



SOUVENIR

12th INTERNATIONAL CONFERENCE
13th DECEMBER, 2025 INDORE (M.P.) INDIA

**SUSTAINABLE
GLOBAL BUSINESS
PRACTICES &
INCLUSIVE GROWTH**



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Super Elements Pvt. Ltd.



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- f /Vishishtschoolofmanagement

Memorable Highlights from Previous Conferences



(VINCON-2025)

ORGANISING TEAM

Chief Patrons

Mr. Narendra Narang
Mr. Satish Narang

Conference Patron

Dr. Naveen Yograj

Conference Chair

Dr. S. M. Anas Iqbal

Convener- Welcome Committee

Mrs. Bedangi A. Narang

Editors- Souvenir

Ms. Anushka Naidu
Ms. Priyanshi Dubey

Conference Coordinator

Mr. Robin Neema

CONFERENCE ORGANIZING TEAM

Mr. Yogesh Vakare

Mr. Anuj Sharma

Dr. Jalaj Sethi

Mr. Rajendra Malviya

Ms. Suhani Maheshwari

Mr. Siddharth Jain

Mr. Vaibhav Lad

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Mr. Asif Chhipa

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Ms. Mitali Soni

Ms. Sanskratri Makwana

Ms. Archana Chouhan

Ms. Sohani Bhargav

VISHISHT SHIKSHA SAMMAN- 2025 & VISHISHT SEWA SAMMAN- 2025

Vishisht Shiksha Samman & Vishisht Sewa Samman recognizes the academicians, researchers and philanthropist who are aggressively and innovatively leveraging challenges to make education and society more proactive, productive and essential. This fosters innovative ideas and thought process and enables the individuals to drive and respond quickly to changing trends in education and society in future.

To judge this, our distinguished panel comprises of various eminent academicians, researchers and renowned personalities from every section of the society. This year the panel has recommended one name for Vishisht Shiksha Samman 2025 under the contributions in the field of Higher Education, and Vishisht Sewa Samman 2025 for the contribution in the Social Services.

Recipient of Vishisht Shiksha Samman -2025



Prof. (Dr.) Satish Chander Sharma is currently working as Pro Vice Chancellor BBD-Babu Banarasi Das University Lucknow Uttar Pradesh. Dr. Sharma worked as a Director (Approvals & Recognition) and has been Director IQAC with a tag of NAAC A+ Grade as Health University manual and UGC 12-B Status credited to my office during my tenure for SGT University Gurugram NCR Delhi. He feels proud to be a Professor of OB & HR in the field of management part of my academic journey. He has done my Masters in the field of applied Industrial Psychology and M.Phil in Organizational Behavior from Delhi University. Then he pursued MBA (HR) and completed doctoral degree Ph.D in the field of Business Administration. Dr. Sharma have worked as Faculty, Dean and Director with many academic institutions like IMS- Ghaziabad, IMR -Ghaziabad, IMT-CDL Ghaziabad, SASIT, Mohali- Punjab Technical University, MCM, Udaipur- Rajasthan Technical University, BMU- Baba Mastnath University Rohtak. He have passion for teaching and learning new skills, and have published 12 books, 10 chapters, 5 Patents and more than 60+ research articles in Scopus, Web of Science and reputed national and international journals and magazines. He has delivered many invited talks & lectures as a keynote speaker at national and international level events. He also associated as a member with many reputed organizations like AOM-USA, ISTD, HRD Network and as editor with many journals and magazines. He has been awarded many times in the field of education as higher education leader. Currently he involved in promoting AEDP (Apprenticeship Embedded Degree Program) brain child of UGC which is going to be a game changer for employment generation globally for Indian graduates.

Recipient of Vishisht Sewa Samman-2025

(In the Memory of Smt. Bhagwati Devi & Pt. Mansaram Gautam Shahji)



Shri Navdeep Sud of AATMSUKH AATMDEV AASHRAM (For Living Gods) from Hoshiarpur- Panjab. He is Retired as Deputy Director General, Ministry of Labour & Employment in the Rank of Joint Secretary to Government of India. He Served from Nov, 1987 to Feb, 2019. He is presently working as Advocate Punjab & Haryana High Court, Chandigarh. He is highly engaged in the Activities in the field of intellectually & Physical disability and President of Tek Chand Sud Charitable Trust, running from 2012, totally free Aatmsukh Aatmdev Aashram (For Living Gods), Hoshiarpur with 72 children on roll with 8 on wheel chair & 6 bedridden. He is also Vice- President of Society Human Rights & Just activities Cause Society for working in the field of Human Rights. Shri Sud is also President of Bhagwan Dass Sood Charitable two Charitable & Spiritual Trust Hoshiarpur. After 24 years of litigation, Trusts property worth crores was got vacated & possessed for the cause of Charitable Trust. Litigation was entirely funded by personal resources. He is also engaged as Secretary Virkat Kutir Ashram Trust with commitment to work in the spiritual field.

VISHISHT SHIKSHA SAMMAN- 2025 & VISHISHT SEWA SAMMAN- 2025

Shri Jagpreet Singh Tuteja (Blood Ambassador) is Shaheed Udham Singh Sanvedna Seva Samiti. He also associated with Seva Bharti as Rameshwar District Executive Member & Nagar Chief (Shri Guru Gobind Singh). He has Notable Contributions in Blood Donation as he has organized numerous blood donation camps since 2019 in collaboration with MY Hospital, Red Cross Society, Choithram Hospital, and Greater Kailash — approximately 550 blood donation camps. One of the organization's major achievements is bringing together various social groups active in blood donation and organizing joint blood donation drives. For the past five years, a free Blood Call Centre has also been operated in Indore, through which around 1 Lakh blood donations have been facilitated (run by Gold Coin Seva Trust and Shaheed Udham Singh Sanvedna Seva Samiti). He is also working for Environment and his team conducts plantation drives at various locations, ensures the care of planted saplings until they grow, distributes seed balls, and creates awareness to encourage environmental responsibility. Mr. Tuteja Support for Differently-Abled Persons and provides assistance to neglected, differently-abled, and helpless individuals lacking even basic necessities. They work to arrange proper treatment and help them reintegrate into mainstream society. He is working hard for Employment and during the COVID-19 pandemic, many people lost their livelihood. To help them, an employment-support service was initiated that has now connected around 3500 people, and 1500 individuals have been directly or indirectly linked with job opportunities.



