Unified Payments Interface (UPI) systems, and fintech platforms—are reshaping commerce by bridging financial accessibility gaps. With the increasing penetration of smartphones and internet connectivity, digital transactions are no longer confined to urban centers but are now reaching rural and semi-urban regions, empowering marginalized populations to actively participate in economic activities. The study examines the dual impact of digital payment systems: fostering entrepreneurship among underserved communities and promoting sustainable financial behaviors among consumers and businesses. Through a combination of secondary data analysis and case studies from emerging economies, this research highlights the transformative potential of technology-driven financial solutions in enhancing business resilience, reducing transaction costs, and supporting transparent financial practices. However, the paper also critically addresses challenges such as digital literacy gaps, cybersecurity risks, and infrastructural limitations that could hinder the pace of inclusive digital adoption. Policy recommendations are proposed to strengthen regulatory frameworks, improve financial education, and promote collaboration between fintech companies, governments, and traditional financial institutions. By contextualizing the role of digital payments in building financially inclusive societies, the paper contributes to the broader discourse on business innovation, transformation, and sustainability. It underscores that empowering individuals through digital finance is not just a technological advancement but a strategic imperative for inclusive and sustainable economic development in the Global South.

Keywords – Financial Inclusion, Digital Payment Innovations, Business Sustainability Emerging Markets, FinTech Transformation

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Green Finance, Green Technological Innovation, and Green Fiscal Policy: A Triangular Approach to Low-Carbon Growth in BRICS Nations

Bhawna, Dr. Renuka Sharma, Dr. Sunil Kumar

Abstract:

Global warming, driven by rising CO_2 emissions, has emerged as a critical challenge to environmental sustainability and economic stability. The BRICS nations—Brazil, Russia, India, China, and South Africa—are among the highest contributors to global CO_2 emissions, necessitating urgent mitigation strategies. This study investigates the role of Green finance, Green technological innovation, and Green fiscal policy in reducing CO_2 emissions within BRICS economies. While Green finance and Green technological innovation have been recognized as effective tools for reducing environmental degradation, the moderating role of Green fiscal policy remains underexplored. To address this gap, we examine the interplay between these factors and assess the heterogeneous impact across BRICS countries. Using a panel data approach, we analyze the influence of Green finance on CO_2 emissions, considering the mediating role of Green technological innovation and the moderating effect of Green fiscal policy. Our findings suggest that green finance significantly reduces CO_2 emissions by promoting green technological advancements. However, the effectiveness of green finance varies depending on the strength of green fiscal policies implemented in each country. This study contributes to the literature by providing empirical insights into the synergy between Green finance, Green technological innovation, and Green fiscal policy in emerging economies, offering policy recommendations for enhancing environmental sustainability through financial and technological interventions.

Keywords: Green Finance, Green Technological Innovation, Green Fiscal Policy, Carbon Emission, Sustainable Development

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Effect of Key Performance Indicators on the Performance of Selected Indian Automobile Companies

Dr Neha Puri, Dr Harpuneet Singh Kohli, Dr Pallavi Tyagi

Abstract:

Profit is the backbone for the growth and survival of any company. If an organization does not generate long-term profit, it will not find space in the competitive landscape. This paper examines the impact of key performance indicators on the performance of the Indian automobile industry. Authors consider current ratio (CR), quick ratio (QR), debt-equity ratio (DER), and inventory turnover ratio (ITR) to represent the key performance indicators, while return on assets (ROA) and return on net worth (RONW) have been considered to measure the performance of the companies. The annual data of these constituent variables are collected, extending from 2010 to 2020. For analysis, panel data regression has been employed in the form of two different models. Referring to the return on assets (ROA) as DV, we find that the random effect method is consistent, and only the current ratio affects the ROA significantly. Further, the fixed effect model is consistent with the return on net worth (RONR). It is observed that quick ratio and debt-equity ratio (DER) are significant in affecting the RONR. It provides the policy implication to the financial manager of the companies.

Keywords: Indian Automobile Industry, Key Performance Indicators, Profitability, Econometric Model Long Term Solvency.

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A BIBILOIMETRIC STUDY ON FUNCTIONAL LITERACY: CORRELATION, TRENDS, AND FUTURE DIRECTIONS

Mohd Danish Chishti, Abdullah Bin Junaid, Priyanka Indoria, Happy Sinha

Abstract:

Purpose: The aim of this research is to conduct a Bibliometric analysis of functional literacy (FL) and its correlation with marketing related practices. As stated by Viswanathan et al.2005:15, functional literacy is Possessing the language and numeracy skills necessary to function well as an adult in daily life is known as functional literacy. The understanding of this concept could help in Data-Driven Decisions providing the Insights for Winning Marketing Strategies.Therefore, the study aims to determine research gaps in order to facilitate forthcoming research opportunities in marketing discipline.

Design, methodology, and approach: The current study makes an effort to provide an in-depth review of the earlier research conducted in the field of FL and associated areas. Based on the year of release, author distribution, top publishers, top authors, and grouping, the research papers have been divided into distinct groups. Clusters are formed by clustering papers based on their similarity to study themes. The total number of connected keywords was discovered to be 683, and only associated items were plotted.

Findings: The database determined the total number of Authors 185 who participated in the given topic by using the parameter of at least two articles published in the chosen subject matter. Thirteen of the requirements are met. VOS Viewer discovered 683 keywords, of which 21 fulfil the requirement with a minimum occurrence of 5, with the exclusion of three unrelated phrases (blindness, dementia, and patient), and 18 terms are chosen for the study. The terms “illiterate adult.” Impact, Life, Literacy, Older Adult, Population, Prevalence, Quality, Review, and Assessment were all below the 1 Eigen value criterion, indicating a significant gap in the literature.

Originality/value: Research gaps have been identified through present study in the areas of systematic evaluations and categorizations based on author-wise distribution, year of publication, top publishers, top authors, and clustering taxonomies.

Keywords: Literacy, Functional literacy, functionally illiterate consumers, Functional Illiteracy, Consumer Behavior, Decision making

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Thematic Synthesis of the Social Media Influencer Literature: A Systematic Review

Priya Bansal, Dr. Surinder Singh

Abstract:

In recent years, the exponential growth of Social Media Influencers (SMIs) has positioned them as central actors in shaping consumer perceptions and driving online engagement, particularly through the lens of the Source Credibility Model. Although increasing scholarly interest has emerged around influencer marketing (IM), existing studies remain fragmented, offering limited integration of theoretical frameworks and empirical findings. This paper addresses this critical gap by systematically reviewing 43 peer-reviewed articles from the SCOPUS database that explicitly examine SMIs, with particular emphasis on the dimensions of credibility—trustworthiness, expertise, and attractiveness. Utilizing a structured review methodology, this study identifies dominant themes commonly studied outcomes, highlighting mediators and moderators that influence these dynamics. This paper not only consolidates the fragmented literature surrounding it but also offers clear directions for future The findings provide a significant foundation for advancing both academic inquiry and practical applications within the evolving domain of influencer marketing.

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Human-Centered HRM: Infusing Spiritual Practices to Drive Sustainable Workforce Transformation

Dr. Hiral Tailor, Mr. Hardik Patel

Abstract:

As the world of work transforms with technological change, socio-economic upheaval, and growing disengagement of employees, Human Resource Management (HRM) has to transcend its conventional administrative role to emerge as a force behind comprehensive change. This thought paper suggests a people-centric HRM model that blends spiritual practices as a way towards sustainable workforce development and organizational robustness — complementary to the greater agenda of business innovation, transformation, and sustainability.

Based on an interdisciplinary literature foundation that includes spiritual leadership (Fry, 2003), inner development objectives (IDG Alliance, 2022), and positive organizational studies (Cameron, Dutton & Quinn, 2003), the article will explore how practices like mindfulness (Glomb et al., 2011), reflective silence (Petchsawang& Duchon, 2009), gratitude (Emmons & McCullough, 2003), and purposeful leadership (Lips-Wiersma & Morris, 2009) can be framed as strategic HRM instruments. These habits are becoming more widely accepted for building emotional intelligence (Goleman, 1995), psychological safety (Edmondson, 1999), and sustained well-being — skills that are vital to adaptive, values-driven workplaces.

The research will seek to create a conceptual framework that bridges spiritual practices and major HRM functions (e.g., talent development, leadership, well-being, organizational culture) to inform future practice and research. Informed by theories like Spiritual Leadership Theory (Fry, 2003) and Conscious Capitalism (Mackey & Sisodia, 2014), this framework will propose how organizations can transition from transactional HRM models to regenerative, human-centered systems.

The purposeful contribution of this paper is two-fold:

To respond to an emerging deficiency in HRM literature on the strategic incorporation of spirituality in organizational change.

To provide a fresh insight into how HRM can proactively enable inner sustainability and resilience, hence equipping organizations for the vagaries of the future of work.

The research will be useful for HR practitioners, organizational executives, and academics investigating the interplay between inner growth, human-centered design, and sustainability-focused HR practices.

Keywords: Human-centered HRM, spiritual practices, future of work, workforce transformation, organizational resilience, sustainable leadership, well-being

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Social Cohesion: An Outcome of Employee Resource Group A Systematic Literature Review

Dr. Itishree Gita Kumari

Abstract:

Employee Resource Groups (ERGs) are voluntary, employee-led groups whose mission is to develop a diverse, inclusive workplace consistent with the businesses they serve. They are dedicated to fostering a diverse and inclusive work environment within the organisation's mission, values, goals, business practices, and objectives. ERGs have the potential to foster social cohesion by promoting a sense of belonging and inclusion in the workplace, which can have a greater positive impact in the workplace. Social cohesion refers to a group rather than an individual. They are dedicated to fostering a diverse and inclusive work environment within the organisation's mission, values, goals, business practices, and objectives. Various factors like mutual support, a sense of belongingness, respect, and trust, as well as demographic factors like age and gender, also contribute to building cohesion among the group members. To study the above relationship between social cohesion and ERG, the researcher has conducted a systematic literature review by using the PRISMA framework. The literature suggests that Organizations can optimize the positive impact of ERGs on social cohesion with adequate resources and leadership guidance, as well as ensuring compliance with policies that are inclusive. Future research should emphasize integrating employees' reality in ERGs with their additional responsibilities within and outside of organizations.

Keywords: Social cohesion, Employee Resource Groups, PRISMA, Social Identity Theory, Psychological Safety

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Use of Technology in Logistics: A Review of Recent Advancements and Their Implications

Arun Kumar

Abstract:

The rapid evolution of technology has transformed the logistics industry, introducing innovations that streamline operations, improve efficiency, and enhance customer satisfaction. This review examines the integration of various technological solutions in logistics, including automation, Internet of Things (IoT), Artificial Intelligence (AI), Blockchain, and Cloud computing. It explores the benefits, challenges, and future directions of technological adoption, with a particular focus on empirical findings and critical comparisons of existing literature. This paper highlights the gaps in the current knowledge and suggests pathways for future research.

Keywords: Logistics, Technology, Automation, Internet of Things, Artificial Intelligence, Blockchain, Supply Chain Management

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A Current and Future Aspect of Non-Conventional Sources of Energy Management

Charul Mittal, Dr. Bharat Bhushan, Dr. Rishipal

Abstract

The non-conventional sources of energy like wind, Biomass, geothermal, tidal, solar energy etc. are omnipresent, freely available, cheaper and environmental friendly. The wind energy systems may not be technically feasible at all sites because of low wind speeds and being more unpredictable than solar energy. The combined utilization of these renewable energy sources is therefore becoming increasingly attractive and is being widely used as an alternative to crude oil. The economic aspects of these renewable energy technologies are sufficiently promising to include them for rising power generation capability in developing countries like India. A renewable hybrid energy system consists of two or more energy sources, power conditioning equipment, a controller and an optional energy storage system. These hybrid energy systems are becoming popular in developing countries like India. Research and development efforts in solar, wind, and other renewable energy technologies are required to continue to improve their performance. This paper aims to review the current aspect of non-conventional sources of energy. This Paper also highlights the future developments which deal with the economic use and production of energy.

Keywords: Energy, Environment, Non-Conventional Sources

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An Analysis of the Effectiveness of Strategic Communication Orientation in Driving Business Performance

Dr. Sujata Banerjee, Prof. Rita Ganguly

Abstract:

The importance of marketing in supporting business performance has been widely acknowledged in marketing literature.Archrol& Kotler (1999) have asserted that the main task of marketing is to help the organization attain gainful growth of revenue. With rising competition and the contraction of world into global economy, marketers and researchers have been on constant attempt to delineate the role of factors that aid in improving business performance. In this light, strategic marketing has gained sustained importance with regard to its contribution in business performance. To gain a strong position in the market, it is important to deliver higher value to the customers. Strategic orientation reveals a company's philosophy of conducting the business all the way through set of beliefs and values(Zhou, Yim & Tse, 2005). Adopting the strategic orientation practices and implementing them properly and gainfully, organizations can support the performance of business as well as competitive advantage as they are dependent on the former (Wang 2020).

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Impact of Green Building Certification on Property Prices and Occupancy Rates: Evidence from Residential Projects in NCR

Deepesh Bhardwaj, Dr Niyati Chaudhary

Abstract:

This paper investigates the impact of green building certification (such as IGBC, GRIHA, LEED) on the market value and occupancy trends of residential properties in NCR. The study aims to find out if certification results in a price premium and higher occupancy rates by comparing certified and non- certified residential projects. Primary data is collected through real estate listings, developer interviews, and buyer surveys. Secondary data is collected from real estate portals and certification councils. Using pricing models and descriptive statistics, the study highlights the economic benefits of sustainable housing in India's evolving urban landscape. The findings aim to guide real estate stakeholders, policymakers, and buyers on the value implications of green housing certification.

Keywords: Green Building, Market Value, Occupancy Rate, IGBC, GRIHA, Residential Real Estate, Gurugram, Hedonic Pricing, Sustainable Housing

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Sustainable Fashion Choices: The Interplay of Perceived Value and Cost

Pinki Rani, Ms. Anita, Dr. Khyati Kochhar

Purpose: This research aimed to assess the role of perceived cost and value in modeling buyers' intentions to buy sustainable fashion products. Additionally, the mediation effect of perceived value and the moderation effect of income level on these relationships, offering insights into how socioeconomic factors shape sustainable consumption behavior.

Design/methodology/approach: A quantitative research approach was adopted, with data collected from 150 fashion consumers in Jaipur city by using a self-structured questionnaire. The proposed hypotheses were assessed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS software.

Findings: The findings indicated a significant affirmative connection between perceived cost and purchase intention ($\beta = 0.271$, $p < 0.05$). A significant positive association was also found between perceived value and purchase intent ($\beta = 0.516$, $p < 0.001$). Perceived value mediates the bond of perceived cost and purchase intention ($\beta = 0.724$, $p < 0.05$). However, income was discovered to moderate the bond between perceived value and purchase intention ($\beta = 0.230$, $p < 0.05$), but not the connection between perceived cost and purchase intention. The model demonstrated strong explanatory power, explaining 52.4% of the deviation in purchasing intention.

Originality/Value: This research adds the consequence of perceived value and cost in fostering sustainable fashion consumption to the body of current literature. It also underscores the role of income as a significant moderating variable, offering fresh information about consumer behavior in the emergent sustainable fashion marketplace in India.

Keywords: Sustainability, Sustainable Fashion, Perceived Cost, Perceived Value, Purchase Intention.

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SUSTAINABLE MENSTRUAL HYGIENE MANAGEMENT: A Study on Biodegradable Sanitary Napkins and Devise Business Strategy for an Innovative Brand PADFORHER in Delhi-NCR

Anshika Sharma, Somya Gupta, Dr. Jaseela Majeed

Abstract:

Background: Menstrual hygiene is essential for women's health, dignity, and daily functioning. However, the widespread use of plastic-based sanitary napkins poses a major environmental threat. India discards an estimated 12 billion pads annually. In response, biodegradable pads made from materials like corn fibre, bamboo, and banana fibre offer an eco-friendly alternative.

Introduction: The interest in eco-friendly menstrual products is increasing as environmental awareness grows and sustainable living becomes a priority,. This study emphasises on understanding consumer knowledge, attitudes, and perception (KAP) towards biodegradable sanitary napkins. Moreover, the study aimed to examine the market positioning and brand potential of PADFORHER which is a start-up company incubated in the Delhi Pharmaceutical Sciences and Research University (DPSRU) Innovation and Incubation Foundation (DIIF).

Rationale: Non-biodegradable sanitary pads create massive environmental waste. Even though sustainable options like PADFORHER exist in the market, adoption remains low due to limited awareness and accessibility. This study explores consumer perceptions and behaviours to bridge this gap and support sustainable menstrual hygiene solutions.

Methodology: A descriptive cross-sectional KAP study was conducted in June–July 2024 across Delhi-NCR to assess awareness and usage of biodegradable sanitary napkins. Using non-probability convenient sampling, 164 adolescent girls and women (aged 15–45) were selected. Participants used PADFORHER's biodegradable pads and completed structured, pre-tested questionnaires. A parallel market analysis supported insights into PADFORHER's strategic positioning in the sustainable menstrual hygiene sector.

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Results and Discussion: Majority of participants were young women belonging to nuclear families (70.4%). The most critical factors influencing product choice were comfort, safety, and performance, while price, availability, and brand name were secondary. Awareness of biodegradable sanitary napkins was high. 56.2% of participants demonstrated good understanding of their benefits. Concerns about the environmental impact of non-biodegradable products were prevalent among 43.6% of respondents. Despite the higher cost, 54.5% of users would recommend PADFORHER.

Conclusion: Biodegradable sanitary pads like PADFORHER offer a viable solution to menstrual hygiene and environmental concerns. The study identified a growing interest in biodegradable sanitary napkins. Major driver behind this has been environmental awareness, though challenges such as price sensitivity and distribution remain.

Organizational Citizenship Behavior as a Bridge: Linking Work Pressure to Employee Mental Well-Being.

Manjeet kaur, Masood Siddiqui, Rekha Khosla

Abstract:

Work Pressure and Mental Well-being is a significant research area recently.Teachers Mental Well-being is an escalating area of concern due to the increasing job demands and responsibilities. At present, Teachers are subjected to substantial amount of Work Pressure and Work expectations which can influence and detoriate the Mental health of Teachers. Thus this paper studies the association among the three variables i.e Work Pressure , Mental Well-being and Organizational Citizenship Behaviour. This study investigates the role of Organizational Citizenship Behavior (OCB) as a mediator between work pressure and Mental Well-being. Along with the paper also studies the association among the variables . Parker's Job Stress Scale (Parker and decotis,1983) was used for measuring work Pressure ,for measuring Mental Well-being of employees Warwick Edinburgh Mental Well-being Scale (WEMWBS) was used and lastly Suzy Fox and Paul E.spector scale was used to study Organizational Citizenship behavior. This Paper collected the data through online questionnaires sent to the faculty members of Higher Educations of India. Total 309 responses were recorded. Data was analyzed using Spss Version 20.0, Spss AMOS version 26.0 and Smart PLS 4. The Cronbach Alpha of all the variables were above the threshold level. Furthermore, the reliability and validity is further examined via CFA, the composite reliability (CR), convergent validity (AVE) and discriminant validity(DV) exceeded the acceptability level. The Standard estimates for all the variables were above the satisfactory level. OCB showed complementary partial mediation between Work Pressure and Mental Well-being.There was significant association among the variables.

Keywords: Mental Well-being , Work pressure, Teachers , Organization Citizenship Behaviour. Higher Educational Institutions.

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The Influence of ESG Practices On Financial and Market Performance: Evidence from a Multi equation Modelling Framework

Jyoti Vishwakarma, Dr. Sunil Kumar

Abstract:

ESG principles have increasingly become critical performance drivers for operational success and financial outcomes for the companies that is subject to increasing sustainability focus. Nowadays companies adopt ESG strategies as a result of the increasing demands of regulations along with market trends and environment responsibility needs, where they realize that these strategies could enhance their market performance and guarantee the value of business for a long period. Organizations with strong ESG values are able to gain recognizable brand, and regulatory

rewards, and increased investment opportunities as a driver of financial sustainability. This study investigates the impact of Environmental, Social and Governance (ESG) practices on firm's financial and market performance. Using a Multi Equation Modeling, we examine the effects of four key performance indicators: Return on Equity (ROE), Return on Asset (ROA), Return on Capital Employed (ROCE) and Tobin's Q. The analysis utilized panel data from BSE 500 companies for the period 2011-2022. The results reveal that the ESG scores show a statistically significant negative association with ROE and ROCE, while exhibiting a positive relation with Tobin's Q. The interaction effects between ESG score and leverage may undermine the positive influence of ESG initiatives. Conversely the ESG scores and size interaction is positively associated with ROE, ROA and ROCE, highlighting the potential of larger firms to better leverage ESG practices for enhanced performance.

Keywords: ESG Scores, Sustainability, Firm Performance, ESG Index

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Awareness on Health Hazards and Protective Measures among healthcare workers: A study of Public health facilities

Naveen, Dr. Gunjan Tripathi

Abstract:

Biological, chemical, physical, and psychological risks are among a variety of occupational health hazards that healthcare workers (HCWs) in public hospitals frequently encounter. For their own safety as well as the protection of their patients, it is essential that healthcare workers are aware of these risks and the appropriate safeguards. The Cluster and stratified Sampling technique was used to collect the data. The sample size of 410 healthcare workers was considered in public hospital on prevalent health risks and suitable preventative measures were evaluated in this cross-sectional survey. A standardized questionnaire including various hazards, occupational risks and protective measures was used to gather data. The findings showed that the healthcare workers have 79.92% awareness level towards health hazards and occupational risks whereas 75.30% awareness level towards protective measures. The findings suggest that the healthcare workers have moderate level of general knowledge, with noticeable deficiencies in areas like identifying hazards and using personal protective equipment (PPE) correctly. Awareness scores and factors including job category, years of experience, and previous safety training were found to be significantly correlated. In order to raise knowledge and encourage safe working practices in public healthcare settings, the study highlights the necessity of consistent, focused occupational health training programs.

Keywords: Awareness, Health Hazards, Protective Measures, Health Facilities, Healthcare Workers

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How Green HRM Practices Enhance the Eco-Tourism Experience on Sustainable Farms in Delhi NCR Region

Amit Gusain, Dr. Sunil Kumar

Abstract:

The tourism industry increasingly recognises sustainability as essential for long-term success and environmental responsibility. This study explores the role of Green Human Resource Management (Green HRM) practices in enhancing eco-tourism experiences on sustainable farms in the Delhi NCR region. The research centres on four critical HRM dimensions: Green Recruitment and Selection, Green Training and Development, Green Employee Involvement, and Green Work-Life Balance. These dimensions reflect how environmentally responsible HR practices contribute to the creation of meaningful and sustainable tourism encounters. A total of 367 participants, including farm managers and employees from eco-tourism farms, were surveyed through a snowball sampling method. SmartPLS was used to analyze the data and test the conceptual model. Findings show that all four Green HRM practices significantly and positively impact the eco-tourism experience. Moreover, green innovation emerged as a vital mediating variable, reinforcing the link between HRM strategies and visitor satisfaction. The outcomes underscore the value of integrating sustainability into HR policies to drive eco-friendly innovation and improve visitor engagement. This research offers practical guidance for eco-tourism stakeholders in the Delhi NCR region, emphasizing the benefits of adopting green HRM frameworks for enhanced environmental and experiential outcomes.

Keywords: Green HRM, Green Innovation, Eco-tourism, Sustainable Farms, Visitor Experience, Delhi NCR

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A Systematic review of the interplay between Digital Marketing, Market Orientation, and SMEs Sustainability

Pooja Saharan, Prof. Uma Sankar Mishra, Dr. Jaya Kritika Ojha

Abstract:

Purpose - The purpose of this study is to investigate how market orientation and digital marketing, both separately and in combination, affect the long-term sustainability of small and medium-sized businesses (SMEs). The study aims to provide a comprehensive understanding of how these strategic tools can improve long-term survival and competitiveness, given the crucial role SMEs play in global economic development, innovation, and employment, as well as the significant challenges they face due to limited resources and digital disruption.

Design/Methodology/Approach - A thorough literature review was carried out using the PRISMA methodology to guarantee methodological rigor. Peer-reviewed journal articles published between 2011 and 2024 were thoroughly searched for as part of the review process using major academic databases such as ScienceDirect, Web of Science, and Scopus. 53 significant studies were chosen following the application of rigorous inclusion and exclusion criteria. The analysis of this research found thematic patterns, conceptual connections, methodological methods, and significant gaps in the body of current literature.

Findings - The results show that SMEs can increase productivity and competitive advantage by using digital marketing to reach a wider audience, customize consumer experiences, and make data-driven decisions. At the same time, market orientation develops strategic agility and a customer-centric perspective, enabling businesses to adapt to changing market conditions. When combined, these two tactics have a beneficial impact that greatly improves strategic vision, customer loyalty, and innovation all of which eventually support the longevity of the organization.

Originality/Value - This review contributes to the literature by addressing the fragmented nature of research on the intersection of digital marketing and market orientation in the SME context. It offers a conceptual framework for integration that brings these two viewpoints together and emphasizes how they both affect the sustainability of businesses. The report also indicates areas for future research, especially in emerging economies and sector-specific applications amid rapid digital change, and provides insightful information for academics and practitioners alike.

Keywords - Business Sustainability, Digital Marketing, Market Orientation, SMEs.

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Exploring Consumer Preferences: A Bibliometric Analysis of Organic Food Purchase Behavior Using the Theory of Planned Behavior

Anju Yadav, Dr Sunil Kumar

Abstract:

In recent decades, global interest in organically produced food has surged. This study comprehensively reviews the past twenty years of research on "organic food and the Theory of Planned Behaviour" within marketing management. It uncovers the field's foundational framework and highlights key areas for future research. Utilizing bibliometric mapping and visualization methods, 149 documents from the Scopus database were analyzed using Microsoft Excel and VOS-viewer. The study performed co-authorship, reference co-citation, top publishers, authors, affiliations, and keyword network analysis. Findings indicate an upward trend in publications, with Tarkiainen A., identified as the most prolific author and The British Food Journal as the leading journal. Malaysia leads research output, and the University of Surrey ranks top in academic contributions. The study highlights significant research gaps, offering valuable insights for corporate leaders and scholars to develop strategies and policies promoting organic food consumption.

Keywords: Organic Food, Theory of Planned Behaviour, Bibliometric Analysis, scientific mapping, organic food consumption

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Barriers to Crowdfunding Adoption for Start-Ups: Insights from Sri Lankan Crowdfunding Platform Operators

Dhanuja Somathilake

ABSTRACT

Entrepreneurship is crucial for innovation and economic growth, but startups often face significant financial barriers and challenges that have intensified in Sri Lanka due to ongoing economic and political crises. Crowdfunding, a global alternative financing method that leverages small contributions from many individuals via online platforms, has the potential to mitigate these challenges. However, its adoption among Sri Lankan startups remains limited. This study explores the key barriers to crowdfunding adoption in Sri Lanka using the Diffusion of Innovations (DOI) theory as a guiding framework. A qualitative research design rooted in an interpretivist paradigm was employed. Data were collected through semi-structured interviews with eight purposively selected operators from major Sri Lankan crowdfunding platforms, including Tribefund, FundMe Sri Lanka, Crowd Island, and Rebuild Sri Lanka. Interviews were conducted both in person and online, guided by DOI-informed questions, and analyzed using thematic analysis. Trustworthiness was ensured through transcript validation, independent coding checks, participant quotations, and ethical research practices, including informed consent and data confidentiality. Findings revealed several critical barriers to crowdfunding adoption, raising funds, strong reliance on conventional financing, social and cultural hesitance, lack of awareness and knowledge, absence of success stories, trust and transparency concerns, technological and infrastructure limitations, regulatory uncertainty, and insufficient government and institutional support. These barriers correspond to DOI attributes such as relative advantage, compatibility, complexity, trialability, and observability. The study also expands the DOI framework by introducing three additional variables relevant to crowdfunding adoption: trust and transparency, infrastructure limitations, and support deficiency. To improve adoption, the study recommends educational initiatives, regulatory reforms, infrastructure development, promotion of success stories, and enhanced trust through transparency and investor protections. Government incentives and the use of technologies like blockchain can also strengthen credibility and accessibility. Reducing service fees and improving user experience on crowdfunding platforms are essential. This study offers valuable insights for policymakers, platform operators, and entrepreneurs to develop strategies that enhance crowdfunding adoption and foster an inclusive entrepreneurial ecosystem.

Keywords: Barriers, Crowdfunding adoption, Diffusion of Innovations, Startups

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The Influence of Knowledge Management on Green Supply Chain Management and Competitive Advantage in the Indian Pharmaceutical Industry

Ms. Tripti, Dr. Renuka Sharma

Purpose: This study aims to analyse the effect of Knowledge Management on the execution of Green Supply Chain Management Practices and evaluate their combined influence on Organisational Performance and Competitive Advantage in the Indian Pharmaceutical Sector. The study examines the escalating demand for the practices in light of intensifying regulatory demands and worldwide competition.

Methodology: A quantitative study design was utilised, employing a structured questionnaire disseminated to Supply Chain inside Pharmaceutical Companies in India. A total of 65 legitimate responses were obtained. The research employed Structural Equation Modelling to examine the proposed links among Knowledge Management, Green Supply Chain Management Practices, Organisational Performance, and Competitive Advantage and Constructs were assessed via validated instruments from existing literature.

Findings: The results indicate a robust positive correlation between Knowledge Management and Green Supply Chain Management deployment. Essential Knowledge Management specifically knowledge sharing, storage, and application augment green innovation and compliance competencies. These, consequently, markedly enhance Environmental and Operational Performance, while favourably influencing the firm's Competitive positioning. Knowledge management serves as a strategic facilitator that connects environmental sustainability objectives with economic success in a knowledge-intensive industry.

Conclusion: The study highlights the critical role of Knowledge Management in facilitating green transformation in the Pharmaceutical Supply Chain. Companies that invest in organised knowledge management systems are more equipped at complying with environmental regulations, minimising expenses, and achieving a sustained competitive edge. The results provide essential insights for policymakers and practitioners seeking to enhance green capabilities via knowledge-based interventions in emerging countries.

Keywords: Knowledge Management, Green Supply Chain Management, Organisational Performance, Competitive Advantage, Indian Pharmaceutical Industry

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A Bibliometric Analysis of Recent Trends in the Retail Sector

Dr. Deepti Gupta, Ujjwal Dingliwal

Abstract:

The transformative impact of rapidly evolving technology and the industry's swift shift toward e-commerce has fundamentally reshaped traditional retail. The dynamic evolution of the retail sector necessitates a comprehensive understanding of emerging trends and foundational research within retail management. This study employs bibliometric analysis to explore the scientific output in the field, offering a structured overview of its development and identifying influential research, authors, and thematic trends. These insights aim to guide retail managers in adapting to technological disruptions and leveraging data-driven strategies to enhance competitiveness and customer engagement.

To explore such insights in the field of retail management, 19,229 publications related to retail management from 2014 to 2024 were analysed using the Scopus database. Key metrics like co-authorship patterns and keyword co-occurrences were utilized to map the intellectual structure of the field. These results on retail management research exhibit a shift from traditional inventory and supply chain concerns to consumer-centric themes, including digital transformation, omnichannel strategies, and experiential retailing.

This bibliometric study underscores the collaborative and interdisciplinary nature of retail management research and provides valuable insights into its trajectory. The findings can guide future research efforts and foster global collaboration to address emerging challenges in the retail industry. Employing data-driven methodologies and tools like VOSviewer, the study examines global research trends, thematic structures, and academic contributions that have shaped the domain over time. By mapping citation networks, co-occurrence patterns and co-citations, the paper highlights the interconnectedness of critical constructs, including digital transformation, supply chain innovation, consumer insights, and sustainability.

The findings reveal the growing prominence of digital transformation as a driver of retail strategy, reshaping the retail value chain and enabling innovations such as personalized consumer experiences, e-commerce expansion, and omni-channel retailing. Simultaneously, sustainability has emerged as a pivotal theme, reflecting increasing consumer and regulatory expectations for environmentally responsible practices. The bibliometric approach used in this study provides a structured lens to assess how these themes evolve over time and how they intersect, influencing strategic priorities in the retail

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industry. Moreover, it highlights how academic and industry collaboration has catalyzed innovative approaches to retailing, setting new benchmarks for operational efficiency and consumer satisfaction.

The analysis identifies significant gaps in literature, particularly regarding the intersection of emerging technologies—such as blockchain, artificial intelligence (AI), and augmented reality (AR)—with retail strategy and operations.The study emphasizes the importance of integrating machine learning and AI-driven decision-making to refine consumer behavior insights and improve retail efficiency. It also explores how digital engagement platforms and advanced analytics can optimize customer experiences across online and offline channels.These findings underline the critical role of interdisciplinary research in driving actionable insights that address contemporary challenges while opening pathways to previously uncharted areas of inquiry.Notably, the analysis underscores the need for interdisciplinary approaches that combine marketing, operations, and technology perspectives to address contemporary challenges and leverage opportunities in the retail sector.

Future research directions proposed by the study include examining blockchain's implications for supply chain transparency, the integration of AR and virtual reality into retailing, and the ethical and operational impact of AI-driven systems on strategic decision-making. The paper advocates for a nuanced understanding of the interplay between technological innovation, human behavior, and sustainability in shaping the future of retail.

Keywords: Retailing, Bibliometric Analysis, Purchase Intention, Consumer Behaviour, E-commerce

Exploring the Mediating Role of University Structure in the Relationship Between Psychological Capital and Innovation: The Moderating Effect of Demographic Characteristics

Shikha Chahar, Dr Gunjan Tripathi

Abstract:

Innovation in higher education is increasingly viewed as a multidimensional outcome influenced by both individual psychological resources and institutional frameworks. This study examines the mediating role of University Structure in the relationship between Psychological Capital (PsyCap) and Innovation, while also exploring how demographic characteristics moderate these relationships. The research is in the context of Indian higher education, specifically among universities in Haryana.

Psychological Capital, comprising hope, self-efficacy, resilience, and optimism, serves as the independent variable. It reflects an individual's positive psychological state and capacity to innovate. University Structure is conceptualized as a multidimensional construct including structural, relational, and cognitive dimensions, capturing the organization's formal arrangements, social connections, and shared understanding that support innovation. Innovation is represented by domain-relevant skills, creative thinking, and task motivation.

The study also accounts for key demographic moderators: age, gender, type of university (central/state/public/private), marital status, and frequency of meetings with academic supervisors. These variables were hypothesized to moderate the direct and indirect paths between Psychological Capital, University Structure, and Innovation.

A quantitative, cross-sectional research design was adopted using stratified random sampling. Data were gathered from 414 PhD scholars across various universities in Haryana, India, via both online and offline surveys. Standardized Likert-scale instruments were used to measure all constructs. Data analysis was performed using Partial Least Squares Structural Equation Modelling (PLS-SEM) to test both the measurement and structural models.

Results indicate that Psychological Capital significantly influences Innovation, and this relationship is partially mediated by University Structure. Furthermore, demographic factors such as age, gender, university type, supervisor meeting frequency, and marital status were found to significantly moderate several pathways in the model, suggesting a

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conditional process of influence. For example, the mediating role of University Structure was stronger among respondents with frequent supervisor interactions and among those employed in private universities.

The findings underscore the interplay between personal psychological resources, institutional design, and social contexts in driving innovation in higher education. These insights offer valuable implications for university administrators, policy makers, and academic leaders seeking to foster innovation by aligning organizational structures with individual capabilities and contextual realities.

Keywords: Psychological Capital, University Structure, Innovation, Mediation, and Moderation.

The Role of Organisational Support in Enhancing Talent Management in Technologically Disrupted Industries

Jashmeen Kaur

Abstract:

The rapid pace of technological disruption is reshaping industries across the globe, creating both challenges and opportunities for organisations, and has redefined talent management practices across sectors.As technological advancements such as automation, artificial intelligence, and digitalization redefine job roles and operational processes, organizations must prioritize effective talent management to remain competitive.This paper examines how perceived organisational support (POS) can enhance talent management strategies in technologically disrupted environments. Drawing from social exchange theory and resource-based views, the study underscores the pivotal role of supportive organisational environments in attracting, developing, and retaining talent amid rapid digital transformation. The paper synthesizes existing literature on organisational support and talent management, highlighting how these factors influence employee engagement, retention, and development in disrupted environments. The paper identifies key strategies organisations can adopt to foster an adaptive and resilient workforce. The findings underscore the importance of creating a supportive work environment and ensuring open, transparent communication to sustain talent in rapid technological change.It suggests directions for future studies, particularly in exploring organisational support mechanisms that can facilitate successful talent management in technologically disrupted industries.

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A Conceptual framework of Guerrilla Adverting through Social Media Content: Elaboration Likelihood Model View

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Abstract:

Purpose: The purpose of the study is to understand the factors that are attracting the GenAI population to purchase cosmetics products through social media and communication content quality. This study also attempts to examine the role of Guerrilla Advertising in influencing social media platforms through the theoretical view of the Elaboration Likelihood Model (ELM).

Design/methodology/approach: This is conceptual research study that pertained comprehensive search and review of existing literature linkages across guerrilla advertising, social media communication, commutation content quality, information sharing sources, influencer role, Brand image and buying behavior of GenAI customers were undertaken to develop an understanding of the guerrilla adverting strategies. The comprehensive review permitted the development of conceptual research on farmwork.

Findings: Study conceptual framework based on the Elaboration Likelihood Model (ELM) for the explanation of proposed research dimensions or linkages that elaborate guerrilla advertising on social media content sharing.

Originality/Value: This is one of the rare study that elaborate ELM theoretical views in social media content-based guerrilla advertising in the domain of Genai customer cosmetic product buying.

Keywords: Guerrilla Advertising, Social Media Content, Brand Image, Communication Content Quality, Social media Influencer, GenAI Buying Behavior and Elaborative Likelihood Model.

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Women Entrepreneurial Development and its Impact on Empowerment of Women in a Developing Nation-An India Perspective

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Abstract:

Empowerment of women plays a critical part in the process of development plus it is not possible to embark on practices of mainstream development and institutionalization of the same without involving women. The promotion of power to women as well as the advancement of women's business is an essential milestone in talking about the issue of gender disparity and improving the economy all over the globe. Supporting women and embracing their business activities, not only boosts their morale and improves their livelihoods and economic productivity but also advances the societies and economic well-being. The current involvement of women in business activities has enhanced their presence and role in decision-making. The investigation was carried out to explore the effect of access to finance, technological knowledge, and Collective Norm and Cultural Barriers on the women's empowerment with the help of establishing women's entrepreneurial development. The entire trial size selected for the study is 50 respondents. To examine the data various statistical tools were employed; factor analysis that aided in loading reduction of factors, consistency test that was steered to enhance validation of the variables, and finally, the multivariate regression that helped establish the connection among the independent and dependent variable. From the literature, social norms and cultural barriers are key factors that influence women's entrepreneurial development. This research demonstrated that Women's emancipation and business incubation are interlinked purposes of achieving a healthy economy that is bias-free. This is because, by removing hurdles that narrow down women's opportunity to access what they need to succeed, society will tap into the large potential that female business owners hold. It is empowering the women while at the same empowering the economy leading to further development and progress. Sustainable development is a very crucial way of attaining development for all and thus improving the quality of life in society.

Keywords: Women empowerment, Women entrepreneurial growth, Approach to finance, Technological Knowledge, SocialNorm and Cultural Barrier

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Delegating to Machines: How Robo advisors Influence Investment Intentions of Retail Investors

Dr. Manisha Manchanda, Ayush, Himanshi Bajaj

Abstract:

In the financial sector the global financial crisis of 2008, emerged a numerous innovation in the form of robo-advisors. However, the traditional financial services like human advisory system have certain limitations like excessive professional fees, behavioral bias, conflicts of interest, etc. Now it's the time when Investors have begun to seek alternative ways to do eliminate with irrational decision-making in asset management and to manage their financial planning, investors view online automated financial robo-advisors differently as a result of the COVID-19 pandemic, which led to a decrease the in-person interactions and a rise in financial instability. For this Intelligent algorithms and portfolio optimization models are used by robo-advisors to give investors investment portfolio references and advise on rebalancing asset allocations in response to market conditions. Robo-advisors are less expensive and provide round-the-clock services than traditional financial advisors. Now the question arise here should we restrict ourself to traditional financial advisory system or delegate the responsibility to machines i.e. robo-advisory. If we delegate the responsibility to robo-advisors it will enhance the accuracy as it is driven by algorithm which automatically rebalance assets to preserve the intended allocation and periodically assess the performance of the portfolio and also prevents drift that can put customers at unnecessary danger. However, a number of obstacles to the general adoption of robo-advisors arise from the peculiarities investor's mindset. This paper synthesizes existing literature to present a detailed analysis of the various factors that influence the Investors' intentions to adopt robo-advisors.

Keywords: Robo-advisors, Investors, artificial intelligence, decision making

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Leadership and Artificial Intelligence: Ensuring Human Relevance in an AI-Driven World

Maj Gen Viney Handa, Retd

ABSTRACT

This research investigates the evolving dynamic between Artificial Intelligence (AI) and leadership, specifically focusing on how AI is reshaping leadership practices within the human-centric framework of Industry 5.0. The core of the study addresses the critical question of how humans can maintain their unique value and relevance as AI transitions from a supportive tool to an augmentative partner, and potentially towards more autonomous roles.

The Shifting Landscape and Collaborative Models integration into the business world is no longer a futuristic concept but a present- day reality transforming leadership paradigms. Initially viewed as a tool for automation and efficiency, AI is now evolving into a collaborative partner, augmenting human capabilities. This necessitates a shift towards new collaboration models where human strengths and AI capacities work synergistically. Industry 5.0 champions this human- centric approach, with models like Human-in-the-Loop (HITL), Human-on-the-Loop (HOTL), and Human-AI Co-creation emerging, all emphasizing the importance of human oversight and value-added contributions in an AI-driven environment. Theoretical frameworks such as the Diffusion of Innovation Theory and the Technology- Organization-Environment (TOE) framework provide valuable lenses for understanding this adoption and its influence.

Redefining Leadership and Human Skills The rise of AI necessitates a transformation in leadership roles and a renewed focus on uniquely human skills. Leaders are shifting from traditional command-and-control styles to fostering learning, development, and adaptability within their teams. Core human qualities like emotional intelligence, strategic thinking, awareness, wisdom, and compassion become paramount. To ensure continued relevance, the development of human-centric skills such as critical thinking, creativity, and ethical decision-making is crucial. This must be coupled with a commitment to lifelong learning, the promotion of ethical AI practices, and a reimagined organizational culture that embraces human-AI

collaboration.

Research Focus and Anticipated Contributions: This study employs a mixed-methods approach, examining the finance, healthcare, and manufacturing sectors to gain diverse insights into AI's impact on leadership and human relevance. A significant component

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of this research, supported by resources like the Scopus database, involves developing and evaluating & evolved metrics for measuring human relevance. These metrics will move beyond traditional measures by incorporating factors like creativity, critical thinking, emotional intelligence, and collaborative ability. The research is expected to provide a comprehensive understanding of human-AI collaboration, identify essential human competencies, offer insights into AI's impact on leadership, pinpoint supportive organizational factors, and generate practical recommendations. Ultimately, this study aims to guide future leadership practices, ensuring that human intelligence and ingenuity remain central in an increasingly AI- driven world.

"Workplaces with Soul: A Literature Review on Integrating Spiritual Practices in HRM to Empower Gen Z in Future Work Environments"

Dr. Hiral Tailor, Ms. Khushboo Kayasth

Abstract:

As the workplace is changing so fast, modern organizations are being asked not only to keep pace with digital transformation but to rediscover the human element at the center of their people strategies (Deloitte, 2023). For Generation Z—the newest and most values-focused additions to the workforce—meaning, purpose, and emotional well-being are as important as paychecks and promotions (Schroth, 2019; Seemiller & Grace, 2016). This literature-based paper delves into how spirituality practices, commonly underemphasized within conventional HRM, can become an influential factor in making workplaces where Gen Z may really thrive (Petchsawang& Duchon, 2009; Karakas, 2010).

On reviewing what already exists of global literature as well as Indian literature, the paper surveys the way concepts like mindfulness, gratitude, silent reflection, and value-driven leadership are slowly and progressively being implemented within cutting-edge companies (Brown & Ryan, 2003; Rego & Cunha, 2008; Pandey et al., 2009). Following such theoretical work on spiritual leadership (Fry, 2003) as well as self-determination theory (Deci & Ryan, 2000), the paper contemplates why these frameworks do not merely bring down pressure levels but instigate activation, ideation, as well as feelings of pertinence too.

What emerges from the literature is this: while spiritual practices are on the radar, there remains a huge gap when it comes to applying their relevance to Gen Z, particularly to diverse and quickly digitizing workspaces such as Indian workplaces (Chawla & Guda, 2010; Chauhan & Ghosh, 2021). This paper does not merely point to what we know—it poses the question of what else we must learn. It calls upon HR leaders and researchers to re-imagine the future of work as being not only technologically enabled but soul-attached—where the fullness of being is made a strategy for growth and sustainability and human connection becomes the foundation for innovation (Neal, 2018; Mitroff & Denton, 1999).

Keywords: Gen Z, Human-Centered HRM, Workplace Spirituality, Conscious Workplaces, Future of Work, Employee Engagement, Mindfulness, Sustainable HR Practices, Organizational Well-being, Spiritual Leadership

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Assessing AI-Powered Adaptive Learning's Influence on Student Engagement, Learning Satisfaction, and Academic Performance Using Structural Equation Modeling

Dr. Sna Farooqi, Dr. Alka Sanjeev

Abstract:

Purpose : The study investigates AI-powered adaptive learning's effects on three important academic outcomes—student engagement, learning satisfaction, and academic performance—among management students. It further examines the mediating roles of engagement and satisfaction, grounded in Self-Determination Theory (SDT).

Design/Methodology/Approach: Management students who have worked with AI-powered learning systems were the subjects of a cross-sectional quantitative study. A structured questionnaire with validated constructs was distributed to a purposive sample (N > 200). By analyzing direct and indirect interactions, Structural Equation Modeling (SEM) was used to evaluate the suggested conceptual model.

Findings : The results show that students' engagement, happiness with learning, and academic achievement are much improved by adaptive learning driven by AI. In line with the motivational assumptions of SDT, it was discovered that student engagement and learning satisfaction partly moderate the link between adaptive learning and academic results.

Practical Implications : In order to improve the management education experience, the results include practical advice for teachers, curriculum designers, and edtech developers. AI Personalization tools can bring about better student achievement scores and enhance the student satisfaction.

Originality/Value : This is one of the first empirical validations that SEM provides of how AI-driven adaptive learning affects important educational outcomes in management education. It closes a literature gap by combining robust statistical approach with SDT to explain a learning behaviour of a student in AI enhanced environment.

Keywords : AI-powered adaptive learning, student engagement, learning satisfaction, academic performance, management education, Self-Determination Theory, structural equation modeling

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Exploring the Role of Remote Work on Employer Branding: A Systematic Literature Review and Bibliometric Study of Current Trends and Key Insights

Aarti Dagar

Abstract:

This systematic literature review and bibliometric analysis examines the evolving role of remote work in shaping employer branding, a topic of growing significance in today's dynamic and digitized work environment. With the proliferation of digital technologies and the transformative impact of recent global disruptions, organizations are increasingly revisiting their branding strategies to attract and retain talent in an intensively competitive labour market.

Drawing on two decades of academic literature, this study identifies key themes, methodological approaches, and research gaps at the intersection of remote work and employer branding. Through bibliometric mapping, we analyse the landscape of scholarly contributions, spotlighting prolific authors, influential journals, and emerging research trends.

The findings reveal that effective employer branding in remote work contexts not only enhances an organization's reputation but also plays a pivotal role in fostering employee engagement and satisfaction. Central to this are factors such as workplace flexibility, internal communication, and organizational culture, which significantly influence employee perceptions in remote environments.

This review advances current understanding of the strategic implications of remote work for employer branding and offers directions for future research. It underscores the need for organizations to realign their branding efforts to reflect the expectations of a remote-capable workforce, ultimately leveraging remote work as a core element of their talent management and brand positioning strategies.

Keywords: Remote Work, Employer Branding, Work from home, Bibliometric analysis and systematic literature review

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Revisiting Maslow's need hierarchy in 21st century

Dimpal

Abstract:

This paper explores the Theory of Motivation, the Need Hierarchy, presented or created by Dr. Abraham Maslow, who was an American psychologist. The theory revolves around motivation and human needs. It states the link between employee motivation and the different needs of human behaviour, which shows an inverted parameter starting from the base—the first need, i.e., physiological needs.

After that, there is security and job satisfaction, which is an important aspect of human life, as without a job, nothing can be possible. The third one is social needs, as a human is considered a social creature, so it is essential to be a part of society. Social needs create motivation in an employee. The fourth one is esteem needs, which are directly related to reputation and being respected in an organization.

After that, there are self-actualization needs, which are the highest needs. These include the need to be creative and passionate about a particular job. It also includes specialization in a particular area of work.

After learning about different theories and various human needs, we must reflect on whether motivation truly follows Maslow's hierarchical order. Human motivation is an important factor in work life, as it allows individuals to work with force, creativity, and passion. This not only contributes to higher earnings for an organization but also improves the quality of work.

Maslow's Motivation Need Hierarchy provides a structural system for understanding motivation, but it still has some loopholes. In the modern era, it does not always comply with a strict hierarchical order, as human needs may vary based on individual behaviour and cultural backgrounds. It may also be possible that different individuals have different perceptions about their needs.

While conducting interviews, it was found that one employee preferred esteem needs, like respect at work, over social needs due to his introverted nature. On the other hand, another employee prioritized social needs over security needs.

There are a few limitations of the theory:

1. It cannot be followed in the same hierarchical order every time.
2. In the digital era, following a fixed hierarchical structure in organizations is not always possible.

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3. Today's social needs are influenced by social media platforms, which may affect the traditional order of needs.
4. The theory does not consider learning technologies, which should now be part of motivational factors.

In conclusion, Maslow's theory is a well-structured model for understanding employee motivation, but it should be revised and updated to align with the 21st century, which is heavily shaped by technological and modern trends.

A Bibliometric Analysis of Sustainability and Sustainability Standards: Mapping the Landscape and Emerging Trends

Dr. Alka Sanjeev, Dr. Renuka Sharma

Abstract:

Sustainability standards and certifications serve as complementary criteria generally used by stakeholders such as producers, suppliers, investors, merchants, and suppliers of services, who must demonstrate their willingness to adhere to social, environmental, ethical, and food safety regulations that promote sustainable development. The goal of the study is to do a thorough bibliometric examination of the topic's content. A sample of 1069 documents from 1999 to 2023 was studied using the VOS Viewer application. We also use Biblioshiny, a web-based application for analysis. Multiple visualization methods were used to examine the most prominent authors, organizations, and keywords. The study emphasizes newly established themes and reveals potentially relevant avenues for further research. Results show that the bibliographic coupling between the United States, Germany, the United Kingdom, the Netherlands, and Canada are the primary countries that produce publications on the topic. This paper might be helpful for scholars and practitioners looking for future research recommendations.

Keywords: Bibliometric Analysis, Sustainability Standards, Sustainable Development, Sustainability Standards, Performance Analysis, Science Mapping.

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Exploring the role of green marketing on consumer behavior: A systematic literature review and bibliometric Study

Pooja

Abstract:

This systematic literature review and bibliometric study investigates the role of green marketing in shaping consumer behavior, highlighting the growing importance of sustainable practices in marketing strategies. As environmental concerns escalate globally, businesses increasingly adopt green marketing to appeal to an environmentally conscious consumer base. This study synthesizes existing research, identifying key themes, trends, and gaps in the literature over the last two decades. Utilizing bibliometric analysis, we examine publication patterns, influential authors, and seminal works within the field, providing a comprehensive overview of how green marketing impacts consumer attitudes, purchase intentions, and brand loyalty. The findings reveal a significant correlation between green marketing initiatives and positive consumer behavior, emphasizing the necessity for brands to align their marketing efforts with sustainable values. This review not only contributes to the academic discourse on green marketing but also offers practical insights for marketers aiming to enhance engagement with eco-conscious consumers. Recommendations for future research are provided to further explore the nuances of consumer attitudes toward green products and the effectiveness of various marketing strategies.

Keywords: Green Marketing, Consumer Behaviour, Bibliometrics Analysis, systematic literature review

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Investigating the Effect of Social Media Influence on Fast Fashion and Fear of Missing Out

Dr. Bharti, Surbhi Kumari, Pooja Yadav

Abstract:

Nowadays, promotions through social media play a crucial role in marketing strategies for growing fashion brands. With the popularity of social media, most fashion brands have started acknowledging different ways of social media networking that may be utilised to attract potential customers. Social media platforms can be seen as another contributor for excessive consumption of fast fashion. Sharing information platforms facilitates the autonomy to grasp more changing fashion developments in competitive areas of concern. The purchasing choices of consumers with references to fast fashion has been advantageously influenced by social media platforms. Consumers' buying decisions may be altered with the evolution of constantly changing fashion, which sometimes create Fear of missing out (FOMO) among individuals. Providing the widespread usage of social media and significant developments over the past years, the present research is intended to investigate the detrimental effect of different social media platforms on fast fashion with obsessive behaviour. This presented study is based on a literature review. The provided findings, clarifications, and conclusions have been grounded on the studies that have previously been released. The research demonstrated a strong and beneficial relationship between people's tendency towards spontaneous purchase and the influence of social media in fast fashion, having the Fear of missing out.

Keywords: Fast fashion, Social Media Influence, Fear of missing out (FOMO)

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Green Marketing Strategies and Their Effect

Ms. Tanya Vats

Abstract:

Green marketing has become a strategic way for organizations to appeal to environmentally conscious consumers as a result of the growing global focus on sustainability. To appeal to customers that value sustainability, businesses in the Indian food and beverage (F&B) industry are implementing green marketing strategies include eco-friendly packaging, natural and organic product offers, ethical sourcing, and corporate social responsibility (CSR) programs. The effect of green marketing tactics on consumer purchase intentions in India's food and beverage industry is examined critically in this review article. The report summarizes the body of research, focuses on important discoveries, examines difficulties, and pinpoints areas that require more investigation. Results show that consumer trust, brand perception, and willingness to pay more for sustainable products are all greatly impacted by green marketing. Widespread adoption is hampered by issues including greenwashing, exorbitant prices, and low consumer awareness in rural areas. Future studies could quantify long-term shifts in consumer behavior, examine how digital marketing contributes to green consumerism, and assess how well government regulations support sustainable consumption.