Recipient of Vishisht Sewa Samman-2025
(In the Memory of Smt. Usha Khanna, On the Behalf of-Global Institute
for Childhood Disability, Amritsar)

Shri Umesh Sharma is Chairman Disabled Care Foundation, Jammu (A Parents Association of Persons with Autism, Cerebral Palsy, Mental Retardation & Multiple Disabilities). He is Member of Expert Committee (Advisory Board of Disability, J&K UT) and Member of Local Level Committee, District Jammu (National Trust). He has rich Experience of 24 Years in the field of Intellectual Developmental Disability (IDD). Mr. Sharma is Advisor of Special Olympic Bharat, Jammu District and Ex Member of Executive Council of NCPO-Parivaar. He also played a vital role in approval of Composite Regional Centre (CRC) for Jammu in July 2013. Land for this Project has been allotted and approved by Administrative Council of Union Territory of J & K. Similarly, rented Building for the establishment of same has also been acquired at Gandhi Nagar, Jammu. Cost of this Project is 29 Cr. Services available at the centre are as under: Occupational Physiotherapy, Speech therapy and hearing, Psychological Assessment & Intervention, Special education, CBR/ADIP/Other outreach, Vocational training and rehabilitation, Social work and placement. The parents Association of persons with Autism, Mental Retardation Cerebral Palsy & Multiple Disabilities are working for their rights and implementation of various schemes of Govt. of India enshrine under the various Acts



देवी अहिल्या विश्वविद्यालय, इन्दौर
Devi Ahilya Vishwavidyalaya, Indore



Prof. Rakesh Singhai
Vice Chancellor

Message

I am delighted to note that the Vishisht School of Management (VSOM) is organizing the 12th International Conference (VINCON-2025) on "Sustainable Global Business Practices and Inclusive Growth." The conferences are necessary to bring in culture of information exchange and feedback on developing trends in Business Practices and Social Development.

The theme of this year's conference, "Sustainable Global Business Practices and Inclusive Growth," highlights the need to align global business strategies with principles of environmental stewardship and social equity. As the conference convenes on 13 December 2025 at Gandhi Hall, Indore, it provides a timely platform to reflect on how businesses can contribute to a more responsible and inclusive global economy.

In today's rapidly evolving technological and socio-economic landscape, sustainability and inclusive growth have become essential to long-term success. Together, these priorities support the creation of a resilient and forward-looking global business environment.

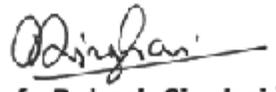
By bringing together academic insights and practical perspectives, this conference offers opportunities to deepen understanding, enrich professional discourse, and inspire innovative approaches to ethical and sustainable business management. It also serves as a catalyst for collaborative thinking, encouraging participants to explore new frameworks and solutions that can drive meaningful progress in both local and global contexts.

It is my hope that the outcomes of this forum will foster continued dialogue and contribute to shaping a future where global business practices are both sustainable and inclusive in their impact. I am confident that the ideas exchanged here will stimulate further research, strengthen industry-academia partnerships and guide decision-makers toward more responsible leadership.

I extend my best wishes to Vishisht School of Management, Indore for organizing this conference. May this gathering serve as a stepping stone toward building a more equitable, environmentally conscious and globally progressive business landscape.

Warm regards,
(Prof. Rakesh Singhai)
Vice Chancellor

Indore
Dated: 02-12-2025


(Prof. Rakesh Singhai)
Vice Chancellor



VISHISHT EDUCATION SOCIETY

(Registered under MP Society Registration Act 1973)



Dr. Naveen Yograj

Managing Director & Conference Patron

Conference Patron's Message

It is with great joy and pride that I extend my heartfelt welcome to each one of you for our 12th International Conference on “Sustainable Global Business Practices and Inclusive Growth”, on Saturday, December 13th, 2025.

This conference is more than just a gathering — it is a dynamic platform for exchanging visionary ideas, thought-provoking discussions and innovative practices that shape the future of business and society. As we stand at the crossroads of rapid globalization and transformation our collective mission is to foster sustainable growth while ensuring inclusivity across communities and economies worldwide.

Through this event we aim to bring together distinguished experts, practitioners and participants from diverse sectors of the business world. By sharing insights and experiences we will explore strategies that not only strengthen business sustainability but also promote equity, resilience and long-term socio-economic progress on a global scale.

I encourage each of you to actively participate, share your perspectives and embrace the spirit of collaboration. Let this platform become a catalyst for driving meaningful change, nurturing innovation and building a more inclusive and sustainable future for generations to come.

I look forward to the inspiring discussions, pioneering ideas and fruitful partnerships that will undoubtedly emerge during this transformative journey.

Thank you for being an integral part of this significant occasion.

Warmest Regards,

Dr. Naveen Yograj

Conference Patron

Vishisht Education Society

Dr. Naveen Yograj

Managing Director &
Conference Patron



VISHISHT SCHOOL OF MANAGEMENT

(Recognized from Govt. of M.P. & AICTE and Affiliated to Devi Ahilya University)



Dr. S.M. Anas Iqbal

Director (Academics) & Conference Chair

Conference Chair's Message

Dear Delegates,

It gives me immense pleasure to welcome you all to the 12th International Conference on “Sustainable Global Business Practices and Inclusive Growth”, on December 13, 2025, at Vishisht School of Management, Indore.