Keywords: Green marketing, consumer behavior, food and beverage, sustainability, eco-friendly products, India, corporate social responsibility

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Navigating Work-From-Home: Stress, Work-Life Balance, And Career Impact Among Indian Software Employees

Mr. A. Naresh, Dr. V. Narasimha Rao, Dr. N. Sailaja, Dr. Srinivasa Rao Dokku

Abstract:

This study investigates the stress levels and work-from-home (WFH) experiences of Indian software employees during the COVID-19 pandemic. Data was collected from 106 participants via an online survey to explore the impact of remote work on mental health, work-life balance, and career development. The analysis identified key stressors such as high workload, lack of in-person interaction, and difficulty in maintaining a work-life separation. While WFH provided flexibility, it also created challenges in balancing personal and professional life and hindered career growth opportunities. The role of employer support emerged as crucial in easing remote work pressures, and employees employed various strategies to manage stress. The study reveals a mixed perception of WFH, where flexibility is seen as beneficial but highlights the need for improved solutions to address work-life balance and professional advancement. These findings offer valuable insights into the evolving landscape of remote work in a post-pandemic era.

Keywords: Stress Levels, Work-from-Home, Work-life Balance, Professional Growth, Employee Well-being

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A Study of Green Entrepreneurship for the transition towards Circular Economy: Exploring the green businesses in India

Anamika Garg, Dr. Renuka Sharma, Dr. Chand P.Saini

Abstract:

This study examines how green entrepreneurship interact within the framework of the circular economy. The circular economy, which places an emphasis on waste reduction, resource efficiency and environmental sustainability, represents a paradigm change from the conventional linear economic model. Green entrepreneurship is a key force behind this shift, providing creative answers to environmental problems while creating economic value. This study looks at how green entrepreneurship aligns with the circular economy concept and identifies the main elements that facilitate its expansion, such as cooperative ecosystems, regulatory backing, and resource accessibility. Through in-depth case studies of green entrepreneurs, this study examines their motivational factors and key barriers and also the research illustrates the practical application of circular economy principles in various sectors. According to the findings, in the rapidly changing circular economy scenario, green entrepreneurship provides substantial economic possibilities in addition to supporting environmental sustainability. This study offers insightful information to researchers, entrepreneurs, and policy makers who want to comprehend and take advantage of the opportunities brought about by the shift to a circular economy.

Keywords: Green Entrepreneurship, Circular Economy, Green Entrepreneur, Sustainability, Green Behavior

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The Role of Digital transformation in Enhancing GST Readiness: A Case Study Approach of Manufacturing Enterprises in Uttar Pradesh

Kareena Joshi, Dr. Sanjeev Agarwal

Abstract:

This study explores the transformative role of digital infrastructure in enhancing GST (Goods and Services Tax) readiness among manufacturing Micro, Small, and Medium Enterprises (MSMEs) in Uttar Pradesh, India. Using a case study approach, the research investigates how the integration of digital tools—such as ERP systems, cloud accounting platforms, and e-invoicing solutions—has impacted compliance efficiency, tax return accuracy, and access to formal credit. The study presents two detailed case examples: a micro handicrafts enterprise that overcame ITC (Input Tax Credit) compliance barriers with consultancy support, and a cluster of MSMEs adopting the "Captain Biz" platform to streamline GST operations, inventory control, and digital invoicing. Findings reveal that digitally equipped MSMEs demonstrate higher on-time GST filing rates, improved operational efficiency, expanded market access, and greater eligibility for government schemes and credit facilities. However, persistent challenges such as poor broadband connectivity, high setup costs, digital skill gaps, and administrative complexity continue to limit broader adoption. Government-led digital initiatives and support schemes are shown to play a pivotal role in bridging these gaps. The study concludes that GST, while initially a compliance burden, has become a catalyst for digital transformation and inclusive economic growth in the MSME sector when supported by targeted policies and infrastructure development.

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Mapping the role of Financial Literacy in Investment Decision – A Bibliometric Approach

Dev Kumar, Dr. Neetu Rani, Dr. Swati Narula, Kapil Ahuja

Abstract:

The current study intends to demonstrate the state of the art in publications related to Financial Literacy and Investment Decisions by examining the body of previous research on the subject. Bibliometric analysis is the study's foundation. Being financially literate and knowledgeable about investments is a sign of being wise and informed about money, according to the current study. The analysis indicates that, during the last several years alone, there has been a notable surge in the quantity of publications in this field of study. According to the survey, many writers in this field of study are from Australia, China, and France. Considering expanding economies, further study is required. The most important writers and papers are highlighted in the research. Future scholars may find the study's conclusions useful as a reference.

Keywords: Financial Literacy; Financial Knowledge Investment Decision; Bibliometric Analysis.

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A Comparative Study of Cloud Security Implementation in the Banking Industry: Insights from India and Europe

Gurminder Singh Parmar

Abstract:

This comparative study explores cloud security implementation in the banking sector, focusing on insights from India and Europe. As banks worldwide transition to cloud-based infrastructures to enhance scalability, efficiency, and innovation, security concerns and regulatory compliance have emerged as critical challenges. The study examines key cloud security issues, including data protection, access management, third-party risks, and incident response. Real-world incidents such as the Capital One breach and the Solar Winds attack underscore the significance of robust cloud security measures in the financial industry. The research highlights the influence of regional regulatory frameworks on cloud adoption. In India, the Reserve Bank of India (RBI) enforces stringent guidelines through its IT outsourcing directives, emphasizing data localization, provider vetting, and continuous risk oversight. Indian banks often favor hybrid or community cloud models like the Indian Banks' Community Cloud (IBCC), supported by national initiatives to develop localized cloud platforms. The 2023 Digital Personal Data Protection Act further reinforces data security requirements.

In contrast, European banks operate under GDPR, the European Banking Authority (EBA) outsourcing guidelines, and the forthcoming Digital Operational Resilience Act (DORA). These frameworks require comprehensive risk management, data protection, and incident reporting, while affirming that banks retain full accountability for outsourced cloud services. European institutions typically adopt a broader range of cloud deployment models, facilitated by uniform regulatory standards across the EU. Despite regional differences, banks in both regions face similar challenges, including legacy system integration, vendor lock-in, and managing evolving cyber threats. Best practices identified include implementing zero-trust architectures, strong encryption, identity and access controls, continuous monitoring, and close collaboration with cloud service providers. This study contributes to understanding how regulatory environments shape cloud security strategies and offers practical insights for financial institutions aiming to enhance cloud resilience while maintaining compliance and customer trust.

Keyword: Cloud Security, Banking Regulatory Frameworks, Bank compliance, Cloud technologies in bank

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Structural Shock Impact on Stock Market Returns: An Empirical Study in India

Soniya Devi, Dr. Ekta Rani, Kapil Ahuja

Abstract:

This study aims to examine the impact of Structural Shock on the volatility of stock market returns in India using the Standard Generalized Autoregressive Conditional Heteroskedasticity (SGARCH) model. The analysis utilizes daily data on the closing prices of the BSE Sensex index and all time period phases of structural shock in India, covering the period from January 2016 to December 2024. The study applies descriptive statistics and the SGARCH model to assess changes in market volatility during different phases of the shock. The results of the SGARCH model confirm a significant negative impact of the Structural shock on BSE Sensex returns during the shock period. The adverse market reaction was particularly pronounced in the early stages of the outbreak. The findings also indicate that the BSE Sensex responded swiftly to the pandemic, with the nature and intensity of the response evolving over time in line with the progression of the crisis. The study concludes that the Indian stock market experienced substantial volatility during the structural shock period. When comparing the different phases of Structural shock, we found that pre and post shock period stock returns were relatively higher than the during shock period returns.

Keyword: Structural Shock, Stock Market, BSE Sensex, Volatility, SGARCH, Emerging Economies

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Role of Unconscious Bias and inclusive Decision making in maintaining Hapttitude at workplace: A Bibliometric Analysis

Dr. Manoj Bansal, Dr. Bharath. S, Ms. Asmita Chaudhary

Abstract:

The Purpose of this paper to explore the role of unconscious bias and inclusive decision in maintaining hapttitude at workplace with the help of bibliometric techniques to capture the trend of research and finding the themes to support the concerned field. This paper employs a bibliometric analysis to explore the intersection of unconscious bias and the emerging concept of hapttitude – a framework that focuses on happiness influenced aptitude that fosters inclusive and effective decision making. We performed systematic literature review like Top ten journals, top ten authors, year wise trend in the field of unconscious bias and inclusive decision making with the help of pivot chart in MS excel. Author and co auther relationship has performed with the help of Vos -Viewer software. Four themes created with the help of cluster technique the implicit impact of bias, Overcoming Barriers in gender equality, Role of case study in studies in shaping the health and financial well-being and Embracing Diversity, Equity, inclusion workplace in different environment. These themes are helpful in supporting to make happy environment at workplace. The research trend and themes provide beneficial insights to find potential issues in future research. Research is helpful to policy makers, organisations and other stakeholders of the concerning field.

Key words : Unconscious bias, Inclusion decision making, Hapttitude, Bibliometric analysis.

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Exploring the Impact of Job Dissatisfaction on Faculty Attrition in Private Universities: Insights from India

Charul Mittal, Dr. Gaurav

Abstract:

This study aims to examine the factors contributing to pay dissatisfaction and their impact on faculty attrition and retention in the private educational sector in India. Faculty retention, defined as an institution's ability to retain its workforce, particularly its most skilled educators, remains a critical challenge for private universities. Attrition, on the other hand, is a persistent issue that affects the stability and performance of academic institutions. The research explores various perspectives of faculty members working in private universities to identify elements influencing job satisfaction and retention. Special emphasis is placed on understanding the components and aspects of pay dissatisfaction that drive attrition. The study employs Structural Equation Modeling (SEM) and Confirmatory Factor Analysis (CFA) to analyze the data, with results presented in tabular form. Additionally, the research investigates the underlying reasons behind the high attrition rate in the education sector. Data for the study were collected from academic communities, specifically universities across India.

Keywords: Attrition, Pay dissatisfaction, Private universities, Faculty, Retention.

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Social Media Marketing: The Evolving Landscape

Dr. Samridhi, Jyoti Yadav

Abstract:

Consumer behaviour and corporate practices have evolved with the advancement of internet technology and the evolution of social media. With the escalation in the number of social media platforms, social media marketing has become an integral tool for contemporary business. New age businesses use these platforms to build their brand image, increase consumer engagement, or boost sales. Considering the major trends, possibilities, and related problems, this research article aims to highlight the evolution and scope of social media marketing and also to investigate the changing terrain of social media marketing with the use of different platforms like Instagram, Facebook, etc. By analyzing case studies of Nykaa and Swiggy India, this paper demonstrates how strategically utilizing social media can enhance brand image and foster customer engagement. It emphasizes the importance of adjusting to continuous changes and leveraging analytics for informed decision-making. Additionally, the study explores the importance of different social media platforms in crafting successful social media strategies. The chapter addresses key trends, opportunities, and obstacles or challenges encountered by marketers in this dynamic field.

Keywords: Social media marketing, social media platforms, Case studies, advantages and challenges

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The intersection of Artificial Intelligence and HR Analytics: Empowering Organization Efficiency and workforce Optimization

Azadeh Eskandarzadeh,

Abstract:

The use of Artificial Intelligence in Human Resources analytics marks a revolution in a transformative way that aims to reimagine conventional HR approaches and unlock unprecedented workforce potential (Westover, 2024). Artificial intelligence›s varied prowess in machine learning, natural language processing, and computer vision is seeping rapidly into diverse aspects of human resources, triggering a paradigm shift in the approach to managing the most valuable asset in an organization: people (Fenwick et al., 2024). Human Resources analytics, which has for a long time concentrated on data-driven information on employee performance, engagement, and retention, is being turbocharged by AI algorithms that are capable of working through huge datasets, discovering nugget patterns, and forecasting future trends to a high degree of precision. Such collaboration of AI and human resources analytics empowers organizations to step away from descriptive as well as diagnostic analytics and move towards predictive and prescriptive insights to promote proactive decision-making as well as strategic interventions (Madanchian, 2024). The intersection of AI and human resources analytics marks a new epoch in data-driven human resource management as a tool that enables organizations to make fact-based decisions, maximize workforce productivity, boost employee experience, and establish a competitive advantage in today›s rapidly changing corporate landscape. AI›s ability to automate routine work, personalize employee experiences, and offer data-driven insights is revolutionizing the work of HB professionals to the extent that it releases the latter from administrative work to spend more efforts on strategic endeavors in the form of talent building, organizational culture, as well as employee well-being.

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Examining the Impact of Macroeconomic Variables on the Performance of the Nifty Index

Nandini Kumari Gupta, Dr. Kirti Sharma

Abstract:

Macroeconomic variables like such as inflation rate, interest rate, exchange rate, GDP growth, and industrial production have an impact on the business ecosystem. This study investigates the relationship between key macroeconomic indicators and the performance of the Nifty 50 Index, which represents the broader sentiment of India's equity market. Using monthly data spanning the last ten years, the study aims to assess how fluctuations in macroeconomic variables influences Nifty index movements. With the increasing integration of economic policy and capital markets, understanding these interactions is crucial for investors, policymakers, and financial analysts.

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The AI and Machine Learning in Business

Azadeh Eskandarzadeh, Yunona Gogia

Abstract:

Artificial intelligence and machine learning have been a major component of business processes in the modern era, triggering a revolutionary transformation in most industries (Aldoseri, Al-Khalifa and Hamouda, 2024). The infusion of AI redefines business models and inspires organizations into new heights of operational excellence and innovation (Bruno, 2024). The capability of AI to analyze multi-dimensional data sets, automate routine tasks, and make predictive recommendations gives businesses the capability to achieve a dominant position, optimize processes, customize customer experiences, and make informed decisions (Kalantarinejad, Ventresca and Perez-Crespillo, 2024). This transformation calls for a clear understanding of the capabilities and a strategic approach to deploying AI in order to take advantage of the full potential of AI in the working world. As the technologies of AI continue to evolve, the organization must put in its efforts to innovate and infuse the technologies into the business to remain in the top spot in the digital era and maintain a competitive edge. The revolutionary power of AI lies in the capability to scan and analyze voluminous data instantly, identify patterns and patterns of data inaccessible to the human manual eye and observation (Prasanth et al., 2023). This capability enables business to extract insightful intelligence about customer behavior and market patterns and inefficiencies in the operations and take informed decisions and optimize business strategies accordingly.

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Bridging Service Gaps in E-Banking: An Empirical Study on Customer Satisfaction at Commercial Bank of Ethiopia

Dr. Manish Mittal, Mr. Yadessa Olgira

Abstract:

A cross-sectional survey approach was adopted to investigate the effect of e-banking services on customer satisfaction at Commercial Bank of Ethiopia operating in Nekemte, Ethiopia. Likert scale type questionnaire was distributed to customers at five branches of CBE. Correlation analysis and regression models of Pearson Product Moment Correlation Coefficient and Linear Regression Analysis were used for analysis. The finding shows a positive correlation between electronic banking services and customers' satisfaction. This shows that electronic banking services can explain about 75.8% of the total variation in customers' satisfaction which indicates that explanatory variables included in the study significantly influence customers' satisfaction.

Keywords: Customer satisfaction; e-banking service; Ethiopia

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Linking Ethical HR Practices and Evidence-Based Management with HR Analytics

Shweta Malik, Dr. Niyati Chaudhary

Abstract:

HR Analytics plays a significant role in enhancing workforce efficiency and strategic decision-making. However, complexity, ethical concerns etc, hinder effective implementation. This study proposes an actionable framework integrating HR Analytics, Evidence-Based Management (EBM), and ethical HR practices to address these gaps.

Introducing the HR Analytics Cycle, a seven-step model, the paper outlines a systematic approach to developing data-driven, ethical, and evidence-based HR capabilities. Additionally, the HR Strategy Axis is presented to guide strategic HR decisions, emphasizing innovation and differentiation for organizational success. This research provides practical insights for HR leaders to leverage analytics responsibly and gain a sustainable competitive advantage.

Keywords: HR analytics, evidence-based management, organizational performance, ethical data practices, workforce decisions, ethical HR practices, strategic HR choices

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Do Generation Y and Z Perceive Brands in the Same Way?

Akin Summer, Bart F. Norré,, Dr. Kirti Dutta

Abstract:

This study investigates whether Generation Y (born 1980-1995) and Generation Z (born 1996-2005) perceive brands differently, with a focus on the Apple brand as a case study. Using a quantitative approach and the iCode program, the research surveyed 150 Swiss participants across both generations to examine four dimensions of brand perception: brand loyalty, personal congruence, brand attitude, and brand commitment. The findings reveal that while both generations share positive perceptions of Apple's quality, reliability, and ability to meet their needs, Generation Y forms stronger emotional connections with the brand's community and considers it a status enhancer. Generation Y also demonstrates higher brand commitment through more active engagement with Apple's news and products. These findings suggest that though core brand perceptions are consistent across both generations, engagement strategies should be tailored to each generation's unique relationship with brands.

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Consumer Adoption Intention toward Electric Vehicles: A Comprehensive Study in Indian Context

Vikki Sharma, Dr Niyati Chaudhary

Abstract:

India is undergoing a enormous transformation in its transport infrastructure, with electric vehicles (EVs) playing a critical role in encouraging sustainable mobility and reducing environmental degradation. Drivers such as enhanced government incentives, increasing fuel prices, and heightened awareness regarding environmental issues among consumers empowers the Indian EV market on the high-speed track for achieving sustainable growth. This Comprehensive research study intends to research and describe the major socio-economic, psychological, and infrastructural determinants driving consumer adoption of electric vehicles in the Indian context. The study also seeks to examine secondary data available to determine trends and predict future trends within the EV market segment. Drawing upon a comprehensive analysis of published reports, market studies, and policy briefs, this paper attempts to extend understanding of changing Indian consumer preferences and drivers towards EV adoption. The findings are intended to inform policymakers, manufacturers, and marketers in formulating well-informed strategies that are aligned with consumer requirements and facilitate increased EV integration in India.

Keywords: Indian Electric Vehicle Industry, EV Adoption intention, Sustainable Mobility, Government EV Policies, EV infrastructure, Environmental Concern, Green Transportation

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Digital Influence on Gen Z's Taste: A study on purchase intentions in Food & Beverage FMCG

Akshita Mahajan, Dr. Priyanka Chadha

ABSTRACT

In a world ruled by clicks and content, brands are rethinking how they reach and influence young consumers. For Gen Z, India's most digital-savvy generation, food and beverage choices are increasingly shaped by what they see online. With brands competing for attention through digital platforms, this paper will investigate how digital marketing shapes Gen Z's purchase intentions within the FMCG sector. Gen Z's buying behaviour is influenced not only by social media content and influencer visibility but also by personalized ads, brand apps, online reviews, interactive content, and gamified campaigns. This paper will study how these elements create urgency, appeal to emotions, and build brand trust among young Indian consumers. The food and beverage category are particularly relevant, as it blends impulse buying with lifestyle expression—both of which are strongly shaped by digital experiences. By looking at how different types of digital marketing influence Gen Z's interest in buying, the paper aims to highlight the strategies that work in capturing their attention. These insights can help FMCG brands stay relevant and competitive in a market where trends change faster than consumer loyalty.

Keywords: Digital Marketing, Gen Z, purchase intention, food, and beverage, FMCG, India

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Understanding gaps in sales performance in BFSI sector through organisational psychology

Khushi Rajesh Singh, Dr. Priyanka Nahush Agarwal

Abstract

This study explores the gaps in sales performance within the Banking, Financial Services, and Insurance (BFSI) sector and examines how organizational psychology can offer solutions to bridge these challenges. Despite being a high-growth industry, the BFSI sector often struggles with issues such as high employee turnover, inconsistent sales performance, and lack of alignment between individual goals and organizational objectives.

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A comprehensive study of discrimination based on femininity in the corporate labor market

Simran Mahendra, Anjali PK

Abstract:

This study explores the systemic discrimination faced by individuals perceived as feminine within professional environments. Drawing from qualitative findings, it is evident that societal constructs rigidly categorize gender characteristics into binary oppositions, where masculinity is predominantly associated with strength, leadership, and competence, while femininity is framed as the absence of these desirable traits. This gendered valuation creates an unequal distribution of professional opportunities, wherein individuals who embody or are perceived to embody femininity are often restricted to a narrow range of job roles. These roles are typically undervalued, lower-paid, and lack upward mobility, reinforcing stereotypes that femininity is only suitable for nurturing, supportive, or subordinate positions. Conversely, those perceived as masculine are afforded a broader and more prestigious range of occupational choices, affirming the societal bias that aligns masculinity with capability and success. This disparity not only curtails the career growth of feminine individuals but also perpetuates a cyclical form of occupational segregation. As feminine people are continuously funneled into limited roles, the stereotype that they are only suited for such positions becomes more deeply entrenched. This cycle contributes to the structural marginalization of femininity in the workforce and undermines efforts toward gender inclusivity. The findings call for a critical re-examination of workplace norms and hiring practices that perpetuate gender binaries and propose the need for policy interventions that recognize and value diverse gender expressions. Addressing these disparities is essential for creating equitable professional environments that do not marginalize individuals based on gendered perceptions.

Keywords: Gender binaries, femininity, occupational segregation, workplace discrimination, gender inclusivit

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Exploring Economic Inequality and the Poverty Status Among Women-Headed Households (WHHs) in Mullaitivu District, Sri Lanka

Gnanasubramaniam Gnanachandran,

Abstract

This study examines the socioeconomic differences between poverty and non-poverty households, with an emphasis on women-headed households (WHHs) in Mullaitivu district. The data collected in 2023 from a sample of 380 respondents reveals significant differences between poor and non-poor households in terms of income, expenditures, assets, savings, and overall financial stability. Fifty-five percent of households in the study area spend more than the official poverty level of Rs 5,154.00 per capita per month, while forty-five percent of families are considered to be below it. The 380 respondents in the research sample were split into two groups: 209 non-poverty respondents (55%) and 171 poverty respondents (45%). According to the survey, there are notable distinctions between households in poverty and those who are not in terms of income, expenses, assets, savings, and general financial stability. Notably, the results of independent sample t-tests ($p < 0.01$) demonstrate that the mean job income, total income, total spending, asset values, saves, and monthly savings are significantly lower for poor households than for non-poor households. The study also highlights economic and demographic factors that contribute to poverty. For example, there are notable income gaps between impoverished and non-poor households, and older respondents are more likely to be impoverished due to less employment options. Curiously, the general socioeconomic circumstances of the two groups showed glaring disparities, despite the fact that the size of the land and the total funds received did not differ significantly. This study emphasizes how urgently specific policies and actions are needed to overcome these inequities, especially through programs that empower women-headed households economically. For policymakers seeking to alleviate poverty and enhance the socioeconomic circumstances of marginalized communities in post-conflict Sri Lanka, the findings provide insightful information.

Keywords: Women-Headed Households (WHHs), Poverty Disparities, Socio-economic Status, Mullaitivu District, Economic Empowerment

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FINTECH LITERACY IN THE DIGITAL INVESTMENT ERA: EXPLORING THE MEDIATING ROLE OF TRADING COMPETENCE IN FINTECH INVESTMENT APP USABILITY

Ms. Anjali Danddin, Ms. Reha Ashok Naik Dessai

Abstract

Despite India's robust economic growth, retail investor participation in the stock market remains significantly low, with only 3-4% of the population investing in equities. This study explores the crucial role of FinTech literacy in enhancing investor engagement by examining how trading competence mediates the relationship between fundamental awareness, risk management, and ease of use in financial technology platforms. After conducting factor analysis and employing a Partial Least Squares Structural Equation Modeling (PLS-SEM) approach with a sample size of 303, the research uncovers key insights into how awareness, risk management, and trading competence influence users' ability to effectively navigate financial platforms. These findings highlight the importance of skill-building in improving user confidence and platform usability. Financial awareness and effective risk management practices were found to enhance trading competence, leading to improved ease of use. This research emphasizes the role of FinTech literacy in bridging the gap between awareness and ease of use, offering strategies for increasing retail investor participation. As India strives towards its vision of becoming a Viksit Bharat by 2047, the study provides valuable insights into how financial education can promote innovation, sustainability, and economic growth by empowering individuals to make informed investment decisions and participate more actively in the financial markets.

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Business Transformation and Sustainability in the Hospitality Industry – 2025

Siddarth

Abstract:

As we progress through 2025, the hospitality industry is undergoing a significant transformation shaped by the dual imperatives of business innovation and environmental responsibility. The post-pandemic recovery, increasing digitalization, and heightened awareness of climate change have accelerated the need for hospitality businesses to rethink traditional models. This shift is not only about adopting new technologies but also about embedding sustainability into the very fabric of operations and strategy.

Business transformation in hospitality is marked by the adoption of cutting-edge technologies such as artificial intelligence, automation, and data analytics to enhance operational efficiency, reduce costs, and deliver hyper-personalized guest experiences. Cloud-based platforms, contactless services, and smart energy systems are becoming standard, enabling hotels and resorts to operate more responsively and sustainably.

At the same time, the industry faces growing pressure to minimize its ecological footprint. Consumers, regulators, and investors are increasingly demanding transparency and accountability in environmental practices. As a result, sustainable initiatives—ranging from energy-efficient infrastructure and water conservation to zero-waste programs and local sourcing—are moving from marketing slogans to core business strategies.

Social sustainability is also rising in importance, with inclusive hiring, fair labor practices, and community engagement initiatives helping to build brand trust and loyalty. Moreover, sustainability certifications and ESG (Environmental, Social, and Governance) benchmarks are being used to assess and drive performance across the sector.

This paper explores the intersection of business transformation and sustainability in hospitality, examining key drivers, innovations, and case studies that exemplify best practices. It also highlights the challenges businesses must overcome to remain competitive while aligning with global sustainability goals. In an era where resilience and responsibility define success, the hospitality industry's ability to adapt will determine its future viability and relevance.

Keywords: business transformation, sustainability, artificial intelligence, automation, innovations,

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The Impact of Regime Changes on Government Expenditures (An Empirical Analysis of Sri Lanka from 1995 – 2021)

Selvaraj Shalani, Jeyapiratheeba Anton Arulrajah, Gnanasubramaniam Gnanachandran

Abstract:

The persistent political instability in Sri Lanka has prompted significant shifts in the economy and the welfare of its citizens. This study examines the impact of regime changes on government expenditure in Sri Lanka using time series data spanning from 1995 to 2021. Government expenditure is treated as the dependent variable, while government income, economic growth rate, per capita income, government public debt, population, inflation, and regime change are considered independent variables, with regime change represented as a dummy variable. The relationships between these variables are investigated using graphs and statistical techniques, including econometric methods like unit root tests, joint cointegration tests, and logistic regression models. The findings reveal that during regime changes, government expenditure tends to increase while government income decreases. Economic growth, inflation, and per capita income exhibit stagnation, while population and public debt show an upward trend. However, the study concludes that economic growth does not consistently align with government spending, sometimes conveying hidden implications. In the long term, government income and economic growth rates exhibit a statistically significant negative impact on government expenditures, whereas per capita income, public debt, and inflation demonstrate a statistically positive impact. Population has no significant effect. Government revenue remains unaffected in the short term, but it influences government public debt, population, inflation, and economic growth rate. The study also observes a cointegration relationship among the variables and identifies the selected model as the most appropriate. Moreover, regime changes are found to affect government spending, underscoring the need for government expenditures to stimulate income, employment, and production and enhance the standard of living for the populace.

Keywords: Government public expenditures, Regime changes, Per capita income, public debt, Inflation, Economic growth rate, Population, Government revenue

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"The Mediating Role of Organizational Commitment in the Relationship Between Occupational Stress and Employee Performance"

Manisha Rani[1], Dr. Rekha Narang[2]

Abstract:

The banking sector is known for its high-pressure work environment, making occupational stress a significant element influencing employee performance. This study explores the mediating impact of organisational commitment in the relationship between occupational stress and employee performance. The data was collected through a questionnaire and analysed using - Structural Equation Modelling (PLS-SEM) approach using Smart PLS software. This study uses Structural Equation Modelling (SEM) with Smart PLS to evaluate the mediating effect of organisational commitment in the connection between occupational stress and employee's performance in the banking industry A randomized technique was employed to select a sample of 250 bank employees in Haryana State. Hypothesis testing results with Bootstrapping using Smart PLS software. The findings of this study show that occupational stress have a negative and significant impact on organisational commitment. workplace stress has a negative and severe impact on employee performance. Employee performance improves significantly when an organisation is committed to it. Organizational commitment has been proved to serve a mediating effect in the influence of work stress on employee performance. The effect of the mediating role of organisational commitment on the indirect impact of work stress on employee performance.