This conference marks yet another milestone in our continuous journey of creating a platform where ideas, innovation and inclusivity converge. The theme of this year resonates deeply with the urgent need to balance economic growth with sustainability and social equity.

We are delighted to share that this year; we are organizing the conference at Gandhi Hall, Indore. Gandhi Hall, also known as Mahatma Gandhi Town Hall, is a prominent public building located in Indore. It serves as a multi-purpose civic centre and cultural hub for the city. The hall is named after Mahatma Gandhi, the Father of the Nation, in honour of his contributions to the Indian independence movement. So, everyone is warmly welcome to join us there. This gathering brings together researchers, industry leaders, academicians and students to deliberate on practices that drive growth while ensuring inclusivity and sustainability.

I encourage you to make the most of this opportunity by sharing knowledge, building collaborations and engaging in meaningful discussions. Together, we can shape policies, practices and mindsets that will pave the way for a more resilient, fair and sustainable global economy.

On behalf of Vishisht School of Management, I extend heartfelt gratitude to all contributors and participants. May this conference inspire us all to take bold steps towards sustainable innovation and inclusive progress.

Thank you for your presence and participation.

Warm regards,

Dr. S. M. Anas Iqbal

Conference Chair

Vishisht School of Management

Dr. S. M. Anas Iqbal

Director (Academics) &
Conference Chair



Mr. Robin Neema

(Conference Coordinator)

Message by the Conference Coordinator

Dear Delegates and Participants,

It is my profound honor and privilege to warmly welcome you to the 12th International Conference on Sustainable Global Business Practices and Inclusive Growth, being held on Saturday, December 13th, 2025.

This academic gathering is not just a platform for discussion but a celebration of ideas, innovation and collaboration. The challenges of our globalized world demand business models that are not only profitable but also responsible, inclusive and sustainable. Through this conference, we aspire to bring together scholars, industry leaders, practitioners and young researchers to exchange knowledge and co-create pathways toward a more equitable and sustainable future.

The chosen theme reflects our commitment to addressing the needs of today's interconnected economies. By emphasizing sustainability and inclusive growth we seek to inspire fresh perspectives, innovative frameworks and practical solutions that balance economic advancement with social responsibility.

We are deeply grateful for the esteemed presence of distinguished speakers, experts and participants who enrich this event with their insights. I encourage you to actively engage in the sessions, share your experiences and contribute to the dialogues that will shape new directions in global business practices.

As the organizer, I take immense pride in welcoming you to Indore—our vibrant city that harmonizes tradition with modernity. I sincerely hope this conference not only adds value to your academic and professional journey but also leaves you with fond memories of Vishisht School of Management's culture of hospitality.

Together, let us embark on this journey of ideas, learning, and collaboration—toward building a world that thrives on sustainable practices and inclusive growth for all.

Mr. Robin Neema

(Conference Coordinator)

Message by the Editors Souvenir / Coordinators Conference Secretariat



Ms. Priyanshi Dubey
(Editor Souvenir)



Ms. Anushka Naidu
(Editor Souvenir)

In alignment with this year's theme of "Sustainable Global Business Practices and Inclusive Growth," this conference embodies our shared vision of fostering dialogue, innovation and collaboration for a better future. It is a proud moment to witness scholars, practitioners and thought leaders from across the globe coming together to deliberate on ideas that balance economic progress with social equity and environmental responsibility.

The conference stands as a platform not only for academic enrichment but also for building connections that extend beyond boundaries. Each research paper, presentation and discussion reflects the dedication, intellectual rigor and passion of our contributors, making this event a valuable repository of knowledge and inspiration for years to come.

As Conference Secretaries, it has been our privilege to coordinate this endeavor and ensure a meaningful experience for all participants. We sincerely appreciate the meticulous efforts of authors, presenters, reviewers and delegates whose contributions have brought this event to life.

We hope that this conference inspires you to carry forward the spirit of sustainability, inclusivity and innovation into your future pursuits. May the ideas exchanged here spark new research, nurture collaborations and lead to transformative practices that shape a more equitable and sustainable global society.

We extend our heartfelt gratitude for your participation and commitment which has made this academic gathering truly significant.

Welcome to Indore- A hub of ideas and Inspiration!

Ms. Priyanshi Dubey
(Editor Souvenir)
Coordinator Conference Secretariat

Ms. Anushka Naidu
(Editor Souvenir)
Coordinator Conference Secretariat

**PLENARY FUNCTION OF 12th INTERNATIONAL CONFERENCE on
“Sustainable Global Business Practices and Inclusive Growth”
(VINCON-2025)**

**Organized by- Vishisht School of Management (VIPSAR), Indore
December 13, 2025 (Saturday) | Venue- Gandhi Hall, Indore**

Registration (9:00 am Onwards)

Swagatam Breakfast ☕ 9:30 Onwards

Plenary Session (Online) -

10:15 AM- Online Speech of Special Guest – Dr. Viktor Savchenko Research Fellow, Uehiro Oxford Institute, University of Oxford, Associate Professor of the Department of Civil Law Disciplines, V.N. Karazin Kharkiv National University, Ukraine

10:20 AM- Online Speech of Special Guest - Dr. Muhammad Alkirom Wildan, Faculty of Economics and Business, Trunojoyo Madura University, Indonesia & General-Secretary of The Indonesian Association of Economic Doctors

INAUGURAL SESSION

10:30 AM Welcoming the Dignitaries by the Anchor

10:32 AM Lightning of the Lamp & Saraswati Vandana by the Students of Crayons International School

10:35 AM National Anthem

10:40 AM Sapling Presentation

10:45 AM Welcome Speech by Conference Chair/Convener - Dr.S.M.Anas Iqbal

10:50 AM Introductory Speech by Conference Patron- Dr. Naveen Yograj

11:00 AM Releasing of Conference Souvenir (Prof. Anushka Naidu & Prof. Priyanshi Dubey)

11: 05 AM Speech of Guest of Honor & Keynote Speaker– Mr. R. Siddharth, IFS- Diplomat & Principal Policy Advisor, UN Headquarters, New York

11:15 AM Presentation of Vishisht Shiksha Samman & Vishisht Sewa Samman

11:25 AM Speech of Guest of Honor– Prof. Milan KRAJNC, Professor of Public Management at the European Center for Peace and Development, University for Peace, United Nations-Monaco

11:35 AM Releasing of Monograph on Organisation Behavior/ Self Management (Col. Dr. V. K. Gautam, Ms. Meenakshi G. Trivedi & Maj. Gen. Dr. Rajesh Chaba/ CAR.K.Manocha)

11:40 AM Speech of Special Guest - CA. Shweta Agrawal- Chairperson FICCI-FLO, Indore

11:45 AM Releasing of College Newsletter- Campus Voice” (Ms. Suhani Maheshwari)

11:50 AM Speech of Special Guest- Ms. Anna Rogovskaya- Deputy Business Ambassador of Russia to India & President- Russian Business Club

11:55 AM Speech of Special Guest- CA Navin Khandelwal- President- Indore Management Association (IMA), Indore

12:05 PM Speech by Guest of Honor- Prof. (Dr.) Vinith Kumar Nair, Vice Chancellor- Symbiosis University of Applied Sciences, Indore

12:15 PM Memento Presentation to Guests

12:20 PM Vote of Thanks by Conference Coordinator Prof. Robin Neema

12:25 PM Conference Theme based Performance by the Students of Crayons International School

12:30 to 02:00 PM Technical Sessions (Parallel) in-

Technical Session-01- Main Hall

Technical Session-02- Green Room

**PLENARY FUNCTION OF 12th INTERNATIONAL CONFERENCE on
“Sustainable Global Business Practices and Inclusive Growth”
(VINCON-2025)**

**Organized by- Vishisht School of Management (VIPSAR), Indore
December 13, 2025 (Saturday) | Venue- Gandhi Hall, Indore**

2.00 PM 🕒 Lunch

PANEL DISCUSSION on “Will AI Kill Creativity or Supercharge Gen Z's Imagination?”

3:00 PM	Formal Introduction & Welcome of Panelists by Anchor-
3:10 PM	Welcome of Panelists- Dr. Dharmendra K. Mehta Director – FMS, PtJNIBM, Samrat Vikramaditya Vishwavidyalaya, Ujjain, Madhya Pradesh Dr. Meenakshi Sharma, Associate Director- Mangalmai Institute of Management & Technology, Greater Noida, Uttar Pradesh Mrs. Pooja Upadhyaya Chair- Industry Advisory Board- India, University of East London Dr. Sandesh Mahajan- Film Maker & HOD- Mass Communication- Pandit Deen Dayal Energy University, Gandhinagar, Gujarat Dr. Akhilesh Kumar Mishra- Professor & Head, Department of Management Studies PIET, Panipat, Haryana Dr. Saikat Gochhait- Editor in Chief- IGI Global, Symbiosis International University, Pune, Maharashtra
3:20 PM	Welcome of Panel Moderator – Dr. Charul Jain, Dean Students’ Welfare- Symbiosis University of Applied Sciences, Indore, Madhya Pradesh
3:25 PM	Panel Discussion Hours
4:25 PM	Concluding Remarks
4:30 PM	Memento Presentation to the Guests
4:40 PM	Panel Discussion Conclude

Plenary Session(Online)-

4:45 PM- Online Speech of Special Guest – Dr. Amit Phillora Senior Escalation Specialis-, Amazon, Hyderabad

4:50 PM- Online Speech of Special Guest – Mr. Mochamad Ali Imron, Department of Economics, University Malaya, Malaysia

VALEDICTORY SESSION

5:00 PM	Inviting the Dignitaries on the Dais by Anchor
5:05 PM	Sapling Presentation
5:10 PM	Welcome of the Guests by Conference Patron Dr. Naveen Yograj
5:15 PM	Speech by Guest of Honor- Prof. (Dr.) Satish Chandra Sharma, Pro Vice Chancellor- Babu Banarsi Das University, Lucknow Speech by Guest of Honor- Dr. Sachin Sharma - Director- Collegiate Development Council, DAVV- Indore
5:25 PM	Releasing of Text Book on “Start Up” (Prof. Robin Neema, Prof. Priyanshi Dubey, Prof. Suhani Maheshwari & Prof. Anushka Naidu)
5:30 PM	Speech by Guest of Honor- Col. Dr. V.K.Gautam- Director- CAPE, Ahmadabad
5:40 PM	Best Presentation Awards
5:45 PM	Participants Certificate Presentation
6:00 PM	Memento Presentation to the Guests
6:05 PM	Vote of Thanks by Conference Chair- Dr.S.M.Anas Iqbal

6.10 PM ☕ Alvida Tea

PAPERS PRESENTATION SCHEDULE
Main Coordinator (Offline/Physical)- Prof. Priyanshi Dubey
Main Coordinator (Online)- Prof. Rajendra Malviya

OFFLINE TECHNICAL SESSIONS

OFFLINE TECHNICAL SESSIONS- I

Venue- Main Hall (Timing: From 12:30 PM Onwards)

Faculty Coordinator- **Prof. Yogesh Vakare**

Track No	Technical Session	Session Expert	Session Expert	Session Expert
Theme- I	Sustainable Global Business Practices	Dr. Chetali Agrawal Dean Research- Vision Group of Colleges, Chittorgarh, Rajasthan	Dr. Smita Singh Noida Institute of Engineering and Technology, Greater Noida, Uttar Pradesh	Dr. Dhaval Pandya Dr. Baba Saheb Ambedkar Open University, Ahmedabad, Gujarat

OFFLINE TECHNICAL SESSION- II

Venue- Green Room (Timing: From 12:30 PM Onwards)