The findings reveal that occupational stress has a considerable detrimental impact on employee performance. However, organisational commitment somewhat buffers this relationship, implying that employees with higher degrees of commitment can manage with stress while maintaining performance. The study emphasises the significance of encouraging organisational commitment through supportive leadership, staff engagement initiatives, and stress management programs. These findings can help banking institutions improve staff well-being and productivity.

Keywords: Occupational stress, Employee performance, Organizational commitment, Banking sector,Structural Equation Modelling (SEM).

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Transforming Temple Financial Management: Innovation And Sustainability In Religious Institutions

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Abstract:

Temples in Goa have historically played a vital role not only in spiritual and cultural life but also as important socio-economic institutions. In today's dynamic environment, the transformation of these traditional institutions through sustainable financial practices has become imperative. This study adopts a modern, innovation-driven approach to evaluate the financial governance of ten selected temples in South Goa. By employing analytical tools such as common size statements and ratio analysis, the research assesses their financial stability and performance. The findings highlight that Shree Shantadurga Kunkalikarin Fatorpa Temple demonstrates comparatively stronger financial health. Moreover, the study advocates for the integration of digital tools in record-keeping and financial disclosure to enhance transparency, operational efficiency, and long term sustainability. The research contributes practical insights for temple administrators, policymakers, and governance bodies, aiming to foster innovation and responsible financia stewardship in religious institutions.

Keywords: Transformation, Financial Governance, Sustainability, Innovation, financial

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Sustainable Socio-Economic Growth: Exploring The Role Of Selected Temples In Goa In Fostering Community Wellbeing

MS. REHA ASHOK NAIK DESSAI

Abstract:

Temples play a significant role in shaping the socio-economic fabric of local communities, particularly in regions with deep cultural and religious roots. Heritage tourism and infrastructure development are vital for promoting socio-economic well-being, especially in areas abundant in cultural heritage. This study examines how heritage tourism and the development of infrastructure around selected temples in South Goa affect the socio-economic conditions of the local community. The study highlights sustainability by evaluating how these factors impact the long-term economic stability and job creation within the community. The research considers the perspectives of individuals working in close proximity to these temples, including staff, security personnel, flower vendors and priests. A total of 310 respondents were surveyed using structured questionnaires to gather insights into their economic well-being, social development, and the sustainable practices associated with temple activities. Statistical tools such as ANOVA, Factor analysis, Regression analysis and mediation analysis were employed to analyze the data. The findings reveal that temples not only serve as centers of religious and cultural significance but also contribute to employment generation, tourism driven economic growth, and community development. Additionally, the study highlights the role of temples in promoting sustainable practices, such as environmental conservation and heritage preservation. The results provide valuable insights for policymakers and stakeholders in enhancing the sustainable impact of religious institutions on local communities.

Keywords: Temples, Socio-economic, Sustainability, Goa, Heritage Tourism, Revenue

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Entrepreneurial Finance: a study of key challenges faced by entrepreneurs

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Abstract:

Finance will help you to start, operate and expand your business, whether starting a business or running and existing one, finance is important. This paper revolves around the concept of entrepreneurial finance which refers to the study and practice of financial management in the context of growing and managing a business venture the basic purpose of this paper is to put some light on the challenges faced by entrepreneurs. Which are mainly saving fundings, managing cashflow and dealing with financial risk and uncertainties. Extensive literature review has been carried out to frame the research model study. The paper is based on Secondary data which was collected from various websites, journals, newspaper articles etc. Overall, we concluded the paper with some strategies and suggestions to overcome the challenges faced by entrepreneurs.
Keywords: challenges, entrepreneurial finance, entrepreneurs, strategies and suggestions

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Cash Flow and Investment Behaviour: A Geopolitical Risk, ESG Perspective

Sakti Ranjan Dash, Dr. Maheswar Sethi, Dr. Chandrika Prasad Das

Abstract:

This paper examines the effect of geopolitical risk (GPR) on Investment-Cash Flow Sensitivity (ICFS) behaviour of Indian manufacturing firms. Further, it examines whether Environmental, Social, and Governance (ESG) performance of firm moderates the effect of such risk on the ICFS of manufacturing firms in India. The result of system-GMM regression of a sample of 222 firms between the years 2013 and 2023, the results provide evidence that the influence of geopolitical risk slows corporate investment and magnifies the role played by cash flow in corporate investment. In addition, the paper indicates that the ESG performance of firms lessens the negative effect of geopolitical risk on ICFS, leading to reduced sensitivity of investment-cash flow. The paper contributes meaningful insights to the existing literature and has implications for economies, firms, managers, and investors.

Keywords: Geopolitical Risk; Investment; Cash flow; Manufacturing Firms; ESG; Macroeconomic Risk

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Exploring impact of new emerging technology and green marketing strategies on corporate sustainability goals

Aldrin Castelino, Dr. Yogesh Mehta

Abstract:

Purpose - The study tries to explore the impact of new emerging technology and green marketing strategies on corporate sustainability goals. Through this study, the author aims to determine the factors affecting new emerging technology and green marketing strategies on corporate sustainability goals.

Design/ Methodology/ approach – The authors applied the survey method to collect the data to validate the conceptual model related to the research objectives. The authors collected 239 responses using a structured questionnaire; after data cleaning, 220 responses were used for data analysis. Structured equation modelling (SEM) was performed using Smart PLS to test proposed hypotheses.

Findings – The results established emerging technologies like Augmented Reality, Computer Vision, Chatbots, Recommendation engines, avatars, social media and Data Analytics along with green marketing strategies affect corporate sustainability goals.

Originality/ Value - This study has incorporated the concept of green marketing strategie into New emerging technologies towards sustainability goals.

Keywords: Green Marketing, New Emerging Technologies, Strategic green marketing, corporate sustainability, Technology adoption.

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The mediating role of Organizational Citizenship Behavior between Organizational Commitment and Well-being among women employees in service sector. Does Emotional intelligence moderate the influence of Organizational Commitment on Organizational Citizenship Behavior?

Sapna Devi1, Professor (Dr.) Rekha Narang2

Abstract:

The present study examines the impact of Emotional Intelligence (EI) and Organizational Commitment (OC) on Organizational Citizenship Behavior (OCB) and Well-being (WB) among female employees in service sector. It also explores the moderating effect of EI on the connection between OC and OCB. Primary data is collected by convenience sampling method from 200 working women in service sector Delhi NCR, especially from education, banking and healthcare sectors. As statistical tool, partial least square, structural equation modelling (SMART PLS 4) is used for data analysis. Findings show that OCB has full mediation effect on relationship between OC and WB. Moreover, EI moderates the relationship between OC and OCB, indicating that employees with greater EI exhibit stronger citizenship behavior even when organizational commitment is low. The study contributes to the understanding of employee behavior by integrating psychological and organizational factors and provides practical implications for enhancing employees overall well-being.

Keywords: Organizational Commitment, Organizational citizenship behavior, Emotional Intelligence, Well-being, Women

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Application of SOR model in studying the investment behaviour of banking professionals in mutual funds

Pranav Sharma, Dr. Shweta Goel

Abstract:

Recently, the importance of investment funds raised worldwide, because of the benefits they offer to investors (Nicolescu and Tudorache, 2020). For accessing financial market performances, mutual fund is seen as common indicator (Zaremba, 2019). A mutual fund pools money from investors for purchasing of different shares, bonds etc. (Saleem et al. 2021). For any market operation, mutual funds hold much importance and risk control is also important barrier and it is important to analyse the impact of multiple variables that affect investment behaviour. Professional fund managers manage mutual funds and used the pool money to buy securities, bonds, stocks etc in accordance with the investment objectives (Kasemharuethaisuk and Samanchuen, 2023). Mutual funds are quite popular among investors because they provide steady stream of income to investors.

The behaviour of an investor is holds significant importance in the view of behavioural finance. Investors are human beings and they get affected by various variables while investing. Previous studies revealed that investors do not behave in logical manner, in fact they are exhibiting emotions during the investment decision (Sahni, 2023). Previous studies also well-researched the investor attitude and intention towards mutual funds (Mishra et al. 2022; Che Hassan et al. 2023). Beside this some studies are focused on behavioural biases in mutual fund investments (Mathew et al. 2023; Bagchi et al. 2022; Cuthbertson et al. 2016; Kumar and Goyal, 2015). While other studies have used theory of planned behaviour to predict investment intention (Dewi and Ronny, 2023; Mishra et al. 2022; Widyastuti et al. 2023; Yuvaraj and Venugopal, 2023). These studies consider internal and external factors separately to predict investment behaviour, but fail to comprehensively integrate both aspects. There is a need for a holistic model that considers both external stimuli and internal cognitive processes. It is emphasize that understanding of investment behaviour involves not only external factors (stimuli) but also internal cognitive processes (organism) that influence responses. Thus, our study, use stimuli, organism and response (SOR) model to predict investment behaviour, in this way SOR model offers a more holistic approach and extend our knowledge on investment behaviour. Also, current study is based on investment behaviour of banking professionals and they are likely to be influenced by combination of internal and external factors, making a SOR is highly applicable.

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By applying the SOR model, the study aims to capture the complex interplay between external stimuli, internal cognitive processes, and actual investment behavior. This approach offers a more nuanced understanding of how banking professionals make investment decisions in mutual funds. In this context, this study not only offers implications to policymakers but also make contributions by raising knowledge of factors that affect investment behavior. At this point, this study is the first that makes important contribution to existing literature by identifying the factors that affect investment behavior based on SOR model.

From Counter to Click: Exploring In-Branch Initiatives Driving Digital Banking

Manisha1, Dr. Amita Arora2

Abstract:

This study employs a qualitative approach to investigate how branch-level initiatives support the transition of Indian Customers from traditional to digital banking platforms. A total of 15 in-depth, semi-structured interviews were conducted with bank managers from six prominent Public and Private Sector Banks. The data was analyzed using thematic content analysis, enabling the identification and interpretive examination using N-VIVO software. The results highlight that active staff involvement, modernization of branch infrastructure, personalized customer onboarding, and the upskilling of frontline employees are critical enablers of digital adoption. Effective interpersonal communication, supported by digitally enhanced branch environments, significantly improves customer awareness, mitigates resistance to digital banking, and facilitate targeted outreach to bridge the digital divide. The study emphasizes the need for a cohesive organizational culture, staff training, and customer-focused strategies to drive the digital banking transformation. This study concludes that continuous and integrated in-branch efforts are essential to building customer trust and promoting widespread acceptance of digital banking in India.

Keywords: Digital transition, Qualitative study, Digital banking adoption, Customer Trust,

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The Role of Smart City Initiatives In Achieving Sustainable Urban Development: A Corporate Responsibility Perspective

Santosh Singh Fartiyal* and Leena Sharad Shimpi**

Abstract:

The growing challenges of rapid urbanization, environmental degradation, and social inequality have necessitated the emergence of smart city initiatives aimed at fostering sustainable urban development. While these initiatives are often viewed through the lens of government policy and technological infrastructure, the role of corporate entities—especially through Corporate Social Responsibility (CSR) and Environmental, Social, and Governance (ESG) frameworks—has become increasingly significant. This paper adopts a conceptual approach, drawing on existing literature and corporate practices, to explore how businesses, including those outside the traditional infrastructure domain, can support the goals of sustainable urbanization by aligning their operations with smart city priorities.

The study discusses the evolution of CSR in India, particularly under Section 135 of the Companies Act, and examines how businesses voluntarily go beyond legal mandates to invest in urban sustainability projects. It also highlights the relevance of ESG principles in shaping ethical, inclusive, and environmentally conscious corporate strategies that indirectly contribute to urban well-being. Through conceptual analysis and reference to real-world examples, the paper argues that corporations, including software and service-based firms, play a pivotal role in supporting smart city development via green innovation, digital inclusion, and data-driven civic solutions. The findings reinforce the need to expand the understanding of corporate responsibility beyond compliance and position it as a strategic partner in shaping the cities of the future.

Keywords : Smart Cities, Sustainable Development, Corporate Responsibility, ESG, CSR, Urban Innovation, Public-Private Partnership.

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An Examination of the Resources Utilized by the Mutual Fund Sector in India

Dr.Monika Bhatia, Ms. Taruna Rana

Abstract:

The Indian Mutual Fund Industry stands out as one of the fastest-expanding sectors within the Indian Financial Markets. Mutual funds made their debut in the Indian capital market in 1964. This industry plays a crucial role in the growth of the Indian economy by facilitating resource mobilization. It offers various specialized avenues for individuals and households to channel their savings into the capital market through investments in different securities, utilizing pooled resources from multiple investors. Mutual funds enable portfolio diversification and risk minimization by gathering surplus funds from investors and directing them into stock and debt markets, as part of various schemes from both government and private companies. This paper seeks to analyze the mobilization of resources by mutual funds, examine the growth of Mutual Fund Companies, and explore the dynamic relationship between net sales and net purchases in this sector.

Keywords: Resources Mobilise, Debt, Equity, Private Sector, Public Sector.

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Fintech: An Exploration from Initial Concept to User Adoption in Today's Innovative Landscape

Khushi Bhatia

Abstract:

Fintech plays a crucial role in enhancing a nation's economic landscape. As a groundbreaking advancement in the financial sector, fintech (financial technology) has been undergoing rapid transformation. It introduces a fresh model where information technology fuels innovation in the financial industry. Often heralded as a revolutionary development, fintech holds the potential to elevate financial markets significantly. This research seeks to provide a theoretical overview of fintech, exploring its origins, the phenomenon's landscape, ecosystem, and the various factors influencing adoption intentions. To conduct a comprehensive study, reputable international journals were selected to gather relevant research articles. The findings reveal that there is no universally accepted definition of fintech; however, it is broadly understood as an intersection of finance and technology. Notably, there has been a steady rise in the number of fintech startups in recent years. As digitization becomes more prevalent, fintech is increasingly challenging traditional financial systems, highlighting the need for appropriate legislation, regulatory frameworks, and supportive measures.

Keywords: Fintech, Regtech, Crowdfunding. P2P Lending, Blockchain, Startupbootcamp (SBC), Robo Advisory, Innovators, Financial sector behavior, TAM model

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Role of Artificial Intelligence in Digital Marketing towards Customer Purchase Decision

Areena Chaudhary, Dr. Priyanka Chadha,

Abstract:

The purpose of this study is to provide a review of earlier study that have been examine the crucial role of artificial intelligence (AI) in digital marketing on customer purchase decision. AI has evolved from a fantastical notion to a game-changer for digital marketer today. AI technologies such as machine learning, predictive analytics, and Chabot's enable marketers to deliver personalized marketing strategies, understand customer behaviour, and enhance engagement across digital channels. By analysing vast amounts of customer data, AI helps identify patterns, predict needs, and tailor product recommendations, leading to more informed and timely purchase decisions. Moreover, AI - driven automation streamlines customer interactions, improving responsiveness and trust. This paper explores the pivotal role of AI in reshaping digital marketing practices, emphasizing its impact on customer decision-making processes and overall business performance. AI empowers businesses to create smarter, data-driven marketing campaigns that align closely with customer needs and behaviours. Understanding the role of AI in shaping customer behaviour through digital marketing is essential for businesses striving to remain competitive and customer-centric. AI not only facilitates deeper customer insights and personalization but also enhances the effectiveness of marketing strategies by improving targeting, optimizing customer journeys, and building stronger emotional connections through empathetic interactions. As a result, Digital Marketing is now better equipped to design data-driven marketing strategies that are not only effective but also adaptable to changing customer expectations.

Keywords: Artificial Intelligence, Digital Marketing, Customer Purchase Decision

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The Impact of Fintech on Spending Habits of College

Anil Kumar, Leena Sharad Shimpi

Abstract

This research study examines the expanding reach of financial technology (fintech) on college students' expenditure patterns and financial decisions. As the uptake of mobile payment solutions, digital wallets, micro-investing apps, and neobanks intensifies, today's students are holding their finances in steadily more digital and independent forms. The research offers a thorough overview of fintech's transformation from its original application within institutional backends to the revolutionary, consumer-oriented systems of the present day and evaluates its applicability within digitally born student populations. Based on primary data derived from a structured questionnaire, the research studies fintech usage, convenience-driven aspects, and behavioral patterns like budgeting, saving, and impulse buying. The results underscore the benefits and challenges of using fintech, such as enhanced financial inclusion, convenience, and access to investment, as well as possible pitfalls such as excessive spending, lack of transparency, and ethical issues. Finally, the research seeks to enlighten stakeholders regarding the implications of fintech adoption on the financial well-being of students and offer insights for educators, fintech providers, and policymakers to better assist this group in the digital age of finance.

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Financial Status of Selective Temples in Goa: An Innovative Approach to Financial Governance

Ms. Reha Ashok Naik Dessai, Ms. Anjali Danddin

ABSTRACT

Since ancient times, places of worship have served as pillars of spiritual, social, and economic life. Goa is popular not only for its scenic beaches but also for its rich cultural heritage and sacred temples. These temples serve as spiritual and economic centres, attracting devotees and tourists while generating significant financial activity. Effective financial management of these temples is essential for ensuring proper financial utilisation. The present study introduces financial analysis as a transformative lens to evaluate temple finances by analysing the current financial status of selected 10 temples in South Goa. This research seeks to assess their financial stability. Analytical tools such as common size statements, ratio analysis, and visual techniques have been employed to derive meaningful insights. The use of structured financial tools serves as a step toward innovation in the governance of temples. The findings reveal that Shree Shantadurga Kunkalikarin Fatorpa Temple, exhibits stronger financial stability compared to other temples under the study. Additionally the study emphasizes the need for digital transformation in record-keeping to promote financial transparency, efficiency, and long-term sustainability. The findings offer practical insights for temple management, policymakers, and governance bodies, contributing to informed decision-making and improved financial stewardship.

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Decoding Investor Psychology: The Mediating Role of Financial Literacy in Personal Finance and Investment Behaviour

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Abstract:

Purpose – This study investigates the relationship between personal finance behavior, financial literacy, and investment behaviour among financially active individuals, with a specific focus on the mediating role of financial literacy. The research aims to decode investor psychology by examining how financial knowledge influences the link between financial discipline and investment decisions.

Design/methodology/approach – A quantitative, cross-sectional research design was adopted using structured questionnaires. Data were collected from 300 respondents with varying levels of investment experience. The questionnaire measured three constructs: personal finance behavior, financial literacy, and investment behaviour. Exploratory and confirmatory factor analyses were conducted to validate the constructs, followed by mediation analysis using the PROCESS macro in SPSS to assess indirect effects.

Findings – The results reveal that financial literacy significantly mediates the relationship between personal finance and investment behaviour. Individuals with better budgeting, saving, and planning habits tend to exhibit higher financial literacy, which in turn enhances rational investment decisions. Financial literacy was found to partially mediate this relationship, indicating both direct and indirect effects.

Originality/value – This research introduces a novel behavioral-cognitive model that integrates personal financial discipline with knowledge-based investment behaviour. By positioning financial literacy as a mediator rather than a standalone factor, the study offers fresh insight into how financial education can enhance investor participation. The findings underscore the need for targeted literacy programs that align with individual financial behaviours to improve investment outcomes in emerging markets.

Keywords: Financial Literacy, Personal Finance, Investment Behaviour, Mediation Analysis, Investor Psychology

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Balancing the Blur: The Impact of Work Flexibility and Scheduling on Seamless Work-Life Integration

Muskaan Aggarwal, Dr. Mohan Kumar

Abstract:

Purpose-This study investigates the impact of work schedule rigidity and job flexibility on seamless work-life integration among employees, focusing on how time demands and autonomy intersect to influence personal and professional well-being. The study responds to growing concerns about boundary blurring in hybrid and digital work environments, particularly in the post-pandemic context.

Design/methodology/approach-A quantitative cross-sectional survey design was employed, utilizing a structured questionnaire administered to a sample of full-time employees across various sectors. The instrument captured perceptions of work schedule demands, flexibility, and work-life integration. Data were analyzed using descriptive statistics, reliability testing, correlation analysis, and multiple regression to explore direct and interactive effects.

Findings-The findings indicate a significant negative correlation between extended work schedules and work-life integration, while perceived flexibility positively influences integration outcomes. Importantly, flexibility was found to buffer the adverse effects of rigid scheduling. These results highlight the critical role of autonomy in managing modern work-life boundaries and enhancing employee satisfaction.

Originality/value-This research offers a novel contribution by jointly examining work schedule and flexibility in shaping seamless work-life integration, moving beyond traditional notions of work-life balance. It provides empirical evidence relevant for employers, HR practitioners, and policymakers seeking to design inclusive, adaptive, and autonomy-supportive work environments in the evolving future of work.

Keywords: Work Schedule, Work Flexibility, Work-Life Integration, Boundary Theory, Job Demands-Resources Model, Flexible Work Arrangements.

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"From Clicks to Commitment: Examining the Role of HR Technology, Leadership Style, and Compensation in enhancing Job Satisfaction and Employee Loyalty"

Priyanshi, Dr. Mohan Kumar

Abstract:

Purpose – This study aims to examine how the integration of HR technology, leadership style, and compensation practices influences job satisfaction and employee loyalty in today's evolving workplace. With organizations embracing digital transformation and employee-centric models, the research highlights how these three strategic elements contribute to cultivating a motivated and committed workforce.

Design/methodology/approach – A quantitative research design was adopted using a structured, self-administered questionnaire distributed online. The survey gathered data from professionals across diverse sectors, focusing on their perceptions of HR technology usage, leadership behaviour, compensation fairness, and resulting levels of satisfaction and loyalty. Statistical tools, including descriptive analysis, correlation, and multiple regression, were employed to analyse the relationships among the study variables.

Findings – The results indicate that effective implementation of HR technology and supportive leadership styles significantly enhance job satisfaction and foster employee loyalty. Additionally, compensation perceived as equitable and performance-based plays a key role in strengthening organizational commitment. The combined influence of these factors suggests a strategic pathway for organizations to improve workforce engagement and retention.

Originality/value – This study presents a holistic perspective by linking digital HR practices, leadership dynamics, and reward systems with key employee outcomes. It offers fresh insights for HR practitioners and leaders seeking to design work environments that not only satisfy but also retain top talent in the age of automation and hybrid work.

Keywords: HR Technology, Leadership Style, Compensation, Job Satisfaction, Employee Loyalty, Workforce Engagement.

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Comprehensive Analysis of Security Concerns in Hadoop - Challenges, Sources and Mitigation Strategies

Raveena Aggarwal

Abstract

Hadoop, a widely used framework for distributed storage and processing of large datasets, plays a crucial role in modern data- driven applicaons. However, its distributed nature and reliance on an ecosystem of interconnected components introduce significant security challenges. As organizations increasingly leverage Hadoop to store and process sensive data, addressing these vulnerabilities becomes paramount. Security risks can arise from architectural assumptions, misconfigurations, and integration with third-party tools, making the plaorm susceptible to unauthorized access, data breaches, and malicious attacks. Understanding these risks and implementing comprehensive security measures is essential for safeguarding Hadoop clusters and ensuring their reliable operation in diverse environments. This paper presents a novel taxonomy that penetrates well in the direction of security concerns pertaining to Hadoop. Further, the paper addresses the mitigation strategies that can be deployed in various directions.

Keywords: Hadoop, security concerns, mitigation, vulnerabilities, malicious

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Enhancing Users' Continuance Use intention of online Travel Platforms: The role of Relationship Quality

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Abstract:

The internet has grown in importance as a source of information and purchasing, particularly in the travel and tourist industry. With the emergence of protected information, technology has become more and more important in the planning and booking of travel. Travel websites today have a huge impact on travellers' decisions and experiences. This study investigates customers' intention to continue using onlineplatforms, such as travel websites and mobile apps, for online purchases in the tourism sector. Drawing from the stimulus-organism-response (SOR) theory, this study proposes and evaluates a conceptual framework aimed at understanding the factors that influence consumers' continued use of these online travel platforms.This study employed Amos to examine the relationship between the intention to continue using travel platforms and informativeness, customer service, privacy & security, and relationship quality. Respondents who had previously used travel platforms were given the structured questionnaire. Purposive sampling methods were used to ensure a varied sample of responders. Following that, Amos software was used to analyse the collected data, allowing for thorough hypothesis testing of both direct and indirect impacts. According to the results, relationship quality is significantly impacted by informativeness and privacy and security, but continuation use is unaffected. On the other hand, customer service influences continued use but has little effect on the relationship quality. Additionally, this study examines the mediation effect of relationship quality between travel platform attributes and intention to continue use travel platforms. Furthermore, theoretical and practical implications are discussed in this study.

Keywords: continuance use, relationship quality, customer service, online travel platforms, privacy & security

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Analysing Emerging Trends in Cryptocurrency and Blockchain in Developing Nations: A Bibliometric Study

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Abstract:

Blockchain technology and cryptocurrencies have emerged as disruptive innovations, transforming the financial ecosystem and influencing a wide range of industries, including supply chain, healthcare, governance, and digital identity. While the adoption and research around these technologies are accelerating globally, especially in developing nations, the academic discourse remains scattered and lacks a consolidated understanding. This study aims to systematically map the intellectual and thematic structure of cryptocurrency and blockchain research through a bibliometric lens, with a particular focus on India as a representative developing nation.

Using data extracted from credible academic databases, the study examines key bibliometric indicators such as co-authorship, institutional collaboration, keyword co-occurrence, and citation analysis. By visualizing the relationships between authors, institutions, and emerging keywords, this research identifies the core areas of academic attention and highlights underexplored domains. The analysis reveals the trajectory of scholarly output, influential contributors, and evolving themes within the domain, while also identifying knowledge dissemination patterns and research silos.

Furthermore, the study offers insights into how collaborative networks contribute to the impact and visibility of blockchain and cryptocurrency research. It presents actionable findings to inform policymakers, educators, and researchers, thereby facilitating a more structured and inclusive growth of this field in developing economies.

Keywords: Cryptocurrency, Blockchain, Bitcoin, Peer-to-Peer Networks, Distributed Ledgers, Developing Nations, Bibliometric Analysis

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Greening the Tracks: Sustainable Capital Budgeting and Green Finance in Indian Railways

Dr. Pankaj Jain, Dr. Rajeev Goyal

Abstract:

Green financing and sustainable capital budgeting have gained significant attention in the Indian Railways' pursuit of environmental sustainability and economic efficiency. As one of the largest railway networks in the world, Indian Railways is undergoing a transformation by integrating green financial mechanisms to support sustainable infrastructure development, energy efficiency, and carbon reduction initiatives. This study explores the role of green financing, including green bonds, climate funds, and public-private partnerships (PPPs), in mobilizing investments for eco-friendly projects such as railway electrification, solar and wind energy adoption, and sustainable station development.

Furthermore, the paper examines sustainable capital budgeting strategies that incorporate life-cycle cost analysis, environmental impact assessments, and risk mitigation frameworks to ensure long-term financial and ecological benefits. Indian Railways' commitment to net-zero carbon emissions by 2030 has further accelerated the need for strategic investment planning in renewable energy and low-carbon transportation systems. However, challenges such as regulatory barriers, financial constraints, and project implementation inefficiencies pose significant hurdles to achieving these sustainability goals.