Faculty Coordinator- **Prof. Vasundhra Gawde**

Track No	Technical Session	Session Expert	Session Expert	Session Expert
Theme- II	Inclusive Growth	Dr. Krunal Soni CZPCBM, CVM University, Vallabh Vidyanagar, Gujarat	Dr. Naveen K. Mehta Dean-Academics - Sanchi University of Buddhist-Indic Studies, Sanchi, (MP)	Dr. Ira Bapna Director- Maharaja Ranjit Singh Group of Institutions, Indore (MP)

ONLINE TECHNICAL SESSIONS

ONLINE TECHNICAL SESSION- I

Venue- Room No. Court Room (Timing: From 11:30 AM Onwards)

Faculty Coordinator- **Prof. Rajendra Malviya**

Track No	Technical Session	Session Expert	Session Expert
Online Presentation	All Sub Themes	Dr. Syed Sajid Hussain University School of Business, Chandigarh University, Mohali, Punjab	Dr. Isha Kaur Rakhra Department of Business Administration, Awadhesh Pratap Singh University, Rewa (MP)

ONLINE TECHNICAL SESSION- II

Venue- Room No. SB 101 (Timing: From 11:30 AM Onwards)

Faculty Coordinator- **Prof. Anuj Sharma**

Track No	Technical Session	Session Expert	Session Expert
Online Presentation	All Sub Themes	Dr. R. K.Uppal Principal, Guru Gobind Singh College of Management & Technology, Gidderbaha, Punjab	Dr. Kirti Agrawal Director, ITERC College, Ghaziabad, Delhi NCR

PAPERS PRESENTATION SCHEDULE
Main Coordinator (Offline/Physical)- Prof. Priyanshi Dubey
Main Coordinator (Online)- Prof. Rajendra Malviya

ONLINE TECHNICAL SESSION- III
Venue- Room No. SB 102 (Timing: From 1:00 PM Onwards)
Faculty Coordinator- **Prof. Kamlesh Mali**

Track No	Technical Session	Session Expert	Session Expert
Online Presentation	All Sub Themes	Dr. Shiji Shukla Parul Institute of Management & Research, Parul University, Vadodara, Gujarat	Dr. Ravindra Gharpure Central Institute of Business Management, Research & Development, Nagpur

“May God Bless All of Us”

{GUEST WRITERS}

How to Lead Global Politics with the Dynamic Leadership Model in Turbulent Political Conditions?

Guest Writer- Academician Prof. Ddr. Milan Krajnc, Author of the Dynamic Leadership Model and Founder of the New Scientific Discipline of Dynamology. Professor of Public Management at the European Center for Peace and Development, University for Peace, United Nations-Monaco

Today’s world is experiencing a period of pronounced political instability: polarization is rising, international relations are becoming strained, traditional leadership structures are losing legitimacy, and institutions are facing pressure from rapid technological, social, and economic changes. In such an environment, classic leadership models prove inadequate, as they are based on hierarchy, linearity, and reactive responses. Global politics demands a new concept of leadership that transcends ideological frameworks, bureaucratic processes, and personal interest. The Dynamic Leadership Model, originating from the interdisciplinary field of dynamology, offers exactly that: a model that understands global politics as a living organism guided by the principles of nature, psychology, and systemic dynamics. This article presents an approach through which global political leaders can maintain stability even in the most unpredictable political environments using the Dynamic Leadership Model.

1. Political Systems as Living Organisms

The Dynamic Leadership Model is grounded in the logic that all social and political structures behave similarly to natural systems: they possess their own rhythm, energy, and point of equilibrium. Political unrest emerges when a system becomes energetically over loaded whether due to excessive centralization, communication breakdown, or loss of trust between people and institutions. A leader using the Dynamic Leadership Model does not attempt to force a system into stability but rather enables the system to re-establish its natural flow. They understand that conflict is a natural part of evolution—not necessarily a sign of disintegration.

2. The Principle of Fluidity in Global Leadership

One of the core principles of the Dynamic Leadership Model is fluidity. Political stability does not arise from rigid structures but from the ability of institutions and leaders to adapt, respond, and transform. In practice, this means: flexible governance structures, adaptive international policies, clear communication systems, avoidance of ideological extremism, and acceptance of multi-faceted realities. In turbulent political conditions, fluidity becomes a decisive advantage, as it enables leaders to recognize threats and opportunities quickly—without losing ethical grounding or strategic clarity.

3. The Role of Psychological Security in Global Stability

Psychological security—the ability of individuals and institutions to act without fear of sanctions or manipulation—is a cornerstone of the Dynamic Leadership Model. In politics, fear often leads to populism, polarization, wrong decisions, corruption, and excessive centralization of power. A leader who understands the psychology of crowds knows that political unrest is not only an economic or security issue but primarily a psychological one. When citizens lose their sense of security, they also lose trust in institutions. The Dynamic Leadership Model, therefore, introduces practices such as open communication, transparency of processes, stabilization system protocols, preventive psychological analysis of groups, and identification of systemic “energy blockages” within institutions.

{GUEST WRITERS}

4. The Leader as a Stabilizing Force, Not as a Ruler

In classical politics, the leader is viewed primarily as a decision-maker. In the Dynamic Leadership Model, the leader is seen as a stabilizer of the system—someone who understands the energy of political processes, knows how to de-escalate conflict, maintains international balance, and connects diverse interests into a coherent whole. Global politics does not require new ideologies, but leaders who can recognize the fundamental natural laws of human behavior.

5. Implementation of the Model in Global Politics

The Dynamic Leadership Model enables strategic approaches such as early recognition of political tensions, formation of dynamic international coalitions, prevention of institutional collapse, rapid stabilization of conflict zones, and the development of new economic and social paradigms. The most successful global leaders lead not by force but by understanding systemic flows. The Dynamic Leadership Model provides them with clear, measurable, and applicable guidelines.