The research highlights the necessity of aligning capital budgeting decisions with environmental objectives to create a resilient, low-carbon railway system. Policy recommendations emphasize the need for enhanced financial incentives, stakeholder collaboration, and regulatory support to bolster green financing and sustainable investment practices in Indian Railways. By integrating financial sustainability with environmental responsibility, Indian Railways can set a global precedent for green transportation infrastructure.

Keywords: Green financing, sustainable capital budgeting, Indian Railways, green bonds, climate funds, public-private partnerships, railway electrification, carbon neutrality, renewable energy, infrastructure sustainability.

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Artificial Intelligence Powered HR Analytics Transforming Talent Acquisition and Retention

Ms. R. Shalini,

Abstract:

In today's dynamic business environment, organizations face increasing pressure to attract, develop, and retain high-performing talent amidst the wave of digital transformation. This research investigates the strategic integration of Artificial Intelligence (AI) powered HR analytics in transforming talent acquisition and retention practices. By leveraging advanced data-driven tools, HR departments can enhance recruitment precision, minimize unconscious bias, and forecast employee turnover with greater accuracy. Drawing on empirical insights and real-world case studies from leading global firms, this study showcases how AI-enabled analytics improves hiring timelines, elevates candidate experience, and strengthens long-term employee engagement. The research highlights substantial gains in workforce efficiency, satisfaction, and retention, positioning AI not merely as a technological upgrade but as a catalyst for organizational resilience and innovation. The findings provide practical implications for HR leaders seeking to build future-ready, sustainable talent strategies aligned with long-term business goals. **Keywords:** AI in HR, HR Analytics, Talent Acquisition, Workforce Retention, Organizational Transformation

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Engaged or Exhausted: Exploring Faculty Intention to leave in AI driven work environment

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Abstract:

Educational institutions are encouraged to leverage AI tools to enhance faculty engagement while simultaneously providing emotional support through well-structured programs aimed at improving well-being. This study explores the influence of Artificial Intelligence (AI) adoption on turnover intention among faculty members in management educational institutions across India, with employee engagement serving as a mediator and emotional well-being acting as a moderator. The growing integration of AI tools in education has transformed traditional teaching and administrative practices, yet its impact on faculty turnover intention remains underexplored. Using a quantitative research approach, data were collected from 371 faculty members across management institutions in India via purposive sampling. A structured questionnaire was developed and circulated online to collect responses from the faculty members. Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed to analyse the data and test the proposed relationships. Findings revealed that emotional well-being moderated the relationship between faculty engagement and turnover intention, indicating that faculty members with better emotional well-being are less likely to exhibit turnover intentions despite their engagement levels. Practical recommendations include designing AI training sessions to ensure faculty members are equipped to maximize the benefits of these technologies and implementing wellness initiatives to address stress and emotional fatigue. This research contributes to the growing body of literature on AI in education and faculty management by highlighting the interplay between technological adoption, employee engagement, and well-being in reducing turnover intention.

Keywords: Artificial Intelligence, Faculty Turnover Intention, Employee Engagement, Emotional Well-being, PLS-SEM Analysis

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Tourism Innovation and Sustainability in Uttarakhand and Himachal-Economic Growth and Community Engagement

Maruti Mishra

Abstract:

Tourism in Indian Himalayan region particularly in Uttarakhand and Himachal, stands crossroad where tourism innovation and sustainability is not only aspiration but necessity. Tourism plays pivotal role in economic development and social transformation in both the states. These states have beautiful landscapes, breathtaking view, rich biological and cultural diversity.

The states attract millions of tourists globally every year (Kala and Bagri,2018). However rapid growth of tourism has raised several concerns regarding environmental tolerance, resource depletion and equitable economic growth of the region (Chakraborty and Ghosal,2022).

In recent years, both the states have realised the importance of innovative tourism to ensure long term sustainability, economic growth and local community involvement. It is noticeable that community participation has emerged as cornerstone for sustainable tourism, nurturing local entrepreneurship. preserving nature, safekeeping cultural heritage and ensuring economic gains at grassroot level (Bhandari,2021).

This paper explores the intersection of tourism innovation and sustainability focusing on impact of economic growth and community engagement. It will focus on several key dimension that foster economic well-being and enhance local participation. It will also assess how thematic tourism (pilgrimage, adventure, cultural tourism) and community based tourism initiatives such as homestay, eco-friendly accommodation can create varied income sources for locals.

This will also explain infrastructure resilience aligned with carrying capacity guidelines to prevent overtourism. The study will throw some light on brand promotion, use of information technology for enhanced tourist experience and improved management efficiency,

Apart from this the study explores modern tourism innovations and sustainable tourism management that contribute to better growth opportunities considering green practices, cultural and environmental preservation of the region.

In conclusion, Tourism in Uttarakhand and Himachal is on such a juncture where pursuits of economic growth must be balanced with sustainability and community wellbeing. There

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are several evidences which showcase that when local communities are empowered through entrepreneurship and skill development tourism becomes more sustainable. However, challenges remain there such as insufficient infrastructure, environmental sensitivity, policies implementation gap etc. In nutshell tourism innovations and sustainability require holistic approach, robust policy framework and equitable benefit sharing mechanism.

Key words – Tourism innovation, community engagement, economic growth, community participation, cultural preservation etc.

Telemedicine for Sustainable Healthcare: Implications for Patient Outcomes

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Abstract:

The healthcare sector faces increasing demands to improve patient care while addressing issues of environmental sustainability, operational efficiency, and equitable access. Telemedicine, the remote provision of healthcare services via digital communication technologies, has rapidly evolved as a response to these challenges, particularly accentuated during the COVID-19 pandemic. Beyond its immediate benefits in expanding healthcare access, telemedicine offers potential environmental and economic advantages, such as reducing patient travel, minimizing the strain on healthcare infrastructure, and lowering overall resource consumption.

Through a mixed-methods approach combining literature review, case studies, and patient surveys, this research assesses the effectiveness of telemedicine services in improving clinical outcomes, patient satisfaction, and continuity of care. The findings indicate that telemedicine contributes to timely interventions, reduced hospital admissions, and enhanced patient engagement while supporting sustainable healthcare practices. Furthermore, the study highlights challenges related to digital infrastructure, data security, and health equity, offering recommendations for integrating sustainable telemedicine solutions within mainstream healthcare systems.

This study aims to explore the impact of telemedicine on patient outcomes while assessing its role in promoting sustainable healthcare systems. Specifically, it investigates how integrating telemedicine services affects clinical results, patient satisfaction, healthcare resource utilization, and environmental sustainability metrics. The research also identifies the barriers and facilitators influencing the sustainable implementation of telemedicine services.

Keywords: Telemedicine, Telehealth, Sustainable healthcare

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Benchmarking Accuracy in Volatility Estimation

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Abstract:

Financial markets, particularly options trading, are characterized byinherent volatility, demanding accurate forecasting for riskmanagement and decision-making. This study evaluates the effectivenessof the Black-Scholes-Merton (BSM) model and implied volatility estimation inpredicting future volatility, focusing on the NIFTY 50 index optionsduring the peaks of COVID-19 pandemic. Drawing on previous research, the studyaddresses the limitations and strengths of the implied volatility predictions and exploresalternative methods to enhance forecasting accuracy.Employing a non-overlapping sample procedure, the study examines NIFTY50 index options expiring in the far month using a dataset spanningfrom June 1, 2019, to December 31, 2022. Implied volatility estimationutilizes a novel alternative technique. Analysis centers around thepandemic peak period, supplemented by error correction measurementtools. The Black-Scholes model demonstrates minimal Mean Absolute Error (MAE)and Root Mean Squared Error (RMSE) for both call and put options.However, during pandemic waves, superior forecasting accuracy isobserved for put options, suggesting a need to mitigate errorsassociated with historical volatility utilization.Implied volatilities exhibit mean-reverting behavior, with put optionsdisplaying superior forecasting accuracy in anticipating futurevolatilities. The study highlights the importance of alternativemethods, such as the Newton-Raphson approach, for error minimization.These findings contribute valuable insights for stakeholders, aidinginformed decision-making amidst economic uncertainty.

Keywords: Implied Volatility Estimation, Numerical Estimation, Measurement Errors, Option Pricing, Black-Scholes model

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From Emotion to Economy Revisiting Consumer Ethnocentrism - A Multifaceted Approach

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Abstract:

Consumer Ethnocentrism is the belief consumers hold that, purchasing products manufactured by their in groups are way superior than that of the products manufactured by the out groups. Such purchase from foreign brands is considered immoral and inappropriate by those who are highly ethnocentric. This concept holds a greater importance in influencing consumer buying behaviour. The concept would have significant impact in the emerging market like India, where the consumer's buying behaviour is often driven by nationalism and cultural pride. Various researchers have studied the topic from different perspective and this study is one such effort to address the gaps. However, the traditional CETSCALE, framed with western focus was not adequate to capture the Consumer Ethnocentric Tendency among Indians. Especially in Chennai city, topic is less explored. The study is thus carried out with the objective to rephrase and develop a new Indianized CETSCALE, study the multiple dimensions, measure CET level and categorise consumers and to study the association between CET level and socio-economic variables, ownership status. The study is both descriptive and analytical in nature. A structured questionnaire is used to collect primary data. Journal, articles, books, reports are used to collect secondary data. Purposive sampling technique is used for data collection from the two-wheeler users in Chennai city and the sample size is 715. Descriptive statistics, Exploratory Factor Analysis (EFA), Cluster analysis and Chi-square test are performed using SPSS software. The findings state that, new CETSCALE captures CET level more precisely and the CET level is also found quite high. A five - dimension scale is disclosed, with components namely, Domesticophilia, Indigenous Brand Support, Import Substitution, Economic nationalism and Native Consumerism. The consumers are grouped into three categories, namely, patrotist, partialist and practicalist. The CET level is found to have a significant association with socio-economic variables and two-wheeler ownership status. Marketers and policymakers, on understanding the facets would frame strategies and policies that would capture the market, support and promote the domestic brands and foster economic growth. The findings are thus discussed in detail in the paper.

Keywords: Consumer Ethnocentrism, CETSCALE, Dimensions, two-wheeler, Economy.

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Statistical measure of average does not reflect the true picture of inequalities in India

Dr. Preeti Rustagi, Dr. Nisha Chahal, Dr. D. R. Agarwal, Dr Nidhi Kataria

Abstract:

Averages are misleading just like if we think there is a plane with different elevations. Now Indian Economy commands 4th position in the ranking of GDP (India's GDP is 4.18 Tt in 2025 but being marginally higher to Japan's GDP. It has gained its 4th Position (one notch higher to its earlier 5th position). Measure of Central Tendency that is an average single numerical figure which is considered to be a representative figure of the entire data set. For example, in 2022-23 India's per Capita Income was $2547 thus 1,72000 per annum was the representative figure but there is a great divide in the share of national wealth in India, because most of India earns so little, all it takes to break into the top 10% i.e. Rs. 2.9 lakh a year and simultaneously top 0.1% earns Rs. 2.25 Crore on an average in India. The Indus Valley Annual Report 2025 (Venture Capital firm Blume Venture) divide the population (that is 140 million= 30 million household with per capita income of $ 3000 (about 12.80 lacs) India consisting of 23% of population or 70 million households with per capita income of $3000 (about Rs. 2.55 lacs) and means 1 billion people or 67% of the population with per capita income of $ 3000 (about Rs. 2.55 lakh) and it means 1 billion people or 67% of the population with per capita income at $ 1000 (about Rs. 85000). India is number 1 so far its population is concerned but it has been divided into three because there are vast differences in socio- economic and behavioural patterns, languages, customs and traditions, different faiths of worship, caste factor beliefs, awareness, empowerment, discriminations on different lines etc. but due to demonstration effect, there are aspirations to eat pizza among the lowest sections of the society. In a civil society, humans are always interested in the wellbeing or happiness of the people. Hence there is a case to probe into the nature and causes of these inequalities on the basis of facts and figures detained from standard sources. The term aspirational coined by the NITI Aayog (that is the think tank of the Govt.) is very relevant in the light of locating backward districts of India.

Keywords: Equality of opportunity, redistributive justice, sustainable and inclusive growth.

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"Pulse of Innovation: Exploring Smart Wearables in Professional Healthcare Settings" -An Empirical Study on Technology Acceptance and User Perceptions in Healthcare

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Abstract:

A significant change in the way care is provided, tracked, and managed is represented using smart wearable technology in the healthcare industry, which is spurring innovation and corporate transformation. The use of wearable technology, such as fitness trackers, smartwatches, and mobile health apps, has become a viable remedy as pressure mounts on health institutions to become more patient-centred and sustainable. These tools have the potential to completely transform the healthcare industry by providing real-time health monitoring, enhanced mobile accessibility, and data-driven decision-making.

Purpose: Using the Technology Acceptance Model (TAM) as a framework, this study examines healthcare workers' acceptance of and behavioral intention to utilize smart wearables. Examining views of perceived utility and perceived simplicity of use is one of the main goals. Additionally, the study also investigates the ways in which adoption behavior is influenced by outside factors including data dependability, patient safety concerns, and technology infrastructure.

Methods: Between Dec 2024 Jan and 2025, a sample of 278 participants in clinical and administrative healthcare jobs completed a structured, self-administered survey, with a 72% response rate. To investigate the links between TAM components, quantitative data were analyzed using SPSS and descriptive statistics, multiple regression analysis, and Pearson's correlation.

Results: The results show that intention to adopt is strongly predicted by perceived utility, especially when wearable technology is thought to improve patient engagement, clinical efficiency, and health outcomes. Although perceived ease of use is important, functioning has a greater influence than perceived ease of use. However, there are significant obstacles due to ongoing worries about data accuracy, device interoperability, and possible patient safety hazards, particularly in situations where wearables could inform or have an impact on clinical decisions.

Conclusion: The study emphasizes how smart wearables can revolutionize healthcare when they are matched with the unique requirements and work processes of healthcare

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workers. To foster trust and confidence in wearable technology, it highlights the importance of interdisciplinary collaboration in device design, strong data governance, and ongoing professional growth. In addition to offering useful implications for developers, legislators, and healthcare executives seeking to encourage broader adoption and long-term integration of wearable technologies into routine healthcare practice, these insights add to the expanding conversation on digital health innovation.

Keywords: Smart wearables, Healthcare professionals, Technology Acceptance Model (TAM), Digital health, Behavioural intention.

Government Schemes for The Success of Women Entrepreneurs In Haryana

Priti Saini

Abstract:

Women entrepreneurs may be defined as a woman or a group of women who initiate, organize and run a business enterprise". Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a woman run a enterprise is defined as "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51%of the employment generated in the enterprise to women". Women entrepreneur constitute 10 % of the number of entrepreneurs in the country. This has been a significant growth in self-employment of women with women now starting new ventures at three times the rate of men. They constitute 50% of the population of our country with a lower literacy rate than men. This statistical fact indicates that for the economic growth of the nation, women should not be encouraged to make their share of economic contribution towards the country. One way of achieving is by making women come out and become entrepreneurs. In the traditional society, they were confined to the four walls, playing household roles, but in the modern society, they are coming out to participate in all sorts do activities. Normally, women's entrepreneurship is found in the extension of their kitchen activities, mainly in preparing commercially the 3 P's namely, Pickles, Papads and Powder. Few of them venture into services industry relating to hospitality, catering, educational services, consultation or public relations, beauty clinics, etc. Women enter entrepreneurship due to economic factors which pushed them to be on their own and urge them to do something independently. Women prefer to work from their own work residence, difficulty in getting suitable jobs and desire for social recognition motivate them towards self-employment. We see a lot of women professionals in engineering, medicine, law etc. The present study covers women entrepreneurs' awareness about government schemes, special reference to Haryana.

Keywords- Women Entrepreneurs, Empowerment, Govt. Scheme

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CSR & Its Influence on Market Capitalization of Commercial Banks

Renu Yadav

Abstract:

Purpose: This study investigates the value-enhancing effects of corporate social responsibility (CSR) on the market capitalization of publicly listed commercial banks in India. It seeks to determine whether banks' CSR commitments—across environmental, social, and governance dimensions—translate into measurable improvements in firm valuation and investor confidence.

Design/Methodology/Approach: A balanced panel of 25 Indian commercial banks covering the period 2010–2022 is being assembled. A composite CSR index, constructed using banks' annual disclosures on environmental risk management, social outreach programs, and governance practices, with dimension weights determined by sector relevance. Market capitalization figures were obtained from stock exchange filings and audited financial statements. To account for unobserved heterogeneity and potential endogeneity, both fixed-effects and two-step system Generalized Method of Moments (GMM) dynamic panel regressions were estimated. Control variables included return on assets, leverage ratio, non-performing loan ratio, and macroeconomic covariates such as GDP growth and inflation.

Findings: Empirical results confirm a positive and statistically significant association between CSR performance and market capitalization. A one-point increase in the CSR index corresponds to an average 0.8 percent uplift in market value, holding firm fundamentals constant. Among the three dimensions, governance quality exerts the strongest effect on valuation, followed by social initiatives and environmental stewardship. Robustness checks—employing alternative CSR measurement schemes, subsample analyses pre- and post-2015, and instrument-variable estimations—corroborate the stability of these findings.

Research Limitations: The study is constrained by its focus on large, publicly listed banks in India, which may limit the generalizability of results to smaller financial institutions or to banking sectors in other emerging economies. Additionally, the CSR index relies on self-reported disclosures, introducing potential measurement bias. Future research could incorporate third-party CSR ratings and explore non-linear effects of CSR on firm valuation.

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Practical Implications: The evidence underscores the strategic importance of robust CSR frameworks for bank management and regulatory bodies. Proactive governance reforms and transparent reporting can enhance investor perception, thereby boosting market value. Regulators may consider incentivizing CSR disclosure standards to strengthen financial market stability and promote sustainable banking practices.

Examining the role of Industry 4.0 & AI - Driven HR Practices in enhancing talent acquisition & employee retention: A Study of the Travel & Tourism Industry in Delhi NCR

Himanshi Balyan, Richa Nangia

Abstract:

The emergence of Industry 4.0 technologies, including Artificial Intelligence (AI), has brought transformative changes to Human Resource Management (HRM). These advancements have revolutionized traditional HR practices, particularly in industries such as Travel & Tourism, which rely heavily on dynamic workforce management. AI-driven HR solutions have enabled organizations to enhance talent acquisition, streamline operations, and improve employee retention. By leveraging AI technologies, HR managers in the Travel & Tourism industry in Delhi NCR can address sector-specific challenges while fostering workforce efficiency and satisfaction.

AI has become a pivotal tool in optimizing HR processes such as recruitment, onboarding, training, and performance management. Studies have demonstrated that AI integration leads to improved work efficiency, particularly in high-demand sectors like Travel & Tourism, where timely and precise decision-making is crucial. For instance, AI-powered recruitment platforms can efficiently sift through large volumes of applications, matching candidates to roles based on skill sets, experience, and compatibility with organizational culture. In a region as divers as Delhi NCR, the ability to customize AI tools for multilingual support further enhances their utility in talent acquisition.

Research exploring the intersection of AI and HRM highlights the growing interest in this field. A bibliometric analysis of studies from 2015 to 2021 reveals a sharp increase in scholarly publications, emphasizing the expanding relevance of AI-driven HR practices. These studies underline the benefits of HR digitization in driving decision-making, enabling predictive analytics, and offering data-driven insights. Particularly in the Travel & Tourism sector, where workforce fluctuations and seasonality are significant, AI can help forecast staffing needs and ensure optimal resource allocation. An analysis of 67 scholarly articles underscores key trends in AI - driven HRM, highlighting collaborations among researchers and identifying opportunities for further exploration. These studies discuss

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the dual impact of AI - while enhancing efficiency and scalability, it also necessitates ethical considerations and the need for human oversight. The balance between automation and the human element is particularly critical in HRM to maintain fairness, inclusivity, and transparency in decision-making processes.

AI's integration into HR practices is not without challenges. Ethical concerns, data privacy, and the risk of bias in algorithmic decision-making are pressing issues that HR managers must address. The Travel & Tourism industry in Delhi NCR, being a diverse and customer-centric sector, demands HR solutions that prioritize ethical recruitment practices, employee well- being, and equitable treatment. AI can complement these goals by enabling personalized training programs, improving employee engagement, and offering insights into workforce satisfaction trends.

Moreover, the advent of Industry 4.0 necessitates continuous learning and upskilling for HR professionals to navigate the complexities of AI tools effectively. In the context of the Travel & Tourism industry, HR teams must develop proficiency in using AI to predict employee turnover, design retention strategies, and foster a culture of innovation and adaptability. As AI adoption becomes more widespread, organizations must focus on building resilience among their workforce to adapt to changing technological landscapes.

In conclusion, the integration of AI and Industry 4.0 technologies into HR practices represents a significant leap forward for the Travel & Tourism industry in Delhi NCR. While AI offers numerous benefits in enhancing talent acquisition and employee retention, it also requires a nuanced approach to implementation. Balancing automation with human oversight, ensuring ethical practices, and fostering continuous learning are key to maximizing the potential of AI in HRM. As the industry evolves, further research is essential to understand the long-term implications of AI adoption on workforce dynamics and organizational performance. This evolving discourse highlights AI's role in reshaping the future of HRM and underscores its transformative impact on the Travel & Tourism sector.

Keywords: Industry 4.0, Artificial Intelligence, HR Practices, Travel & Tourism Industry, Human Resource Management, Digital Transformation, Employee Retention

Beyond Barriers: Facilitators and Strategies Empowering Women Professionals in Indian IT Sector

Dr. Jyoti Chauhan

Abstract

Lower representation of women in jobs has been a matter of concern for many years now. For several reasons, this research has become significant, bearing in mind that the representation of women in managerial jobs and in particular, in senior management roles is much less.Despite the fact that much has been published about the challenges to women's career progression, little is known about the facilitators and strategies opted. Therefore, study has focused to explore the challenges, facilitators, addition to the challenges in the career of women professionals brought by COVID-1 9 and strategies opted by women professionals to achieve greater heights in their careers by providing a comprehensive picture of their career path. Findings of the study have revealed various new as well as globally recognized challenges, facilitators, and strategies, like, the role of learning, family, and communication. Considering greater performance expectations and fierce personnel competition as a major challenge in organizational management, there is an urgent need to strengthen women leadership ability in the Indian IT sector.

Keywords: Challenges, Strategies, Facilitators, IT Sector, Career Development

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Qualitative Evaluation of HR Strategies and Employee Performance Traits in Manufacturing Industries

Dinesh Chand Gupta1, Tanushri Purohit2*

Abstract:

Human Resource (HR) strategies must be implemented to influence employee performance, commitment, and motivation in manufacturing organizations, as the efficacy of the workforce directly impacts organizational outcomes. This study assesses the qualitative experiences of employees in relation to critical HR practices, such as talent management, career development initiatives, and workplace engagement programs. Through a thematic analysis of narratives collected from 270 employees, this research identifies fundamental patterns that underscore the strengths and limitations of current HR strategies. The findings suggest that there are emerging trends in employee perceptions of HR policies regarding professional development and career progression, as well as motivational motivations and job satisfaction. Furthermore, insights into employee sentiments regarding organizational culture, corporate leadership, and training frameworks can provide HR practitioners and policymakers who are actively working to develop a motivated and resilient workforce with valuable recommendations. By prioritizing employee-centric HR interventions, this study contributes to the discourse on sustainable workforce management by integrating HR innovations with broader corporate sustainability objectives. In industrial environments, the research is especially relevant to HR professionals, industry leaders, and scholars who specialize in strategic people management. The findings provide practical strategies for enhancing HR .effectiveness in manufacturing environments. Thematic analysis was employed to analyze the interview data using Nvivo. The data was recorded during the interview process and subsequently transcribed in accordance with the responses of each participant.

Keywords: Qualitative Assessment, HR Strategies, Employee Engagement, Job Satisfaction, Manufacturing Industries

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Compensation as a Catalyst: Exploring Its Impact on Employee Retention and Organizational Sustainability in Private Universities

Vaishali Choudhary, Dr. Mohit Rastogi

Abstract:

This study delves into the intricate relationship between compensation strategies and their impact on employee retention, as well as organizational sustainability, specifically within the context of private universities in India. As educational institutions strive to cultivate a stable workforce and a sustainable operational model, the role of compensation emerges as a pivotal factor. In the dynamic landscape of Indian private universities, where talent acquisition and retention pose significant challenges, understanding how remuneration influences faculty and administrative staff stability is invaluable. This research seeks to unravel the nuances of compensation as a motivational driver, examining both its direct and peripheral effects on employee satisfaction and loyalty. The investigation employs a multidisciplinary approach, integrating insights from human resource management, organizational behavior, and educational administration to paint a comprehensive picture. Quantitative data derived from extensive surveys and qualitative interviews with university staff across various hierarchies are analyzed to identify patterns and correlations. This enables a deeper understanding of how compensation not only attracts but also retains skilled workforce, ultimately contributing to the long-term sustainability of these institutions. Furthermore, by exploring policy implications, this research provides actionable recommendations for university administrations. It underscores the importance of tailored compensation packages that address the distinct needs of faculty and non-teaching staff, amplifying their commitment and enhancing overall institutional performance in a competitive sector. Through these insights, the study aims to contribute to the discourse on effective human resource strategies that align with organizational goals in higher education.

Keywords: Compensation Strategies, Employee Retention, Organizational Sustainability, Private Universities, Higher Education, Human Resource Management

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"Human Resource Management and the Future of Work: Promoting Employee Green Behavior through Green HRM in the Banking Industry"

Ms. Kavita Kaushik, Dr. Saraswati

Abstract:

As the future of work contributes to be shaped by climate change, sustainability, technological innovation, and ever-changing employee values, the function of Human Resource Management (HRM) is transforming substantially. Green Human Resource Management (Green HRM) is becoming increasingly important as a key strategy to integrate environmental objectives into the traditional HR functions. This paper examines how Green HRM practices can be strategically implemented in the banking sector to promote and facilitate employee green behavior in banking industry.

Although the banking sector is not a direct cause of environmental degradation, it does have significant indirect effects by its investment, and organizational culture. Banks can produce an environment wherein staff adopt sustainability within and outside the organization by incorporating green values into HR practices green recruitment and selection, green training and development, eco-based reward and compensation systems and green organisational culture. The study is concerned with how such practices help align the behavior of employees with broader organizational and global sustainability agendas, including the United Nations Sustainable Development Goals (SDGs).

The research also discusses how the implementation of Green HRM can be influenced by emerging work patterns such as automation, digitalization, and hybrid models. It discussed the importance of change management, employee engagement, and leadership in maintaining green behavior in the long term. Banks can enhance their environmental performance, corporate image, employee morale, and business resilience in the rapidly changing business landscape by implementing Green HRM.

Keywords: Banking industry, Employee green behavior, Future work, Green HRM, Green HRM Practices.

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Quantitative Insights into Financial Resilience for Sustainable Business: A DuPont and Fundamental Performance Assessment of Hero MotoCorp and TVS Motor Company

Sri Lalit Rani, Dr. K. Bhavana Raj

Abstract:

While the Indian automobile manufacturers mark their global presence, it is important for them to maintain their financial health. This study aims to evaluate the same using metrics such as Ratio analysis, DuPont Analysis, and other measures to analyse the key trends of two companies Hero MotoCorp and TVS Motor Company. We have delivered some quantitative insights into the respective companies' financial resilience. As the manufacturers drive towards new technology during these testing times such as COVID 19, and the new surge for sustainable mobility such as EV and rising demand for the high power vehicles, the fact that this process has inflicted a significant amount of financial stress on the companies cannot be neglected.

We have used key metrics such as Return on Equity (ROE), Return on capital employed (ROCE) to capture the effect of the company's capital structure on its financial performance. We have used Operating profit margins to analyse the company's ability to generate revenue from its core business operations and Asset Turnover Ratio to capture the effectiveness of the company's new investments in technology translated to revenue as opposed to Return on Assets (ROA), which gives a narrow understanding based on Net income. Asset turnover ratio was calculated as a part of DuPont analysis to decompose the Return on equity (ROE) into three constituents.

We have also used liquidity ratios, in specific Current Ratio and Quick Ratio to capture the liquidity of the business to meet the short term liabilities amidst these financial outlays. PE ratio was used to analyse the market perception of companies' strategies. DuPont analysis has revealed interesting insights about the relation between capital structure and its connection with ROE and ROCE. It also considers the company's financial leverage, upon analysing which we could come to our suggestions and recommendations for further study. We also have come to a conclusion that we need to study how these capital structure decisions translate to the enterprise values using different valuation models.

Keywords: Financial Resilience,Quantitative Insights, Sustainable Business,DuPont Analysis, Ratio analysis

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FinTech Meets ESG: Trends, Networks, and Thematic Evolution in Global Research (2020–2025)

Dr Nidhi Kataria, Dr Garima Sharma, Dr Preeti Rustagi

Abstract:

The convergence of Financial Technology (FinTech) and Environmental, Social, and Governance (ESG) principles represents a transformative shift in the global financial landscape, fostering innovation in sustainable finance. This study presents a comprehensive bibliometric analysis of scholarly research at the intersection of FinTech and ESG from 2020 to 2025, utilizing data retrieved from the Scopus database. Employing advanced bibliometric tools such as VOSviewer and the Bibliometrix R package, we analyze the publication trends, influential authors, key journals, country collaborations, and thematic evolution within this emerging domain. The co-authorship and co-citation network visualizations generated through VOSviewer reveal prominent research clusters and collaborative patterns, while the thematic mapping and keyword trend analysis performed using Bibliometrix uncover the intellectual structure and future directions of the field. Our findings indicate a rapidly growing academic interest driven by the urgency of climate risk mitigation, sustainable digital finance, blockchain applications, and responsible investing. This paper not only highlights the dynamic interplay between FinTech innovation and ESG integration but also identifies critical research gaps and offers future research implications for academics, policymakers, and practitioners.

Keywords: FinTech, ESG (Environmental, Social, and Governance), Sustainable Finance, Bibliometrix, Responsible Investing

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Sinking Heritage: Environmental Degradation and Habitat Loss in Venice through the Lens of DIEP Analysis

Lovepreet Kaur, Sahar Movahedi, Simranjeet Kaur, Jaspreet Kaur

Abstract:

Due to the unchecked effects of overtourism, Venice, a globally cherished heritage city, is experiencing critical ecological disruption. This study uses the DIEP (Describe, Interpret, Evaluate, Plan) research model to thoroughly analyze how tourism development has destroyed natural habitats, caused pollution, and the deterioration of Venice's socio-cultural fabric. In the descriptive phase, it describes how the city's infrastructure, biodiversity, and quality of life are under unbearably high levels of pressure.

Multiple reasons for degradation are identified in the explanatory section, including increased cruise traffic that causes erosion and sediment displacement, poor waste management that pollutes the land and marine environments, and urban overexpansion that destroys seagrass meadows and wetlands. The study assesses local displacement, cultural site deterioration, and the loss of unique tourist experiences using qualitative input from 30 tourism experts, including hospitality experts and policy experts. There is a loss of community identity because of residents being priced out of their houses by short-term visitor rentals.

This report suggests specific sustainable measures for the planning stage, such as imposing visitation caps, maintaining green buffer zones, restoring wetland ecosystems, and funding public transportation options, as well as creating tourism activities for the off-season. It concludes that to balance tourism with preservation, a multi-stakeholder governance approach is necessary. The study offers a roadmap for reestablishing Venice's ecological and cultural sustainability through DIEP.

Keywords: Venice, overtourism, environmental sustainability, wetland degradation, the DIEP model, the impact of cruises, cultural erosion, urban pressure, and tourism policy reform

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Grey Skies Tourism: Evaluating Delhi's Air Pollution's Effect on Sustainable Travel

Sahar Movahedi, Gursewak Singh, Nitika, Rukesh Shrestha

Abstract:

This essay examines how New Delhi's tourism sector is affected by the city's extreme air pollution, emphasizing sustainable development. The study looks at how environmental deterioration impacts both the local economy and tourists' experiences using the DIEP analytical framework, which stands for Describe, Interpret, Evaluate, and Plan. The paper's descriptive stage describes how excessive pollution, especially in the winter, impairs public health, visibility, and transportation, deterring both domestic and international travel.

High vehicle emissions, uncontrolled industrial activity, burning of agricultural stubble, and ineffective waste management systems are some of the major contributing causes identified by the interpretative analysis. Thirty tourism 30 experts provided qualitative data for the evaluation phase. Their views suggest a substantial reduction in international tourist arrivals, increased unhappiness among tourists, and operational issues across tourism-dependent businesses.

Based on these findings, the planning phase proposes several policy and industry-level interventions: enforcing stricter environmental regulations, promoting indoor and cultural tourism, enhancing pollution-control technologies in accommodation facilities, and launching marketing campaigns to restore the city's image as a viable destination. The study concludes that multi-stakeholder engagement is essential to addressing Delhi's air pollution challenge, not just for the public's health but also for the long-term resilience of its tourism sector in the context of sustainable urban development.

Keywords: Air Pollution, Sustainable Tourism, DIEP Model, Delhi, Tourist Experience, Environmental Policy, Urban Development, Stakeholder Perspectives, Travel Disruption, Public Health

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Vanishing Paradise: The Future of Maldives Tourism under Climate Threats— STAR Model Analysis

Sahar Movahedi, Jashanpreet, Himank, Manavdeep Singh

Abstract:

The Maldives, a top global tourist destination, is on the frontline of climate change, with rising sea levels and coral bleaching threatening both its environment and economy. This study employs a dual-method approach using the DIEP model (Describe, Interpret, Evaluate, Plan) alongside the STAR framework (Situation, Task, Action, Result) to provide a comprehensive analysis of the tourism crisis. In the descriptive phase, the study outlines how increasing ocean temperatures and erosion have led to the destruction of 60% of the coral reefs, severely affecting marine biodiversity and tourist activities like diving and snorkeling.

Contributing issues such as coastal erosion, temperature-induced bleaching, inadequate enforcement of marine policies, and unsustainable infrastructure development are all examined during the interpretive phase. The environmental deterioration has already decreased tourism income, exacerbated poverty, and prompted internal movement within the islands, according to socioeconomic data and the professional assessments of thirty tourism stakeholders. The assessment highlights the urgent need for structural transformation and indicates a very vulnerable sector, with tourism accounting for more than 28% of GDP.

The research concludes that sustainable tourism in the Maldives depends on climate adaptation, environmental accountability, and international cooperation to protect both local communities and future visitors. Key words, Maldives, Climate Change, Coral Bleaching, Sea-Level Rise, DIEP Model, STAR Framework, Eco-Resorts, Sustainable Tourism, Marine Biodiversity, Island Economy Resilience, Floating Infrastructure. The planning and STAR phases investigate creative solutions like constructing floating eco-resorts powered by renewable energy, expanding marine protected areas, starting coral restoration projects, and promoting global climate finance. These strategies are grounded in realistic, context-specific action and offer scalable frameworks for other island nations.

Keywords: Maldives, Climate Change, Coral Bleaching, Sea-Level Rise, DIEP Model, STAR Framework, Eco-Resorts, Sustainable Tourism, Marine Biodiversity, Island Economy Resilience, Floating Infrastructure.

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Why should I purchase Original? A Qualitative Analysis of Counterfeit Luxury Fashion Product Purchase

Ms. Ekta Garg, Dr. Amit Dangi, Dr. Chand Prakash

Abstract:

Consumer demand is one of the main factors fuelling the current counterfeit industry, this study focuses on the non-deceptive counterfeiting as deliberate purchase of these fake products is still going on. The desire to acquire branded things has resulted in increased demand for counterfeit luxury fashion products. Many buyers who cannot afford genuine luxury products turn to counterfeits to stay up with current trends. Beyond financial concerns, there are other motivations that encourage customers to acquire counterfeit items. This qualitative study aims to acquire a deeper understanding of why consumers buy counterfeit luxury fashion products. To contribute to the existing knowledge, this study investigates the psychological and emotional factors, as well as the driving forces behind owning and acquiring counterfeit luxury fashion products. By conducting in-depth interviews with 30 individuals who have purchased and used these counterfeit luxury fashion products in Delhi-NCR in India, it uncovers the underlying motivations, attitudes and beliefs that drive their decision of purchasing counterfeit luxury fashion products. This study uncovers numerous crucial drivers that motivate individuals to buy counterfeit luxury fashion products, such as aspirational value, instant gratification, product validation, and the influence of social media content on counterfeit purchasing behaviour. This study is relevant to the present marketing environment because it provides brand producers and marketers with meaningful information that they can use to establish tactics and regulations that will discourage customers' decisions to buy counterfeit goods in India.

Keywords: Counterfeit Luxury Fashion Products, Product Validation, Social media content, Instant gratification, Aspirational Value, Qualitative Research

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Micromanagement in Higher Education Institutions: A Conceptual Review of Its Impact on Faculty Well-Being

Mansi Sharma, Dr. Sarika Tomar

Abstract:

Quality leadership provides for effective institutional functioning across any sector or industry. Different leadership styles prevail in the present-day global landscape, with a growing management and leadership literature focused on toxic leadership styles. Toxic leadership undermines the organisational cultures, processes, policies, and stakeholders, and its menace extends to multiple domains of institutional work. One such purportedly toxic leadership style, gaining significant traction from researchers and practitioners across the globe, is micromanagement. The highly controlled, intrusive and non-trusting nature of micromanagers negatively influences their followers' performance and organisational goals. More importantly, the literature presents sufficient evidence that such toxic leadership patterns damage the professional and personal well-being of the experiencing individuals. The context of Higher Education Institutions (HEIs) has been navigated in this paper as they are the backbone for developing the potential talent pool and future leadership across different industries and sectors. Supportive and empowering leadership is necessary to sustain the knowledge, skill and value imparting nature of HEIs. The review findings suggest that academic leaders across different levels act as key drivers in determining the overall psychological well-being of faculty members. This can be better explained by the ABC model (Autonomy, Belonginess and Competence), which derives from the Self-determination Theory (SDT) of motivation (Deci & Ryan, 1985). The model postulates the three primary well-being needs: personal agency, meaningful connections, and effectiveness. The job-demand resource (JDR) model further elucidates the micro-managerial fallouts in exercising autonomy, gaining feedback, and attaining social support. When working under a micromanaging leadership, the subordinates feel that their primary needs are severely targeted on both the work and home fronts. Based on the literature analysis, the emerging repercussions for faculty members may surface as loss of autonomy and academic freedom, emotional and cognitive strain, erosion of trust and collegial relations, and diminished motivation and job satisfaction. This theoretical review aims to synthesise findings from scarce research on these domains, especially

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academic-centric. To delve deeper, studies in the related contexts and industries have been explored for theoretical linkages, concept clarification, andadvancing future research directions. The existing literature lacks frameworksexplicitly explaining the association between micromanagement leadership and faculty well-being. This robust groundwork can help compel academic stakeholders to design and implement interventions to discourage academic micromanagement and encourage wellness and progress-oriented approaches.

The Effects of Fintech Adoption and Perceptions of Service Quality on Customer Satisfaction in Indian Small Finance Banks

Dr Meera Bamba, Dr Mamta Aggarwal, Dr Ajay Bamba, Shilpa

Abstract

The aim of the study, financial inclusion is a major objective in India, and Small Finance Banks (SFBs) play a critical role in extending banking services to underserved and underbanked populations. This study explores the relationship between service quality perceptions and customer satisfaction in SFBs, emphasizing factors such as accessibility, staff behaviour, security, fintech adoption, and convenience. A quantitative research approach was employed, using a structured questionnaire administered to 200 customers across urban, semi-urban, and rural regions through stratified random sampling. Data were analysed using SPSS software, applying descriptive statistics, correlation analysis, and Structural Equation Modelling (SEM) to validate the proposed hypotheses. The findings reveal that security, staff conduct, and banking convenience are the most influential factors driving customer satisfaction. In contrast, fintech service adoption and loan availability have a comparatively lesser impact on customers' decision-making and satisfaction levels. The results indicate that while digital transformation is essential, customers continue to value trust, personalized service, and seamless traditional banking experiences more heavily. The study concludes that SFBs must focus on strengthening security measures, enhancing staff professionalism, and improving banking convenience to retain and satisfy customers. Policymakers are also advised to support initiatives that blend technology with customer-centric banking models to promote financial inclusion and equitable economic growth across India.

Keywords: Service Quality, Customer Satisfaction, Small Finance Banks, Financial Inclusion, Digital Banking, Structural Equation Modelling (SEM)

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Understanding Patients' Knowledge Sharing Intention in Online Health Communities: An Integrated Conceptual Framework

Mr. Himanshu Ahuja, Dr. Deep Shree

Abstract:

Background: As per the 'Service-Dominant (S-D) Logic', value co-creation is perceived as the advantages comprehended by actors from resource integration through engaging in activities and communication with others within the service delivery network, wherein the environment acts as an enabler in ensuring high-quality collaboration among the actors. This paradigm has received a lot of acceptance in the field of healthcare. Online health communities (OHCs) are a special type of online social network, wherein members interact with each other on health- or wellness- related topics to seek information, help, emotional support, and communication opportunities. There are numerous studies focusing on doctor-patient interactions in OHCs. However, patient- to-patient interactions in OHCs largely remains an under-researched area even when knowledge sharing among patients is extremely critical to success of an OHC. According to the studies conducted in this field, value co-creation (specifically knowledge sharing) among patients results in cognitive, affective, and physical benefits such as reducing anxiety and stress, augmenting assurance and self-confidence, ensuring better quality of life, enhancing patient empowerment, leading to acceptance of disease and treatment effectiveness, warranting self-worth and well-being, amongst others. Hence, it becomes pivotal to understand the determinants of patients' knowledge sharing intention while being involved in peer-to-peer interactions in OHCs. This paper, focused on proposing an integrated conceptual framework, attempts to highlight the factors that govern the intention of patients to share knowledge with other patients in OHCs through leveraging integration of multiple theories (such as socio-technical theory, need-to- belong theory, motivation theory, etc.).

Originality: This study is a novel attempt to comprehensively understand the path pertaining to knowledge sharing intention of patients in OHCs as the extant literature on the topic is highly fragmented and patients' knowledge sharing intention in OHCs is not well conceptualized. Methodology: This study is based on systematically assessing the existing literature through studying the relevant research papers published during 2003–2024 in journals indexed under

Web of Science. This research work attempts to present integrated conceptual framework, thereby providing directions and scope for future research to augment knowledge

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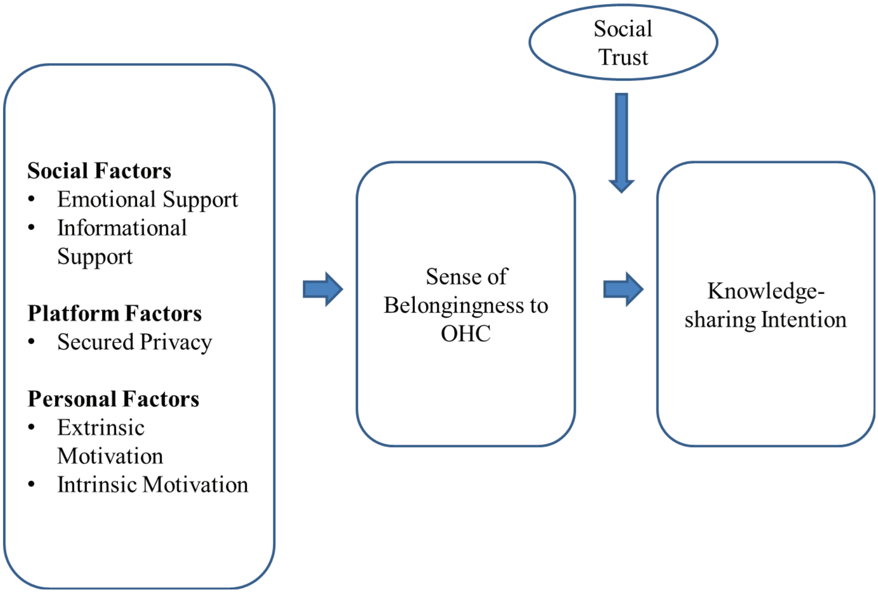
management literature in the context of OHCs, besides sharing theoretical and practical implications.

Conceptual Framework:



Source: Authors' Own

Conclusion and Implications: The understanding of knowledge sharing intention of patients within online health communities (OHCs) provides health-care service providers those pertinent insights that can enable them to deliver a superior service with respect to a patient's particular context, thereby augmenting the overall patient experience. Understanding the knowledge sharing intention of patients within online health communities (OHCs), and the barriers and motivators behind the same is extremely important for OHC managers and OHC moderators to ensure the success of an OHC. This can eventually aid health- care providers in confidently designing effective programs, policies, and services for encouraging value co-creation activities, and hence, can possibly result in the meaningful health- care benefits for patients that accrue from such practices.

The peer-to-peer interactions within these communities not just provide patients the relevant details of the disease, but also offer emotional support to help them fight against the disease and manage their chronic health conditions. Hence, understanding the knowledge sharing intention of patients within online health communities (OHCs) can help patients realize the needs and expectations of each other, thereby ensuring positive health outcomes.

"From Training to Productivity: Examining the Impact of Online Learning on Frontline Workers of ICDS"

Nishtha

Abstract:

The evolving landscape of workforce development has emphasized the role of digital learning in enhancing employee performance, particularly in public welfare sectors. This study, titled "From Training to Productivity: Examining the Impact of Online Learning on Frontline Workers of ICDS," investigates the effectiveness of online training in improving the productivity of Anganwadi workers, supervisors ANM engaged in the Integrated Child Development Services (ICDS) in Uttar Pradesh, India. Using a quantitative research design, the study assesses the impact of three key dimensions of online learning—Content Quality, Learner Engagement, and Trainer Interactivity—on the productivity of 384 frontline workers, selected through random sampling across four districts. Data were analyzed using SPSS 27.0, including reliability tests, correlation, and regression analysis. Findings reveal significant positive correlations between all three online learning dimensions and worker productivity, with Trainer Interactivity showing the strongest relationship. The model was statistically significant ($F = 53.287$, $p < 0.01$), confirming that digital training content and engagement strategies play a vital role in improving service delivery, task efficiency, and job satisfaction. The results underscore the potential of structured online training modules in bridging knowledge gaps and enhancing field-level performance, offering valuable insights for policymakers and program designers in strengthening frontline workforce capabilities.

Keywords: Online Learning, Frontline Workers, ICDS, Productivity, Digital Training, Learner Engagement, Trainer Interactivity, Content Quality.

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Intent to Adopt Telemedicine and Its Impact on Employee Well-Being, Psychological Safety, and Empowerment: The Mediating Role of Organizational Support

Amar

Abstract:

This study investigates the intent to adopt telemedicine and its impact on employee well-being, psychological safety, and empowerment, with organizational support acting as a mediating factor. As hybrid work becomes mainstream, telemedicine has emerged as a crucial organizational strategy for enhancing employee health without disrupting work-life balance. Drawing on a quantitative design with data from 450 professionals across diverse industries, the study reveals that employees' willingness to adopt telemedicine is positively linked to their perception of organizational support. This perception, in turn, significantly enhances psychological safety, fosters empowerment, and improves overall well-being. The results also highlight that organizational support fully mediates the relationship between telemedicine adoption and key employee outcomes. Employees who feel supported by their organization are more likely to feel safe expressing themselves, take the initiative, and manage stress effectively. These findings underscore the importance of genuine organizational involvement in digital health initiatives, showing that telemedicine, when implemented with care and support, can become a powerful tool to build a healthier, more engaged, and resilient workforce. The study provides practical insights for HR managers and policymakers aiming to align technology-driven healthcare initiatives with employee-centric workplace strategies.

Keywords: Telemedicine Adoption, Organizational Support, Employee Well-Being, Psychological Safety, Empowerment

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Constructing a framework for evaluating corporate governance practices among the Indian banking sector

Sangeeta Tewatia Kundu

Abstract:

Purpose- Banks is to play a crucial role in economic growth and to hold a predominant position within the financial system of any nation. Corporate governance became significant in the banking sector following the 2008 global financial crisis. This research aims to develop a corporate governance index and examine the degree to which the banks in India implement it. Furthermore, the banking institutions have been ranked according to their corporate governance disclosure standards.

Design/methodology/approach – The suggested index emphasises the corporate governance practices of banks addressing corporate governance challenges within the Indian banking sector. The unweighted binary approach is employed to construct the corporate governance index. The content analysis technique was employed to gather data from banks' annual reports for the period 2014-15 to 2022-23. Subsequent Mann–Whitney The U test is employed to ascertain the disparities in corporate governance practices between public and private sector banks in India.

Findings – The study revealed an improving trend in corporate governance practices among public and private sector banks. However, Indian banks remain concentrated on corporate governance procedures mandated by SEBI and RBI. Moreover, there exists a substantial disparity in the corporate governance practices of public and private sector banks. The corporate governance practices of private sector banks are relatively superior. However, Indian banks must enhance their corporate governance standards and ensure full transparency in their reports.

Practical implications – The execution of the proposed index illustrates the current state of corporate governance procedures within the Indian banking sector. This report is beneficial for banks and all stakeholders in comprehending corporate governance disclosure procedures and the deficiencies within the banking sector.

Originality/value – This study is among the initial evaluations of corporate governance procedures within the Indian banking sector through a comprehensive corporate governance index.

Keywords: Corporate governance, corporate governance index, Indian banking sector, public sector banks, private sector banks.

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Exploring the Interplay Between Digitalization and Workplace Spirituality in Contemporary Organizations

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Abstract:

The rapid digital transformation of modern workplaces—driven by technological advancements and the global shift toward remote and hybrid work models—has raised important questions regarding the sustainability and evolution of workplace spirituality (WPS). This study investigates the impact of digitalization on key dimensions of WPS, including employees' sense of purpose, inner life, and alignment with organizational values. Grounded in Self-Determination Theory (SDT) and the Job Demands–Resources (JD-R) model, the paper examines how digital tools and virtual work environments can both facilitate and hinder spiritual engagement in the workplace. While digitalization offers enhanced flexibility, autonomy, and opportunities for value-driven participation, it also introduces challenges such as social isolation, technostress, and the potential erosion of organizational ethics. By synthesizing recent empirical research and real-world case studies, the study highlights the dual nature of digitalization's influence on spiritual well-being. The paper concludes with practical recommendations for organizations and leaders to foster workplace spirituality in increasingly digital environments, emphasizing the importance of ethical leadership and intentional workplace design in sustaining human-centered organizational cultures.

Keywords: Workplace Spirituality, Digitalization, Psychology, Conceptual Discussion

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Awareness and Readiness Level of Healthcare Professionals Towards Adoption of Emr Systems: Applying Tam Model in Healthcare Context

Ms. Shruti, Dr. Shipra Kumari, Dr. Yogesh Mehta

Abstract:

In the era of digital transformation, Electronic Medical Record (EMR) systems play a vital role in enhancing healthcare quality, streamlining clinical workflows, and improving data accessibility. This study explores the awareness and readiness levels of healthcare professionals in Gurugram, India, to adopt EMR systems, using the Technology Acceptance Model (TAM) as the theoretical framework. The research specifically examines how Perceived Usefulness (PU) and Perceived Ease of Use (PEoU) influence the Behavioral Intention to Use (BIU) EMRs.

A structured survey was conducted among 70 healthcare professionals, including doctors (42.9%), nursing staff (10%), paramedical personnel (28.6%), and technicians (18.6%). Notably, 78.6% of respondents were aged 30 or below, and 84.3% had less than 10 years of experience, highlighting a predominantly young and tech-savvy workforce. Furthermore, 80% of the participants were employed in private healthcare institutions, suggesting higher digital maturity in the private sector.

Data analysis employed both descriptive and inferential statistical methods. The findings confirmed all proposed TAM hypotheses: PU and PEoU significantly and positively influenced BIU, while PEoU also had a strong positive effect on PU. These results underscore that user-friendly and beneficial EMR systems increase the likelihood of their adoption. The study also revealed a stronger readiness among younger professionals, particularly those in private settings, indicating a need for targeted training and change management strategies for older or more experienced staff.

This research provides critical, data-driven insights for hospital administrators, policymakers, and digital health strategists seeking to enhance EMR adoption. It contributes to the global discourse on healthcare digitization by offering localized empirical evidence and practical recommendations for fostering sustainable digital transformation in emerging healthcare markets.

Keywords: Electronic Medical Records (EMR), Technology Acceptance Model (TAM), Healthcare Professionals, Awareness, Readiness, Perceived Usefulness (PU), Perceived Ease of Use (PEoU), Behavioral Intention to Use (BIU), Healthcare Technology Adoption

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Forecasting of foreign tourist arrivals using hybrid machine learning models

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Abstract:

The tourism industry has been a significant contributor to the global economy, and accurate forecasting of foreign tourist arrivals is crucial for effective policy-making and resource allocation. However, the tourism industry has faced significant challenges due to the COVID-19 pandemic, leading to noise in the time series data of foreign tourist arrivals. This study presents a hybrid model that combines the strengths of statistical methods, SARIMA and Holt-Winters, and the deep learning method, Random Forest, to provide more accurate forecasts of foreign tourist arrivals. The ensemble learning algorithm, Stacking, is used to merge the forecasts of the three methods, and the accuracy of the models is evaluated using various performance metrics, including MAPE, MAE, MASE, RMSE, RMSSE, and MSE. The study builds upon the findings of previous research on tourism forecasting, which have highlighted the potential of combined approaches to improve forecasting accuracy. The proposed hybrid model aims to address the limitations of individual forecasting methods by leveraging the complementary strengths of statistical and machine learning techniques.

Keywords: Tourism, Hybrid, SARIMA, Holt Winter's, Random Forest, Stacking

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Exploring the Impact of Work Overload and Job Demand on Employee Well-being and Performance in the IT/ITES Sector: A SEM-PLS Approach

Nishtha

Abstract

This study explores the impact of work overload and job demand on employee well-being and performance in the IT/ITES sector, using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The fast-paced and demanding nature of IT/ITES roles often exposes employees to high levels of stress, making it essential to assess how such pressures influence mental health and productivity. A survey of 400 professionals from major Indian cities was conducted to analyze the relationships among job demand, work overload, well-being, and performance. The measurement model demonstrated strong reliability and validity, with satisfactory results for factor loadings, composite reliability, average variance extracted (AVE), and discriminant validity. Structural model findings revealed that job demand significantly and positively influences employee well-being (ß = 0.822, t = 30.599, p < 0.001), suggesting that challenge-oriented demands may enhance psychological engagement. Additionally, well-being was found to positively affect employee performance (ß = 0.613, t = 17.509, p < 0.001), emphasizing the importance of mental health in sustaining productivity. However, the relationship between work overload and well-being was negative but statistically insignificant (ß = -0.011, t = 0.301). The findings provide practical insights for HR managers and leaders to design effective workload management strategies and promote employee well-being in high-demand work environments.