Conclusion

The Dynamic Leadership Model is a response to the political reality of the 21st century, where linear approaches are failing, classical diplomacy is losing effectiveness, and people are facing existential fears and fragmented information. Global leaders who wish to maintain stability must realize that politics is no longer just a space of power, but a space of dynamic systems that must be led with clarity, psychological sensitivity, and an understanding of natural laws. The world no longer needs leaders who fight for control. It needs leaders who understand the dynamics of life, systems, and people—and it is these leaders who will be able to guide global politics into a future that is more stable, humane, and in harmony with natural principles.

{GUEST WRITERS}

From Enlightened Shareholder Value to Mandatory Due Diligence: A Comparative Analysis of the Fiduciary Code of Capital in the Anthropocene

Guest Writer- Dr. Viktor Savchenko, Ph.D in Law, Associate Professor, Hosted Research Fellow, University of Oxford; Associate Professor in Law, V.N. Karazin Kharkiv National University, Ukraine

The escalating environmental crises and systemic inequalities of the Anthropocene have precipitated a fundamental schism in the legal architecture of global business, forcing a critical re-evaluation of the fiduciary code that governs capital. While the United Kingdom maintains its reliance on the "Enlightened Shareholder Value" (ESV) model, which prioritizes director discretion and transparency, the European Union has radically pivoted towards a "Mandatory Human Rights and Environmental Due Diligence" (mHREDD) regime, crystallized in the newly adopted Corporate Sustainability Due Diligence Directive (CSDDD). This article aims to evaluate the comparative efficacy of these diverging regulatory philosophies—the UK's disclosure-based Section 172 of the Companies Act 2006 against the EU's liability-based obligations—to determine which legal mechanism effectively internalizes corporate externalities in global value chains.

To achieve this, the research employs a functional comparative methodology, combined with a rigorous meta-analysis of empirical compliance data and judicial outcomes from the 2023–2024 reporting cycle. It synthesizes findings from the Grant Thornton Corporate Governance Review, the Ipsos/DBT Director Perceptions Study, and the Novata CSDDD Cost Survey.

The investigation reveals a stark functional dichotomy between the two regimes. The quantitative analysis of FTSE 350 reporting demonstrates that the UK's "soft law" approach has fostered performative rather than substantive compliance. Although 100% of the sampled companies produce the required Section 172 statements, the data indicates that 82% rely on narrative disclosures referencing stakeholder engagement, yet only 16% provide concrete evidence of integrating this feedback into strategic capital allocation. Interviews with executive directors further confirm that the subjective duty to "have regard" to stakeholders has had a minimal impact on boardroom decision-making, often functioning as a retrospective reporting exercise rather than a prospective strategic constraint.

Conversely, the study finds that the EU's liability model, pioneered by the French Duty of Vigilance Law, is successfully driving tangible changes in operational behavior. By shifting the legal standard from a subjective "business judgment" to an objective "obligation of means," the mHREDD regime empowers victims to hold corporations civilly liable for failures to prevent harm, as evidenced by recent judicial rulings against major energy corporations. However, this transition to "hard law" introduces significant economic friction; the data indicates that 77% of large firms within the directive's scope anticipate annual compliance costs exceeding €100,000, raising valid concerns regarding market consolidation and the potential exclusion of suppliers from the Global South. Consequently, the research concludes that while the "enlightened" model preserves managerial flexibility, it is empirically insufficient to address systemic sustainability risks. As a result, the transition to objective, legally enforceable due diligence duties represents a necessary evolution of corporate law, effectively monetizing social and environmental externalities and forcing them onto the corporate balance sheet.

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[1001]

Emerging Role of AI in Project Management

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Artificial intelligence is changing the modus operandi of many management domains in order to mimic human intelligence. The current study examines the dynamic role of Artificial Intelligence in the field of Project Management, positioning its impact on project workflow, current managerial roles and responsibilities and related challenges and benefits. A systematic literature review is being performed to analyse the research studies from 2021 to 2025 using databases such as Google Scholar, Quality articles, arXiv, etc. For the comprehensive examination of the subject bibliometric analysis of selected research papers and thematic analysis are being conducted to achieve the research purpose. The findings indicate that AI is now enhancing the efficiency of projects with its real-time forecasting and predictive risk management features, while the burden on the project manager has been relieved compared to the past. However, the hurdles of skill gap, ethical concern and quality of data remain under discussion.

[1002]

Transforming HR Functions Through Artificial Intelligence: A Focus on Recruitment and Operations

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Artificial intelligence (AI) is having a significant impact on human resources (HR) in today's fast evolving workplace. This review paper, titled “Transforming HR Functions through Artificial Intelligence: A Focus on Recruitment and Operations” explores how AI is reshaping HR practices, particularly in recruitment and day-to-day operations. The first section of the paper examines how HR is being redefined by digital transformation, presenting AI as a tool that will increase the field's efficiency, accuracy, and strategic value. By automating routine and administrative tasks, AI enables HR professionals to devote more time to value adding tasks like enhancing employee engagement and driving organizational development. Recruitment is one of the main topics of this paper. Through tools that automatically screen resumes, identify qualified candidates, and even set up interviews, it looks at how AI is simplifying the talent acquisition process. Hiring procedures are becoming quicker, more data-driven, and possibly less biased thanks to technologies like machine learning and natural language processing. The study also examines how AI improves HR operations, which in turn improves the employee experience. It draws attention to the expanding function of chatbots and virtual assistants in responding to staff inquiries, offering immediate assistance, and enhancing responsiveness in general. Furthermore, by forecasting patterns in employee performance, engagement, and retention, AI-powered analytics assist HR directors in making more informed choices. The ethical issues surrounding AI in HR are also openly discussed in the paper. It also highlights the need for openness, justice, and responsible AI implementation while talking about the risks of algorithmic bias and privacy concerns. In conclusion, the integration of AI into HR is not just a trend, it's a fundamental transformation. AI enhances the efficiency of HR functions while also reinforcing HR's role as a strategic partner in the organization. As AI continues to advance, it is essential for HR professionals and leaders to adopt it wisely, maintaining the importance of the human element in managing people. This study provides valuable perspectives for HR practitioners, leaders, and researchers operating at the crossroads of technology and talent.

[1003]

Corporate Social Responsibility (CSR) and Sustainable Business Practices in the Indian Banking Sector

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The study critically explored the integration of Corporate Social Responsibility (CSR) and the sustainable business strategies for the Indian banking sector. The introduction chapter outlined the research background, rationale, aims and objectives. This emphasised the growing importance of sustainable finance. The literature review evaluated global and national perspectives on CSR and identified best practices, highlighting key implementation barriers. The methodology chapter adopted an interpretivist philosophy with the qualitative strategy, using secondary data and thematic analysis for drawing insights. The findings chapter revealed that Indian banks comply with the mandated CSR spending. This visualised true strategic integration within core operations was limited. Banks have aligned partially with national and global sustainability frameworks, but faced challenges. This involved issues such as inconsistent reporting, symbolic CSR practices and lack of expertise. The discussion linked these findings to the study objectives while offering practical recommendations. This included leadership commitment, standardised reporting and ESG integration. The study concluded that deeper strategic attributes were vital for long-term sustainable banking transformation.

[1004]

Demographic Determinants and Investment Objective: A Study of Working Women in M.P’s ELSS Market

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Investment plays a significant role in today’s economic scenario. The investment behaviour of women, particularly working women have gained significant attention in past years as a result economic participation of women increases. Equity Linked Saving Scheme or instrument under section 80 C of Income Tax Act. ELSS have merged as a popular tax saving mutual fund scheme that basically invests in the stock market or Equity also it has potential for higher returns. ELSS is an open-ended scheme which diversifies its investment in blue-chip companies. Returns are determined by the return of the stock market. Investments amounting to 1.5 Lac is done in ELSS Mutual Funds are tax deductible under section 80C of the Income Tax Act 1961. ELSS has a tax advantage, instruments are the shortest lock-in period of 3 years. The study aims to analyse the impact of key demographic variables- age, income, occupation, education, marital status and professional background on the investment objective factor related to ELSS among working women in state of M.P. This research employs a descriptive approach to understand the relationship between demographic factors and investment objectives. Data was collected from structured questionnaires from a representative sample of 351 working women across urban centres in M.P including, Indore, Bhopal, Jabalpur and Gwalior. The study utilizes statistical tools like Anova, T- Test, Post Hoc test, on special investment objectives like capital appreciation, tax benefits, wealth creation, child education and retirement planning. The findings reveal that investment objectives significantly vary across different demographic segments. Younger women, particularly those between the ages of 30-45 years, prioritize capital appreciation and wealth creation, while senior citizens focus on financial security and retirement planning. Qualification, Marital Status and Income were insignificant factors as per the test, they are not major decisive factors among working women in their decision-making process. Furthermore, women employed in professional services show greater engagement with ELSS compared to government or traditional employment sectors, thus this highlights the role of occupational exposure in shaping financial decisions. The study contributes to the literature on gender and investment behaviour by highlighting the importance of demographic variables and understanding the investment motive among working women. It future recognizes the need of financial literacy programs and personalized investment advisory services for working women. Financial institutions and policymakers can leverage these insights to design special needs products and spread awareness to cater to specific financial goal attainment. In conclusion, this

research highlights that working women in M.P. are not homogeneous groups when it comes to investment decisions, thus demographic diversity must be acknowledged in financial planning strategies. Understanding these influences can lead to financial empowerment and more active investment participation among women in India.

[1005]

The Impact of Heuristic Biases and Parental Influence on Investment Decision of Millennial Female Investor

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Purpose: To study the impact of heuristic biases and parental influence on investment decisions of millennial female investors who are staying in Ahmadabad City is the stated goal of the research paper. The behavioural biases in this study are Anchoring bias, Availability Bias, Overconfidence bias, Gamble Fallacy and representativeness bias and parental influence.

Design/Methodology/Approach: A study questionnaire was distributed to female members of Generation Y (ages 26 to 40) who invest in stocks, mutual funds, or both. To choose female investors from Ahmedabad, a convenience sampling method was used. Investors who own stocks, mutual funds, or both kinds of investments received 97 questionnaires in total. The data was analysed using Excel and SmartPLS 4.0, and the hypotheses were tested using PLS-SEM bootstrapping.

Result/Finding: - It concludes that while Anchoring and Availability biases do not significantly affect Millennial investors decisions whereas Overconfidence, Gamble fallacy, and Representativeness biases, Parental Influence play a substantial role. These findings are particularly relevant for Generation Y individual female investors who are investing in mutual funds, equity, or both. They can leverage these insights as a reference point when constructing their investment portfolios.

Limitations - The study lasted three months, and only individual female investors from Ahmedabad’s Generation Y those between the ages of 26 and 40 were subjected to the random sample technique used to gather data. Further studies can collect larger-scale data to validate the proposed model once more.

[1006]

Influence of Compensation on Job Satisfaction: A Study of Public and Private Sector Employees in the Solar Energy Sector of Uttar Pradesh

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The study investigates the influence of compensation on job satisfaction among employees in the solar energy sector of Uttar Pradesh, encompassing both public and private sector companies. A descriptive and analytical research design was employed and data were collected from 120 employees (60 from public and 60 from private sector companies) through a structured questionnaire based on a five-point Likert scale. Statistical tools such as Cronbach’s Alpha, Correlation Analysis, and Independent Sample t-Test were used to test the reliability, relationships, and differences among variables. The findings revealed a positive relationship between compensation and job satisfaction, indicating that fair and competitive compensation enhances employee job satisfaction levels. However, differences were observed between public and private sector employees regarding their job satisfaction in context to their compensation practices wherein private sector employees reported higher job satisfaction than those of public sector employees. The findings emphasize the importance of fair and performance-based compensation practices in enhancing employee satisfaction and retention within the solar energy sector of Uttar Pradesh.