Keywords: Employee well-being, Work overload, Job demand, IT/ITES sector, Mental health, Performance

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Creating Healing Environments: Green Hospitals as Models of Sustainable Healthcare

Dr. Shipra Kumari, Anoushka, Chiragh Singh, Dr Niyati Chaudhary, Dr Nidhi Kataria

Abstract:

The worsening state of the environment has become a global concern, with significant implications for human health. As a vital pillar of society, the healthcare sector is responsible for providing treatment and care to vast populations. However, it is also a resource-intensive industry that consumes substantial quantities of natural resources including electricity, water, food, and construction materials to maintain high standards of care and hygiene. Modern healthcare facilities rely on complex, energy-demanding systems for water use, heating, cooling, ventilation, and waste management. In response to growing concerns about resource efficiency and sustainability, the concept of green healthcare has emerged. This approach emphasizes the need for sustainable practices that enhance operational efficiency while minimizing environmental impact. Regulatory bodies such as the Ministry of Energy Efficiency and healthcare management authorities are now actively involved in promoting energy conservation by supervising and supporting facilities in aligning with energy-saving protocols. As a result, environmental quality assessments in healthcare settings are becoming increasingly important, driving the adoption of green hospital models that integrate sustainability into healthcare delivery.

Keywords: Green Hospital, Sustainability, Modern Healthcare, Energy Conservation.

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Smart Finance, Greener Planet: A Bibliometric Exploration of FinTech-Driven Green Finance

Dr. Nidhi Kataria, Dr. Aarti Chahal, Dr. Shipra Kumari

Abstract

The integration of Financial Technology (FinTech) with Sustainable Finance represents a transformative shift in the global financial ecosystem, enabling innovative solutions to address climate change, resource efficiency, and social impact. This study presents a comprehensive bibliometric analysis of global research at the intersection of FinTech and Green Finance from 2018 to 2025, based on data extracted from two premier academic databases—Scopus and Web of Science. Using advanced bibliometric tools, VOSviewer and the Bibliometrix R package, the study maps the intellectual landscape, collaboration networks, influential authors, leading institutions, and thematic evolution in this emerging research domain. A total of [insert final number after analysis] peer-reviewed articles were analyzed to identify publication trends, citation dynamics, co-authorship structures, keyword co-occurrence, and the development of thematic clusters.

The findings reveal a sharp increase in academic interest post-2020, with key themes including green bonds, blockchain for sustainability, ESG scoring, and AI-driven environmental finance. Prominent research hubs include China, the United States, and the United Kingdom, with strong cross-country collaborations. Thematic analysis highlights a transition from foundational studies to more data-driven, impact-oriented research integrating artificial intelligence, decentralized finance, and carbon tracking technologies. This study offers valuable insights for scholars, policymakers, and practitioners by unveiling research gaps and emerging opportunities at the FinTech–Green Finance nexus. It contributes to shaping future research agendas and supporting evidence-based policymaking toward a more sustainable financial future.

Keywords: FinTech, Green Finance, Sustainable Finance, Bibliometric Analysis, ESG Investing

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The Effectiveness of Green HRM Practices on Organisation Performance

Ms Priyanshi, Dr Jyoti Chauhan, Dr Anjana Dash

Abstract:

In recent years, there has been a significant acceleration in the integration of environmental sustainability into human resource management. Green Human Resource Management (GHRM) practices are being adopted by organizations more frequently as a means of aligning their operations with sustainable development goals. This study looks into how well GHRM practices enhance overall organizational performance, with a focus on the mediating role of green innovation. The study focuses on analyzing the effects of specific GHRM practices, such as green hiring and selection, green training and development, and green performance management, on green innovation and organizational performance. This study also assess how green innovation mediates the relationship between GHRM practices and organizational performance. The study examines how GHRM programs promote eco-innovation and creativity in products, services, and processes, which improves organizational outcomes. This study is based on primary research. The data has been collected using google forms. Research indicates that GHRM practices significantly increase green innovation, which acts as a key mediating factor in this relationship, in addition to directly improving organizational performance. This study provides useful information for legislators, human resources specialists, and business executives who want to implement sustainable HR policies.

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From Campus Collaboration to Digital Advocacy: How Student–Student Interaction Drives Brand Evangelism in Indian Higher Education

Ms Nisha Yadav, Dr. Rajesh Poonia

Abstract:

In an era of escalating competition among Indian higher-education institutions, merely enrolling students no longer suffices; universities must transform them into authentic brand evangelists who champion their alma mater both online and offline. Traditional marketing campaigns—characterized by one-way communication—often fall short of generating the deep emotional engagement that drives voluntary advocacy. Instead, it is informal, peer-driven experiences—study groups, project collaborations, and social-learning forums—that hold the greatest promise for creating lasting affective bonds and shared value perceptions. Yet, despite growing recognition of value co-creation in service contexts, the specific role of student–student interaction as a catalyst for brand love and subsequent evangelism remains under-examined in higher-education research.

This conceptual paper addresses that gap by integrating Service-Dominant Logic, Relationship-Marketing Theory, and Social Exchange Theory to propose a comprehensive framework of peer-driven brand advocacy. Drawing on a systematic review of recent empirical studies, we advance six propositions: (1) peer interaction enhances students' perceived academic and social value; (2) perceived value fosters deep emotional attachment (brand love); (3) brand love drives both vocal and behavioural advocacy; (4) perceived value mediates the interaction→brand-love link; (5) brand love mediates the value→evangelism link; and (6) digital-platform affordances moderate the strength of all these paths. We also identify critical boundary conditions—including demographic factors (e.g., gender, level of study) and cultural norms (e.g., collectivism)—that may amplify or attenuate these relationships.

The model contributes theoretically by unifying disparate literatures on co-creation, emotional brand connections, and advocacy within a single conceptual structure tailored to the Indian context. Practically, it offers university marketers actionable guidelines for designing high-affordance digital ecosystems, structured peer-mentoring programs, and collaborative learning environments that nurture brand evangelists. Finally, we outline a future research agenda—spanning structural equation modelling, experimental and longitudinal designs, social-network analysis, and qualitative inquiries—to empirically validate and extend this framework across diverse institutional and cultural settings.

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Prominence of Tourism in Enhancement of Life Standards of Public in the Union Territory of Daman and Diu

Atul.Dave, Dr.Aarti Joshi

Abstract:

Nowadays, the whole world is focusing on Sustainable Development Goals, and to achieve these, some Millennium Development Goals have been set. All these are exercises to improve the Life Standards of the poor and Middle class communities. In this context it is essential to throw a light on tourism which has been playing a vital role in revenue generation, pollution reduction, captivating environment retention and eventually life standards enhancement of people. The present research mainly focused on development of strategies of tourism in the Union Territory of Daman and Diu for enrichment of life standards of different communities. It has a potential to accommodate the different types of tourism such as Religious, Echo, Heritage, Cultural, Coastal and Health on a grand scale. The area of this Union Territory is around 112Sq. Kilometres in which approximately 4% covered with surface water bodies, 20% Coastal corridor and 2% of the land occupied by forest. This geographical topography of Daman and Diu will endorse the tourism growth in this area. Simultaneously the intervention of Public, Private and Government bodies is essential for repaid growth, Reliable revenue generation and sustainable maintenance in the field of Tourism.

Keywords: Tourism, topography, cultural heritage, sustainable growth, revenue generation, community development

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Exploring Consumer Preferences: A Bibliometric Analysis of Organic Food Purchase Behavior Using the Theory of Planned Behavior

Anju Yadav, Dr Sunil Kumar

Abstract:

In recent decades, global interest in organically produced food has surged. This study comprehensively reviews the past twenty years of research on "organic food and the Theory of Planned Behaviour" within marketing management. It uncovers the field's foundational framework and highlights key areas for future research. Utilizing bibliometric mapping and visualization methods, 149 documents from the Scopus database were analyzed using Microsoft Excel and VOS-viewer. The study performed co-authorship, reference co-citation, top publishers, authors, affiliations, and keyword network analysis. Findings indicate an upward trend in publications, with Tarkiainen A., identified as the most prolific author and The British Food Journal as the leading journal. Malaysia leads research output, and the University of Surrey ranks top in academic contributions. The study highlights significant research gaps, offering valuable insights for corporate leaders and scholars to develop strategies and policies promoting organic food consumption.

Keywords: Organic Food, Theory of Planned Behaviour, Bibliometric Analysis, scientific mapping, organic food consumption

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Bridging the Gaps: A Critical Analysis of Challenges in Health Insurance System

Dr. Suryadita das, Dr. Shipra Kumari, Mr. Kapil

Abstract:

Health insurance is an essential pillar of modern healthcare systems, designed to shield individuals from the financial burdens of illness and ensure timely access to medical services. However, despite its critical role in promoting health equity and financial protection, current health insurance frameworks—across both public and private sectors—face persistent and complex challenges that threaten their long-term viability and impact. This study undertakes a comprehensive and critical analysis of these issues, identifying key structural, financial, administrative, and policy-related obstacles that continue to hinder the effectiveness of health insurance systems globally.

Among the most pressing concerns are inadequate coverage options that fail to meet the diverse healthcare needs of populations, resulting in continued reliance on out-of-pocket payments. Socio-economic and regional disparities further exacerbate inequalities, particularly among rural, low-income, and marginalized groups. The lack of awareness and understanding about insurance benefits and processes often leads to underutilization of available schemes. Additionally, fragmented regulatory frameworks, inefficiencies in claims processing, poor grievance redressal mechanisms, and susceptibility to fraud contribute to erosion of public trust and hinder service delivery.

The divide between public and private insurers is also growing, with the former often constrained by limited resources and the latter focusing primarily on profitability, leading to gaps in accessibility and affordability. As healthcare costs rise and populations age, these challenges are expected to intensify, making the call for sustainable, inclusive, and integrated health insurance systems even more urgent.

This paper emphasizes the importance of adopting innovative policy approaches, improving regulatory oversight, leveraging digital health technologies, and fostering collaborative public-private partnerships. Only through a holistic and inclusive strategy can we bridge these critical gaps and create a resilient, equitable, and sustainable health insurance landscape that supports the global vision of universal health coverage.

Keywords – Health insurance, Sustainable approach

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Assessing the Impact of Personalized Dietary Interventions on Nutrient Intake Among Perimenopausal Women

Aditi Vohra, Dr. Tarvinder Jeet Kaur

Abstract:

Background: Perimenopause is a critical transition in women's lives, marked by hormonal changes that can influence various health parameters, including dietary habits and cardiovascular health. Personalized nutritional interventions may help mitigate these effects and enhance overall well-being during this period. This study aims to assess the impact of personalized nutritional strategies—Nutrition Education and Physical Activity (NEPAG), Supplementation (SUG), and Dietary Counselling (DCG)—on the intake of essential nutrients and macronutrients in perimenopausal women from Ambala, Haryana.

Methods: A total of 180 perimenopausal women, aged 35–50 years, from Ambala, Haryana, participated in the study. Each intervention consisted of 60 participants, with 30 in the experimental group and 30 in the control group. The women were assigned to one of the three experimental interventions (NEPAG, SUG, DCG) or the control group. Over a 180-day period, data were collected at three points: baseline (0 days), mid-intervention (90 days), and post-intervention (180 days). Each intervention targeted different nutrition aspects: NEPAG combined nutrition education and physical activity, SUG involved supplementation, and DCG offered tailored dietary counselling. The study assessed energy, protein, carbohydrate, fat, fiber, calcium, iron, beta-carotene and vitamin C intake.

Results: At the start of the study, energy intake was comparable across all groups, with minimal changes in the control group. However, the experimental groups showed significant reductions in energy intake (NEPAG: 9.724%, SUG: 10.807%, DCG: 10.152%). Protein intake significantly increased in all experimental groups, with NEPAG showing the highest improvement (11.373%). Carbohydrate and fat intake decreased notably in the experimental groups, with the largest reduction observed in DCG. Intake of fiber, calcium, iron, beta-carotene and vitamin C also showed significant improvements, particularly in SUG and DCG. Statistically significant differences in nutrient intake were found between the experimental and control groups ($p \leq 0.0001$ for most comparisons).

Conclusion: The study concluded that personalized dietary interventions, such as NEPAG, SUG, and DCG, were effective in improving dietary intake and nutrient consumption in perimenopausal women. These results highlight the importance of tailored nutritional strategies to address the specific health challenges faced by women during perimenopause and suggest that such interventions can lead to better health outcomes during this transitional phase.

Keywords: Perimenopause, Nutritional Interventions, Dietary Intake, Supplementation, Fiber

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Digitalisation of Retailing in India-Journey from website to Metaverse

Suresh Kumar Jha, Dr. Mamta Chawla

Abstract:

Indian Retail sector is witnessing a significant transition from market place to market space during Retail 4.0. Also, COVID-19 has added to the paradigm shift in Indian Retail sector in a big way. Latest development in information technology in terms of social media marketing followed by Artificial Intelligence (AI) and Machine learning (ML), Augmented Reality (AR), virtual Reality (VR), Internet of Things (IOT), Chatbots, blockchain technology has led to technological immersive environment termed as Metaverse. This is going to be the future of Indian Retail sector. Metaverse is proving to be a gamechanger to induce a paradigm shift in Indian Retail sector during Retail 4.0. Home delivery to quick delivery; automotive retailing to grocery retailing all are infused with technology. Omnichannel retailing is no longer a dream in India. This article is a summary of the current trends in Indian retailing sector in terms of overall innovations taking place. The endeavour is to shed light into the characteristics of retailing innovations resulting into superior performance in distinctive national markets and across broader aggregations of markets along with highlighting different development in retail sector of India. This study will help in future research focused at adapting and bringing in the innovations in retail sector of India to cater to the need and wants of the ever-changing Indian Consumer behaviour landscape for sustainability, growth and diversification.

Keywords: Retail innovation, Customer Satisfaction, Marketing, Metaverse, Augmented Reality(AR),Retail Management, India

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Sustainability Practices and Corporate Risk: A Panel Quantile Regression Analysis

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Abstract:

This study investigates the impact of corporate sustainability practices, measured through CSR expenditure, on corporate risk. Analysing 1566 (174 firms *9 years) firm-year observations from 2016–2024 utilizing OLS regression, this study found that corporate sustainability practices significantly reduce total risk, but it has a positive but insignificant effect on systematic risk.Quantile regression analysis reveals that it significantly reduces firm total risk at moderate quantiles, but no significant impact was found on the lower and upper quantiles, which indicates that it effectively reduces the risk for firms with modest risk levels. Moreover, it has an insignificant negative impact on systematic risk at higher quantiles but an insignificant positive impact at lower and intermediate quantiles. The study shows the asymmetrical relationship between corporate sustainability practices and firm risk, influenced by the firm risk distribution. These findings suggest that sustainability initiatives are particularly effective in managing firm-specific risk for companies with moderate risk exposure, offering valuable insights for managers seeking to integrate sustainability into risk mitigation strategies.

Keywords: CSR; panel regression; sustainability; systematic risk; total risk

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A Study on Acceptance of Fintech in Banking Industry in India

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Abstract:

For centuries, banks have dominated the financial services sector. However, the rapid advancement of technology has significantly transformed their operations. Enhancing financial services for clients while prioritizing security has undergone substantial evolution. In India, a new financial services sector known as "financial technology" or FinTech has emerged. Companies in this sector leverage technology to deliver services across various domains, including payments, insurance, and asset management. The growth of the mobile internet industry has enabled these FinTech firms to integrate diverse technological solutions into financial services for individuals and businesses. These non-banking service providers have disrupted traditional banking by addressing gaps in conventional methods, which are often perceived as inadequate for meeting the growing demands of clients and maintaining profitability. Consequently, Indian banks are undergoing continuous transformation due to the influence of advanced technology and innovative players in the financial sector, such as FinTech firms. Many banks are now collaborating with FinTech startups to improve their services, while others are investing in startups or creating accelerator programs to leverage these cutting-edge technologies. This paper explores the profound impact of FinTech on Indian banking models, shedding light on the challenges and opportunities that arise in the dynamic intersection of finance and technology.

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Building a Sustainable Future: An Integrated Framework through a CSR-HEI Collaboration

Dr. Kavita Gupta, Dr Luxmi Rani

Objective

It is important and unarguably urgent to integrate sustainable practices into the human lifestyle. A sustainable future needs awareness, knowledge, skills, and values, beginning at primary education. However, Higher Education Institutions (HEIs) bear a crucial responsibility in makingthemselves equipped to address complex sustainability challenges related to the environment, society, and governance. Often the curriculum and pedagogy limiting its scope.

These abstract outlines an integrated framework for embedding sustainability within HEIs, emphasizing the synergistic application of Bloom's Taxonomy for deep cognitive engagement, the strategic mapping of curricula to the United Nations Sustainable Development Goals (SDGs), and planned corporate social responsibility (CSR) initiatives in partnership with HEIs. It aims to present a holistic model, beyond mere information dissemination, instead it nurtures critical thinking, skills and abilities with an intention to make the world a better place through sustainability.

Conceptual Framework: Making Pedagogy and Practical skills work in tandem

This conceptual framework is built upon three key pillars: pedagogical approaches using Bloom's Taxonomy, curriculum alignment with global sustainability targets (SDGs), and the practical application of knowledge through CSR-HEI collaborations.

The foundation of effective sustainability education lies in fostering higher-order thinking skills. Using Bloom's Taxonomy to teach sustainability in multiple contexts is advocated. It createsa robust structure to design learning experiences that continue to challenge students. Moving them from foundational knowledge (Remembering, understanding environmental and social issues) to application of sustainable practices. Bloom's Taxonomy ensures comprehensive cognitive engagement. This structured approach helps students internalize the complexities of sustainability and develop the capacity for critical inquiry and creative problem-solving.

Integrating SDGs through Curriculum Mapping : Sustainability educationneeds to align its curricula with the UN's Sustainable Development Goals in the present scenario. Stathopoulou and Drosos (2023) in "Educating for the Sustainable Future: A Conceptual Process for Mapping the United Nations Sustainable Development Goals in Marketing Teaching Using Bloom's Taxonomy" focuses on a transferable methodology. By mapping

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course content and learning objectives to specific SDGs using the progressive levels of Bloom's Taxonomy, educators can ensure that students understand the global relevance of their studies and are equipped to contribute to these universal goals. This approach is further discussed by Peterson and Tinucci (2023) in "How to Embed Sustainability Throughout a Marketing Curriculum," demonstrating how sustainability can be woven into the fabric of a specific discipline in higher education. This integration helps students connect theoretical knowledge with tangible global challenges and opportunities.

CSR Initiatives and HEI Collaborations

The pedagogical frameworks and curriculum design need to be contemporized andtranslate learning into action. CSR initiatives, through projects incorporated with HEIs, offer invaluable opportunities for experiential learning. These collaborations can provide students with exposure to practical sustainability challenges in various industries, access to mentorship from professionals, and platforms to apply their knowledge and skills developed through Bloom's Taxonomy-guided learning. Karmyogi is one such program integrated in Higher education and supported by government too. Such partnerships bridge the gap between academic theory and industry practice, enabling students to understand the role of governance and corporate accountability in achieving sustainability outcomes, thereby enriching their awareness of environmental and societal responsibilities from a practical standpoint.

In this proposed framework Bloom's Taxonomy provides the cognitive depth; SDG mapping offers a clear, globally relevant direction; and CSR-HEI collaborations inject practical, experiential learning. Students themselves learn to be aware of environmental issues, societal needs, and the complexities of governance. They learn to analyze these interconnections, evaluate potential interventions, and ultimately create innovative and sustainable solutions. CSR projects create a testing ground for these developed competencies, allowing students to engage with real-world applications, and create tangible impact of sustainable practices and effective governance.

Implications and Contribution

This integrated framework has significant implications for HEIs, educators, policymakers, and corporations:

HEIs: It embeds sustainability across multi disciplines, enhancing institutional reputation and societal impact. On ground it provides a structured yet flexible approach to designing curricula and learning activities to encourage engagement with sustainability and the SDGs by the educators.

The policymakers: They can integrate sustainability in the lifestyle of adult citizens and later have focused manpower. The incentivized holistic educational models and HEI-industry partnerships focused on sustainability strengthen the path in practice.

Corporates: It underscores the value of investing in CSR initiatives that collaborate with HEIs, thereby cultivating a future workforce adept in sustainable practices.

The primary contribution of this abstract is the articulation of a multi-dimensional, integrated approach that moves beyond isolated efforts. It argues that by consciously combining sophisticated pedagogical tools like Bloom's Taxonomy, aligning with global frameworks like the SDGs, and leveraging practical partnerships with industry, HEIs can more effectively fulfill their crucial role in educating responsible global citizens who are prepared to build a sustainable and equitable world.

Conclusion

The global call for sustainability demands an educational paradigm shift. All humans must be equipped with the awareness and capability to integrate sustainable practices into their lives and professions. By leveraging Bloom's Taxonomy in higher education,post early education, it cultivates deep understanding of environmental, societal, and governance issues, mapping learning to the SDGs. CSR-HEI help empower the next generation to make this transition effective. This integrated approach is a necessary strategy for positive global transformation.

Keywords: Sustainability Education, Higher Education, Bloom's Taxonomy, Sustainable Development Goals (SDGs), Corporate Social Responsibility (CSR), Pedagogy, Experiential Learning.

"Harnessing AI and Big Data for Marketing Decision-Making: A Strategic Analysis of Personalization and Consumer Engagement"

Dr Sonia Rathee, Dr Manju Dagar, Dr Rajesh Poonia

Abstract:

Big Data and Artificial Intelligence (AI) have combined to transform marketing by enabling previously unheard-of levels of customer involvement and customisation. This study provides a strategic analysis of how businesses use massive consumer data and AI-driven analytics to guide marketing choices and create a competitive edge. Businesses can decipher customer behavior patterns, preferences, and purchase intents in real time by combining machine learning algorithms, natural language processing, and predictive analytics (Davenport et al., 2020; Chatterjee et al., 2021). By enabling hyper-personalized marketing tactics, this data-driven intelligence enables businesses to provide pertinent offers, experiences, and content across digital touchpoints (Wedel & Kannan, 2016). Additionally, using AI for sentiment analysis and customer relationship management improves brand-consumer interactions and encourages deeper involvement (Kietzmann et al., 2018).

The strategic ramifications of using AI and Big Data in marketing are rigorously examined in this study, along with issues related to data protection, ethics, and the changing role of marketers in AI-augmented environments. In order to demonstrate successful implementations and the ensuing effects on customer lifetime value and brand loyalty, it also features case studies from industries like retail, hotel, and fintech. This study highlights the significance of using AI and Big Data into strategic marketing frameworks to maintain consumer-centric innovation and competitive differentiation in the digital economy by combining ideas from recent research and experience (Mariani & Borghi, 2021).

Keywords: Sentiment analysis, data privacy, competitive advantage, digital marketing, customer lifetime value, personalization, consumer engagement, predictive analytics, customer relationship management (CRM), artificial intelligence (AI), big data analytics, strategic marketing, and brand loyalty.

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"Ethical Implications of Using AI in Talent Management"

Dr Manju Dagar, Dr Sonia Rathee, Dr Mohan

Abstract:

Artificial Intelligence (AI) is becoming a game-changer in talent management, influencing how companies hire, evaluate, and retain employees. Yet, as promising as these tools are, they also raise pressing ethical concerns. Are AI models fair to all candidates? Can employees trust decisions made by machines? And do these tools respect individual privacy?

This paper delves into these important questions by exploring the ethical risks and responsibilities associated with AI in human resource management. Recent research shows that algorithmic bias in recruitment tools and the lack of transparency in AI-driven decision-making (Kasabe, 2024; Antoniuk et al., 2025) can lead to unfair hiring outcomes and reduce trust in HR systems. Furthermore, studies underscore concerns around workplace surveillance and loss of employee autonomy (Rosário, 2025; Zeebaree & Mustafa, 2025).

The paper advocates for the integration of explainable AI (XAI) models and transparent data governance frameworks, enabling HR professionals to understand and justify algorithmic decisions (Vidhya, 2025; Iyoha et al., 2025). It also emphasizes the importance of multi-stakeholder collaboration between data scientists, HR leaders, and ethicists to develop responsible AI strategies.

Ultimately, while AI holds immense promise for optimizing talent management, ethical missteps could undermine diversity, inclusion, and employee trust. Responsible innovation — not just automation — must guide its adoption in HR practices (Torkestani et al., 2025).

Keywords: AI ethics, HR analytics, talent management, algorithmic bias, explainable AI, workplace fairness, responsible AI, human resource technology

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"From Automation to Intelligence: A Strategic Analysis of AI and Robotics Deployment Across Retail Touchpoints"

Dr Sonia Rathee, Garima

Abstract:

Traditional automation is giving way to intelligent systems driven by robotics and artificial intelligence (AI) in the retail industry. With a focus on Amazon as a trailblazing example, this paper provides a strategic analysis of the deployment of AI and robotics across multiple retail touchpoints. By combining voice-enabled shopping, autonomous delivery systems, robotics-enhanced warehouse management, and AI-driven customization algorithms, Amazon has revolutionized retail operations (Chui et al., 2021; Weller, 2019). Real-time decision-making, predictive demand forecasting, and smooth customer engagement have been made possible by technologies like machine learning, computer vision, and natural language processing, which have redefined customer expectations and operational benchmarks (Grewal et al., 2017).

From improved consumer experience and supply chain efficiency to labour displacement and ethical problems, this paper critically assesses the financial ramifications of this shift. It investigates how intelligent automation promotes strategic agility in fiercely competitive marketplaces in addition to operational scalability through a survey of scholarly literature and an examination of real-world case studies. The results add to the conversation on digital transformation in retail by providing practitioners, scholars, and policymakers with information about how smart retail ecosystems will develop in the future.

Keywords: Predictive Analytics, Retail Innovation, Digital Transformation, Machine Learning, Automation, Amazon, Robotics, Smart Retail, Artificial Intelligence, Supply Chain Optimization, And Strategic Agility.

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Medical Tourism in Eastern India: Case research on service-delivery gap

Dr. Anu Rai

Medical Tourism in Eastern India: A case for research, teaching and business development. Abstract An act of patients' travel and consumption of medical services outside their usual place of residents or medical tourism is considered as a popular choice for medical treatment. An intent to access cost-effective medical procedures with expected results of quality treatment has given rise to the medical tourism industry. India is a favorite destination among traveling consumers of medical tourism services, popularly known as medical tourists. Owing to cost-effectivity, reputation, and credibility of Indian doctors, diversity of service spectrum ranging from traditional Indian healthcare system of Ayurveda, Yoga, Siddha, Naturopathy, and Homeopathy to advanced elective surgeries like organ transplantations, joint replacements, and CTVS (Cardiothoracic & Vascular Surgery), etc., metro cities of India attract thousands of cross-border medical tourists every year. This work adopts the case study of the metro city Kolkata, the medical tourism hub of Eastern India. The aim is to explore the requisites for the sustainable growth of the medical tourism industry of Indian metros by incorporating the perception of the actual consumers of the services. The service-delivery gap identified in this case will surely help the readers to understand the opportunities and challenges of medical tourism in a metro city of India.

Keywords: medical tourism, medical tourists, organizational behaviour, sustainable business, international tourism practices

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Financial Influencers in India: Navigating Opportunities and Risks in the Digital Investment Landscape

Dr. Srinivasa Rao Dokku, Dr. P. Adi Lakshmi, Dr. Rajesh C. Jampala

Abstract:

This study explores the growing influence of financial influencers on investment decisions in India, focusing on their role in shaping the investment behavior of a diverse population. As financial influencers bridge gaps in financial literacy, simplifying complex concepts through digital platforms like YouTube, Instagram, and Twitter, their advice also carries risks, including misinformation and over-reliance. Given India's increasing number of first-time investors and expanding asset classes, understanding the impact of these influencers is essential. This research aims to analyze the influence, trustworthiness, and content strategies of financial influencers, while examining the role of financial literacy in moderating their effects. Using a descriptive research design, the study targets 200 respondents from rural, urban, and metropolitan areas of India, collected via a structured online questionnaire distributed through Google Forms. The research focuses on demographics, interaction with influencers, reliance on their advice, and financial literacy. Data analysis is conducted using SPSS software, employing descriptive statistics and Chi-square tests to identify patterns and correlations. The findings aim to provide insights into how financial influencers affect investment decisions, the potential risks involved, and the importance of financial literacy in promoting informed and responsible investing. This study will aid stakeholders in fostering more informed investment practices in India's digital investment landscape.

Keywords: Financial Influencers, Investment Decisions, Indian Investors, Financial Literacy, Social Media Influence

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From Richmond to Surrey: A Case Study on Night Market Transformation

Parinita Malhotra, Patricia Ann Villacorta, Iuliia Gromykhalova, Jizhe Sun, Sahar Movahedi, Arnav Chugh

Abstract

Night markets are a new hybrid of cultural tourism, small business incubation, and temporary urban activation. Richmond's BC Night Market has grown into a highly impactful seasonal business model: more than one million annual visitors, more than 100 multicultural vendors, and a summer economy cornerstone of Metro Vancouver. This research explores how such a model can be transferred and developed for application within a separate urban and demographic environment: the rapidly increasing, culturally varied city of Surrey, BC. There is a great deal of research that is made available for business model innovation (BMI) and replication; however, there exists a major gap in the adaptation of transient, event- based business models, especially for those rooted in a specific cultural context. This study addresses this gap and investigates the challenges and opportunities to adapt a culturally embedded, place-sensitive business model to a new market using CM. The CM component is used for BMI theory expansion by the development of the dynamic process of business transformation due to local socio-cultural and infrastructural factors. This extension demonstrates how there exist some aspects of a business model that stay constant from site to site, while others must be made specific to the unique characteristics of each new environment. This study will adopt a qualitative case study approach, which will involve 108 students as respondents, who witnessed customer experience (first-hand), operational structures, and value delivery at the Richmond Night Market. Qualitative insights were used in conjunction with demographic analysis, vendor capacity studies, and examination of urban infrastructures in Surrey to implement a business transformation plan. The aspiration was not to reproduce the night market business model of Richmond but an endeavor to determine which structural components (operational features, vendor mix, site planning) could be adapted for retention, adaptation, or replacement to suit the unique population and urban policy of Surrey.

Results indicate that areas such as weekend scheduling, food-driven offerings, and transit- adjacency, while transferable, require significant change. For Surrey, this means

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a greater variety of vendors (South Asian, Filipino, Middle Eastern), considerations with affordability, weatherproofing, and integration with local redevelopment areas. This study, therefore, puts forth a revised market model for the Surrey demographics and infrastructural realities. Theoretical implication is reasoned in terms of the combination of the BMI literature, broadening traditional replication frameworks towards culturally embedded, temporary-use business models. The proposed study brings the concept of Contextual Modularity, which will deepen the understanding of how local context is accessible to businesses that not only innovate their business but also scale their business in a local context conducive to finding the tailor-made event-driven business innovations to diverse cities.

To urban planners, tourism planners, and cultural entrepreneurs. Industry implications may include a realistic scope of work for municipalities trying to imitate successful temporary markets. The results demonstrate how cities can promote small business development, community bonding, and local tourism through utilizing the public space and adopting new practices in seasonal licensing. Also, an opportunity is given for customizing vendor strategies, site planning, and promotional models to suit neighborhood-specific conditions. In conclusion, this research reimagines night markets not only as cultural festivals but adjusts as flexible business models that can propel urban change. By mapping out scalable core elements and customising these for different contexts, cities such as Surrey can develop inclusive, economically dynamic, and culturally relevant public marketplaces.

ESG vs. Traditional Indices: A Volatility Perspective from Select Developing Economies

Mr.Kapil Ahuja, Dr.Preeti Rastogi, Dr.Nisha Chahal, Dr.ShipraKumari

Abstract:

This study presents a comparative volatility analysis of ESG (Environmental, Social, and Governance) indices and conventional stock market indices in select developing countries over the period 2010 to 2024. Using daily closing price data, the research applies the Generalized Autoregressive Conditional Heteroskedasticity (GARCH) model to examine the nature and extent of volatility in both types of indices. The empirical findings reveal that ESG indices exhibit lower volatility compared to their conventional counterparts, suggesting that ESG-compliant investments offer greater stability in emerging markets. These results hold important implications for investors, policymakers, and fund managers seeking to balance sustainability with risk-adjusted returns.

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Analyzing the Impact of Political Events on the Nifty Transportation and Logistics Index Using Event Study Analysis

Dr. Lakshmi Rawat, Dr. Syeda Rukhsana Khalid

Abstract:

This paper investigates the impact of political events on the Nifty Transportation and Logistics Index through the application of event study analysis. Utilizing the market model to estimate abnormal returns, our sample includes 30 companies listed under the Nifty Transportation and Logistics Index during the first quarter of 2024. The study specifically focuses on the results announcement of the Lok Sabha on June 4th, 2024, and its influence on stock market behaviour. The study's primary objectives were to investigate stock market dynamics amidst political transitions and assess its impact on the sector, as well as evaluate the specific impact on individual companies of the Logistics Sector. The findings reveal a significant impact of election result announcements on the abnormal returns of the companies within the index, highlighting the sensitivity of the transportation and logistics sector to political changes. This research underscores the importance of understanding political risk in financial market analysis, providing valuable insights for investors and policymakers.

Keywords: Political Events, Event Study Analysis, Stock Market Volatility, Financial Markets, Efficient market hypotheses

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Test of Informational Efficiency in Indian Small Cap Mutual Fund Industry: The Classical Approach

Mr. Karan Gupta, Prof. Dushyant Mahadik

Abstract

The information aspect of market efficiency has been well researched and documented. The evidence for and against the efficient market hypothesis (EMH), introduced by Eugene Fama, is substantial, making it an interesting area of study, but drawing precise conclusions is challenging. This paper has focused on mutual funds as market participants. Jensen's alpha is a well-established model, driven by the classical capital asset pricing model (CAPM). The sample, the small-cap mutual fund industry, is growing with promising returns. Specifically, the study sought mutual fund managers capable of generating above-normal returns (alpha) in the small-cap sector. The data are for the period 2020-2024. Classical measures such as the Z-test and T-test for mean comparison, regression, and the Sharpe ratio are employed. The differential returns between mutual fund returns and the index are close to zero; the alpha is insignificant for most funds but significant when taken together, and risk-adjusted performance is poor. The alpha is on the lower side, and performance against the index is insignificant, making a case for EMH postulations. The before and after expense performance is insignificant.

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Smart Vehicle Safety System: Arduino-Based Crash and Alcohol Detection with Machine Learning-Enhanced ESP32 Upgrade

Yash Haritash, Bhupender Sharma

Abstract

Road traffic accidents, responsible for approximately 1.35 million deaths annually, represent a critical global public health challenge, with alcohol- impaired driving contributing to 25–35% of fatalities and delayed emergency responses exacerbating outcomes. This research presents a sophisticated smart vehicle safety system designed to mitigate these issues through a dual- phase approach. The initial prototype, developed using an Arduino Uno microcontroller, integrates an MQ-3 alcohol sensor, MPU6050 accelerome- ter/gyroscope, NEO-6M GPS module, and SIM800L GSM module to detect al- cohol consumption and vehicle crashes in real-time. The MQ-3 sensor, calibrated at a threshold of 300 analog units, reliably identifes ethanol vapors corresponding to blood alcohol concentrations (BAC) of 0.02–0.08%. Upon detection, the system triggers visual (LEDs) and audible (buzzer) alerts and sends SMS notifcations to emergency contacts, including a Google Maps link and the nearest hospital's name, determined using the Haversine formula. Controlled tests demonstrated 100% accuracy in detecting alcohol levels above 300 units and crashes exceeding 1.5g acceleration, with GPS location accuracy within 2.5 meters. The Haversine formula, implemented in the current system, achieves 99.8% accuracy in calculating great-circle distances, en- abling precise hospital selection that can reduce emergency response times by 20%. Despite its reliability, the Arduino prototype faces challenges, including static thresholds, GPS signal dependency, and occasional false positives from road anomalies. To address these, an upgraded ESP32-based sys- tem incorporates machine learning (ML) models, such as Random Forest and Convolutional Neural Networks (CNNs), achieving 95% crash detection accuracy and reducing false positives by 35%. Additional enhancements include Firebase integration for real-time incident logging, a cloud dashboard for analytics, a mobile app for user interaction, and Wi-Fi fallback for connectivity. The Arduino prototype costs $50, while the ESP32 upgrade, at $80, remains afordable, particularly for developing nations where 90% of road deaths occur. By leveraging IoT, embedded systems, and AI, this system offers a scalable solution to reduce global road fatalities, potentially saving 200,000 lives annually. The Haversine formula's precision and ML's adaptability position this system as a cornerstone for intelligent transportation systems, promoting safer roads worldwide.

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Social Capital for Shaping Social Entrepreneurial Intention: Mediating Role of Entrepreneurial Networks in Indian Higher Education Institutions

Dr. Aarti, Dr. Ravin Kadian, Ritu Yadav, Chand Prakash

Abstract:

Social Entrepreneurship emerged as a powerful tool for addressing societal issues and providing innovative and sustainable solutions. In this context educational institutions playing a vital role for nurturing social entrepreneurial intentions among students. This research directed to develop a framework to investigates the role of social capital for shaping social entrepreneurial intention among students of higher education institutions through the mediating role of entrepreneurial networks. SMART PLS 4.0 was used to test and validate the proposed framework. A sample of 380 students of business programs from various private and public universities of Haryana based on purposive sampling technique was considered for collecting primary data using questionnaire. Findings of the study highlight the significant role of social capital for developing social entrepreneurial intention among higher educational institutions. The study further provided both theoretical and practical implications to various stakeholders.

Keywords: Social Capital; Entrepreneurship; Social Entrepreneurship; Entrepreneurial Networks; Higher Educational Institutions; PLS-SEM

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Mental Health and Institutional Development: serial mediation of Work Engagement and Employee Performance

Muddapu Raja, Dr. T. N. V. R. L. Swamy

Abstract:

Mental health is a psychological condition of an individual that helps to handle regular stressful activities, enhance productivity, and make contributions towards society. Lack of good mental health causes stress, anxiety, and depression lead to decision-making errors. Due to its importance, international organizations like the United Nations and the World Health Organization initiated plans to develop good mental health conditions in the world. In this scenario, the current study aims to identify the serial mediation of work engagement and employee performance between mental health and institutional development. For this purpose, convenience sampling is used, and 453 responses from faculties of educational institutes in South India. The data is analyzed using SmartPLS 4, and the results show a significant direct positive relationship between mental health and institutional development. Additionally, the research finds work engagement partially mediates the relationship between mental health and institutional development. Furthermore, the research results show that work engagement and employee performance do not show any serial mediation effect. Based on the findings current study suggests educational institutions consider the mental health of faculty as a factor to achieve better developmental opportunities.

Keywords: Mental health, Work engagement, Employee performance, Institutional development, organization development

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Financial metrics of Transfer pricing disputes in India

Ganesh Lal Meena, Dr Neetu Jora

Abstract

Transfer pricing (TP) remains a contentious and complex area within international taxation, particularly in emerging economies like India. This paper investigates the determinants of transfer pricing disputes in India through a mixed-methods approach that integrates qualitative case law review with quantitative financial analysis. Drawing on data from Indian judicial precedents and financial records for the fiscal year 2015–16, the study maps conceptual TP risk factors—such as tax motivation, firm size, profitability, liquidity, and international exposure—to financial proxies. The analysis reveals statistically significant correlations between variables like related-party transactions (RPTs), forex exposure, interest income, and sales, highlighting patterns of intra-group dependencies and financial structuring that contribute to transfer pricing risks. The findings suggest that companies with high RPT volumes and ambiguous royalty or interest arrangements are particularly vulnerable to TP scrutiny. Furthermore, the lack of negative correlations and clustering of financial variables indicate uniform financial structuring, potentially increasing exposure to systemic audit risks. This research fills a critical academic gap in Indian TP literature by offering empirical insights and policy-relevant observations that can guide regulatory refinement and corporate compliance strategies.

Keywords:-Transfer Pricing, Tax Disputes, Related Party Transactions, Royalties, Thin Capitalization, Effective Tax Rate, Forex Exposure, TP Documentation, Advance Pricing Agreements (APA), Multinational Corporations (MNCs), Judicial Precedents, Profit Shifting, Indian Tax Litigation, Financial Correlation Analysis, TP Compliance, Royalty Adjustments

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Unveiling the Structure of Knowledge Management in Vocational Education: An Indian Perspective

Suman Bala, Neetu Rani, Dr Ekta Rani, Kapil Ahuja,

Abstract

This study investigates the key dimensions of knowledge management (KM) initiatives within Vocational Education Training (VET) institutes in Haryana, India. Employing a quantitative research design, data was collected from 509 students across six districts using a structured questionnaire. Exploratory Factor Analysis (EFA) identified four significant factors underlying KM practices: Interactive and Practical Learning Initiatives, Digital Platforms and Resource Accessibility, Sharing Infrastructure, and Industry Integration and Curriculum Alignment, explaining 73.012% of the total variance. The analysis reveals the critical role of these dimensions in shaping KM within VET settings. The findings provide valuable insights for VET institutions to strategically enhance their KM practices, improve learning outcomes, and foster industry-ready graduates, addressing a notable gap in the literature on KM within the Indian vocational education landscape.

Keywords: Knowledge management initiatives, Vocational Education Training (VET), Exploratory Factor Analysis, KM practices.

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Empowering Women Entrepreneurs: Analysing Barriers, Opportunities and support mechanisms in the contemporary business landscape

Mohini Shukla, Dr. Alka Singh Bhatt, Dr.S.Chandramouli,

Abstract

Women entrepreneurs play a vital role in the economy's overall growth yet often encounter obstacles that undermine their desire to start their own business and negate their entrepreneurial intent. It is from this perspective that present research explores the main motivating factors and social influences that govern the women entrepreneurial intentions in Hyderabad, Telangana.

The study aims to understand how motivating factors and social influences influence women entrepreneurial intentions in Hyderabad, Telangana. Listing intrinsic and extrinsic motivations along with family support, educational opportunities, and societal perceptions would be viewed through the lens of earlier literature. The mixed-method approach of research collects the data from women entrepreneurs in Hyderabad through several sectors with respect to motivational factors and the barriers women entrepreneurs face.

Results indicate that though societal norms and scarce availability of resources might work as impediments to the women progress, financial independence and personal fulfilment remain powerful factors driving many women in Hyderabad towards business. Education and family support have surfaced as key factors in creating entrepreneurial intention among women.

This study lays the understanding of nuanced terrain women entrepreneurship in Hyderabad and hence indicates the urgent need to have focused interventions to empower women in their entrepreneurial paths. The barriers identified can now be attenuated by stakeholders, leading to an enabling environment in which women entrepreneurial aspirations blossom and subsequently, economic growth and innovation.

Keywords: Women Entrepreneurs, Motivating Factors, Social Influence, financial Independence, Education and Support.

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Artificial Intelligence for Global Real Estate Price Prediction: A Comprehensive Analysis

Binit Kumara, Chaitanya Garga, Kiran Devib, Shobhit Maheshwarib

Abstract

The real estate sector is increasingly adopting AI-based price forecasting, leveraging advancements in machine learning algorithms and big data analytics to achieve more accurate and efficient property price predictions through the analysis of diverse datasets. These datasets encompass historical prices, neighborhood demographics, economic indicators, and social media sentiment, providing a holistic market view. Despite the benefits, challenges such as data quality, the interpretability of AI models, and the impact of fluctuating market conditions remain. The predictive models may analyze extensive volumes of both structured and unstructured data, including property characteristics (dimensions, age, room count), location-specific factors (closeness to educational institutions, public transportation, crime statistics), historical sales information, and even satellite imagery or social media trends. Machine learning systems can enhance predictive accuracy of future property values by training algorithms such as linear regression, decision trees, random forests, gradient boosting, or neural networks using historical data. These models also adjust to evolving market circumstances, providing more prompt and pertinent information. Ethical considerations surrounding biased algorithms and the transparency of AI-driven pricing decisions also warrant attention. By proactively addressing these challenges, AI-based forecasting presents a valuable resource for investors, buyers, and sellers in the real estate market, promoting informed decision-making.

Keywords: Artificial intelligence, estate price prediction, machine learning algorithms

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The path to energy resilience through energy transitions from fossils to clean energy: The Tale of India

Swagatika Barik, Arjuna Kumar Maharana, Dr. Gnyana Ranjan Balc

Abstract

Resilience in the backdrop of energy crisis is the ability to successfullyendure the energy related disruptions while continuing to perform & deliver affordable and requisite amount of energy services to the seeker/society. A dependable energy system is one of the basic pillars towards a growing economy.With the changing time, how the energy system has been moulded to become resilient on the brink of any crisis is the question arises. By applying Structural Break Regression analysis, on Energy intensity, Solar Energy, Wind Energy and Hydro Energy a clear picture of India's energy resilience is drawn.The data for the above variables are taken for 24 years ranging from 2000-2023 and are analysedthrough the STATA software. The results illustrated that after the Paris Climate Agreement,there is a rise in clean energy consumption. And several policy changes are being incorporated by GOI to become energy resilient in the times to come.

Keywords: Energy resilience, Energy security, Energy transition, Fossil fuel, clean energy.

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Resilience Redefined – Ibusol's Quest to Break into the Canadian Market

Dr. Eleazar Noel, Dr. Vaishali Sethi

Abstract

This case study examines the challenges and strategic considerations faced by Ibusol Limited, a Caribbean-based corporate training and consultancy firm, in its attempt to penetrate the competitive Canadian market following its founder's relocation to Toronto in 2021. Through an in-depth qualitative and quantitative analysis, the study explores the intersection of immigrant entrepreneurship, cultural adaptation, and market resistance in a high-barrier industry dominated by established local players. The case highlights Ibusol's struggles with brand recognition, financial constraints, and the cultural nuances of Canadian business practices, despite its rebranding efforts and pivot to virtual service delivery post-COVID-19.

Key findings reveal that market penetration for immigrant-owned consultancies in Canada requires a multifaceted approach, combining localized branding, strategic networking, and partnerships with established entities. The study identifies digital transformation and niche specialization—particularly in SME-focused digital consultancy and diversity training—as potential growth avenues. However, the case also underscores the ethical and operational dilemmas of balancing virtual service scalability with the need for in-person relationship-building in a trust-driven industry.

The research contributes to broader discussions on immigrant entrepreneurship, resilience, and strategic innovation in foreign market entry. It offers actionable insights for small consultancies seeking to navigate competitive, culturally distinct markets while emphasizing the role of adaptive business models and community engagement in overcoming systemic barriers. This case serves as a critical resource for scholars and practitioners examining market entry strategies, cross-cultural business adaptation, and the evolving dynamics of consultancy services in a post-pandemic economy.

Keywords: Immigrant entrepreneurship, Canadian market entry, cultural adaptation, corporate rebranding, market resistance, strategic innovation, business resilience.

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Bridging Experience and Advocacy: The Mediating Role of Green Brand Innovation in Experience-Driven Branding

Sweety Das, Neha Gupta

Abstract

As consumers increasingly align with sustainable values, brands in the green food sector are turning to experiential marketing to build deeper emotional connections and foster advocacy. This study explores how the five dimensions of experiential marketing—*Sense, Feel, Think, Act,* and *Relate*—shape consumer engagement with green food brands, focusing specifically on the mediating role of Green Brand Innovation (GBI). Anchored in the Stimulus-Organism-Response (S-O-R) framework (Mehrabian & Russell, 1974) and Customer-Based Brand Equity (CBBE) theory (Keller, 2001), the research conceptualizes experiential marketing as a stimulus that activates innovation perception as a key psychological organism, ultimately influencing brand advocacy behavior.

Data were collected from a sample of urban Indian consumers and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). By isolating the mediating function of GBI, this study offers a nuanced understanding of how experience-driven strategies can be leveraged to convert brand engagement into supportive consumer action.

The findings are expected to provide valuable insights for marketers seeking to craft compelling brand experiences that not only resonate with consumers emotionally but also reinforce the perception of environmental innovation. This research contributes to experiential branding and green marketing literature by highlighting the strategic interplay between experience and innovation in driving sustainable brand outcomes.

Keywords: Experiential Marketing, Green Brand Innovation, Brand Advocacy, Green Food Products and Marketing Strategy.

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The Application of Artificial Intelligence for Gold Price Prediction: An Expert Analysis

Chaitanya Garg, Binit Kumar, Shobhit Maheshwarib, Kiran Devi

Abstract:

Accurate gold price prediction is crucial for investors and policymakers due to gold's role as a safe-haven asset. This research paper explores the application of artificial intelligence (AI) techniques in forecasting gold prices, highlighting the potential of machine learning and deep learning algorithms to analyze complex market dynamics. The study examines various AI methods, including Long Short Term Memory, Convolutional Neural Network, Random Forest, and Support Vector Machine, along with hybrid models and traditional time series analysis for comparison. It identifies key data sources such as historical prices, economic indicators, geopolitical events, and market sentiment, and discusses how AI models decipher the intricate relationships between these factors and gold price fluctuations. While acknowledging the challenges and limitations inherent in predicting volatile financial markets, the report also showcases examples of AI-powered tools and platforms currently available. An analysis of the reported accuracy of AI-based forecasts in academic literature reveals a mixed landscape, often outperforming traditional methods but with variability across different models and market conditions. Expert perspectives on the potential and limitations of AI in this domain are also considered. The work concludes by emphasizing the evolving role of AI in gold price prediction and the likely future synergy between AI-driven insights and human expertise in navigating the complexities of the gold market.

Keywords: Artificial Intelligence, Gold Price Prediction, AI-powered tools, Financial sector

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Understanding Youth Intentions and Awareness Towards Export Entrepreneurship: A Study on Emerging Entrepreneurial Trends

Dr.M.Chitra, Dr.B.Shymaladevi Balakrishnan

Abstract:

Youth entrepreneurship has proven to be an effective tool in combating economic imbalances, especially in countries facing youth unemployment and structural transition. This study explores a primary yet under-explored subject within this topic—youth entrepreneurial intentions and awareness towards export ventures. Although numerous studies have analyzed the overall extent of youth entrepreneurship, a distinct recognition of export-oriented entrepreneurial intentions among young people is still insufficiently addressed. The present research attempts to fill this gap through evaluating the determinants that affect youth intentions, preferences, and familiarity towards export entrepreneurship.

The research starts with an investigation of the theoretical foundations that inform entrepreneurial intention. Rooted in well-established models like Ajzen's Theory of Planned Behavior (TPB), Shapero and Sokol's Entrepreneurial Event model (SEE), and Krueger's Intentionality Model, the research considers perceived desirability, feasibility, and self-efficacy as drivers of entrepreneurial decision-making. It then situates this against the specific socio-economic contexts faced by Indian youth, particularly those below the age of 30 and who have undergone government-sponsored entrepreneurial training programs.

A systematic quantitative method has been used, entailing survey-based research involving a validated questionnaire that was piloted to refine it. Random sampling was used in the research to choose participants from a population of 352 young people and eventually analyze questionnaire responses. The main aims of the study are to investigate youth entrepreneurial preference and to measure their intention to start export business ventures.

Initial findings point towards the fact that although overall entrepreneurial intention is somewhat high among young people, export awareness and readiness to initiate export businesses are still relatively low. The gap seems to originate from relative inaccessibility of market intelligence, lack of exposure to export-oriented regulatory environments, and absence of institutional or mentor support. Cross-cultural factors and socio-economic determinants also feature as significant considerations. The present research adds to this

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view by providing new data and analysis from the Indian context, more specifically with regards to export entrepreneurship.

The research has a substantial contribution to make to both theoretical and applied spheres by suggesting a focused model of entrepreneurial intention in the export industry and laying out intervention points for policymakers, schools, and incubators. It underlines the imperative for focused export entrepreneurship training, policy incentives, and formal handholding programs for young people.

In conclusion, the study highlights the potential that has yet to be tapped among the youth to participate in export entrepreneurship and also demands concerted efforts to cultivate this group. Through intention, awareness, and contextual challenges, this research opens the door to youth involvement in international trade and domestic economic growth.

Assessing Financial Distress in the Indian Paper Industry: A Study of the Top Five Listed Companies

Shivani Chhabra, Prof. Shweta Gupta

Abstract

This study investigates the financial distress levels of the top five listed companies in the Indian paper industry using a multi-dimensional analytical approach. The paper industry, being capital- intensive and sensitive to environmental regulations, faces unique financial challenges. To assess the degree of financial distress, this research applies widely recognized financial ratios and the Altman Z-score model over a ten-year period (2014–2023). The selected companies— S J S Enterprises Ltd., Aditya Birla Real Estate Ltd., Seshasayee Paper & Boards Ltd., West Coast Paper Mills Ltd., and J K Paper Ltd were evaluated based on liquidity, solvency, efficiency and profitability indicators. The findings indicate varying levels of financial health among the firms, with others showing strong financial resilience while Aditya Birla Real Estate exhibit warning signs of potential distress. The study provides critical insights into the financial sustainability of the paper sector and offers implications for investors, policymakers, and corporate decision- makers aiming to strengthen financial performance and mitigate risks.

Keywords: Financial Distress, Altman Z-score, Paper Industry, Financial Ratios, Corporate Financial Health.

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The Impact of Leadership Styles on Sustainable HRM Practices: A Pathway to Organizational Resilience

Ms. Madhuri Gehi, Dr. Priyanka Yadav

Abstract

Organizations and their leaders frequently encounter a rapid pace of change, technological shock, economic instability, and the growing need to enhance employee well-being. To endure these challenges, recover, and emerge stronger which threaten their ability to compete, organizations must cultivate resilient leaders and a resilient workforce. Organizations, alongside HRD experts, serve as the backbone in strengthening resilience across the workforce.

The concept of organizational resilience encompasses multiple dimensionsthat evolves through the diverse capabilities an organization cultivates throughout its lifecycle. The study attempts to focus on how different leadership styles influence sustainable HRM practices to achieve organizational resilience. The aim is to contribute towards comprehensive knowledge that links different styles adopted by leaders and organization resilience for sustainability. The study supports conceptual research and understands the relationship between the two concepts based on organizational resilience. Different leadership styles: autocratic, democratic, transformational, and servant leadership positively impact organizational resilience. This study offers an in-depth exploration of how resilience is developed within organizations and highlights best practices for leaders to strengthen organizational resilience.

Keywords: Sustainable HRM, organizational resilience, transformational, transactional, servant, Authentic &charismatic leadership.

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Climate Tech Startups & Innovation – Role in Sustainable Development

Dashmeesh Kaur, Dr Gunjan Tripathi

Abstract

This study examines how climate tech firms are evolving and their increasing importance in promoting environmental sustainability through innovation. The definition of a climate tech company is given at the outset, and the various fields in which these businesses function, such as waste management, carbon capture, renewable energy, and sustainable agriculture are examined. The study examines the sector's ground-breaking innovations and their effects on the environment and society as a whole. Additionally, it looks into funding patterns, identifying important investors, and the general flow of funds into the climate tech ecosystem. Along with outlining the numerous potentials arising in this green shift, the report also highlights the significant obstacles these businesses face, including legislative barriers, technological scalability, and restricted access to resources. Examples from the real world are also provided. Success stories and real-world examples are provided to highlight useful uses. The purpose of this research paper is to present a comprehensive overview of the innovation of climate tech startups and their vital role in advancing sustainable business practices.

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