[1007]

Role of ‘Start Ups’ Through Environmental Entrepreneurial Activities for Economic Growth Addressing Sustainable Development Goals (SDGs)

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Analyzing various economic challenges, it appears that various sustainable development goals (SDGs) could not have been reached because of weakened environmental policies which surfaced through negative economic consequences. In studying the economic challenges at both micro and macro- levels, it is found that such economic challenges can be considered as an opportunity if it is integrated with environmental/ecological challenges which can well lead to the economic growth initially at the local level and finally at the national level. Just at this point, this paper examines that SDG can be better addressed through management education and can be successful in operation in society through entrepreneurial initiatives called ‘environmental start-ups’. It has been revealed from the present study that such challenges can be converted into socio-economic opportunities by the reduction of negative environmental and social impacts through considering ‘start up’ by special entrepreneurial orientation(s) for faster revenue and employment generations from which local vis-à-vis national economic growth can be expected. This paper is a primary outcome of a research where 3 parameters have been considered by a model comprising of : (a) degradation of environment from/of a specific natural ecosystem, (b) deforestation or cutting of trees or degradation of forest quality, and (c) innovative consideration of economic convertibility of (a) and (b) lead to the success of environmental entrepreneurial activities by encouraging economic growth and employment generation.

[1008]

From Cash to Clicks: The Role of Digital Payment Systems in Promoting Sustainable Economic Growth in Rural India

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The transformation from a cash-dependent to a digitally enabled economy marks one of the most profound shifts in India’s developmental trajectory. This paper explores the pivotal role of digital payment systems in fostering sustainable economic growth and inclusive entrepreneurship within rural India, with special reference to the Narmadapuram District of M.P. The study investigates how digital payment adoption-through platforms such as UPI, Aadhaar-enabled Payment Systems, and mobile banking-has enhanced financial inclusion, business transparency, and efficiency in rural enterprises. Drawing on both primary and secondary data, the research employs a mixed-method approach to analyze the socio-economic outcomes of digital payment integration among rural entrepreneurs, self-help groups, and micro enterprises. Findings reveal that digital payment systems have significantly contributed to the ease of doing business, reduced transaction costs, and improved access to financial services. Moreover, they have enabled rural entrepreneurs, particularly women and youth, to participate more actively in formal economic activities, thereby aligning with the principles of inclusive and sustainable growth. However, the study also identifies persistent challenges, including digital literacy gaps, infrastructural limitations, and cyber-security concerns, which must be addressed to ensure equitable benefits. The paper concludes by presenting a policy framework that links digital financial inclusion with long-term sustainability goals, emphasizing the need for digital capacity building, rural fintech infrastructure, and supportive regulatory mechanisms. This research contributes to the broader discourse on how digital transformation can serve as a catalyst for inclusive development and sustainable economic empowerment in emerging rural economies.

[1009]

A Study of Psychological and Economic Influences on Investor Behavior and Market Movements

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This study examines the key factors shaping investment behavior and patterns in emerging markets, emphasizing the complex interplay between economic, political, and structural determinants. Macroeconomic stability, regulatory transparency, political risk, and market liquidity are identified as primary drivers influencing investor decisions, while technological advancements, demographic trends, and skilled labor availability affect long-term investment trends. Additionally, the study explores the influence of psychological biases, risk tolerance, market volatility, and interactions between institutional and retail investors on investment behavior. Findings highlight how stable conditions encourage higher-risk investments, whereas volatile markets prompt a shift toward conservative assets, and how institutional activity can drive broader market movements. The insights offer valuable guidance for policymakers, investors, and financial analysts seeking to optimize investment strategies and enhance market stability in dynamic environments. Future research could further investigate the role of emerging technologies, such as algorithmic trading and AI, in shaping market dynamics and investor behavior.

[1010]

Altman’s Z – Score Model – A Key Indicator To Measure the Financial Distress

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Dr. Ashvin Solanki, Professor, Department of Commerce and Business Administration, Surastra, Gujarat

This paper aims to predict the financial distress of two most important paper manufacturing companies in India namely Orient Paper & Industries Ltd. and Jk Paper Ltd. In this paper the researcher has tried to identify the symptoms of bankruptcy. There are more than 500 mills operating in India from which 80% works on recycled paper 5% on woods and remaining on agro residues. For this research the study period taken is 2017-18 to 2021-2022. Additionally, a very small amount of study has taken place in this region including paper industries.

[1011]

A Study on Financial Independence and Investment Decision-Making of Working Women

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The financial independence of working women has become a significant determinant of their investment behavior and overall economic empowerment. With increasing education and employment opportunities, women today earn, save, and invest more than before. However, their investment choices are still influenced by factors such as risk perception, financial literacy, and social responsibilities. This study aims to analyze the relationship between financial independence and investment decision-making among working women, exploring key determinants such as income level, awareness, and attitude towards risk. Findings indicate that while financial independence enhances confidence and participation in investment activities, cultural and informational barriers continue to influence women’s financial decisions.

[1012]

The Evolution of International Business (2015-2025): Transitioning Toward The Digital Age of 2035

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In the past decade, international business has undergone a profound transformation, shaped by rapid technological advancement, shifting geopolitical dynamics, and growing sustainability imperatives. This research paper examines the evolution of international business between 2015 and 2025, focusing on how digitalization, artificial intelligence (AI), global supply chain restructuring, and Environmental, Social, and Governance (ESG) integration have redefined global trade and corporate strategy. Using a qualitative research approach supported by secondary data from international trade organizations, case studies, and academic literature, the study identifies key drivers of change, including digital globalization, AI-enabled supply chain optimization, resilience in global value chains, and the rise of responsible business models. The findings suggest that by 2035, international business will enter a new digital era characterized by AI-powered trade ecosystems, data-driven decision-making, and cross-border digital platforms. The paper concludes that firms integrating AI, digital innovation, and sustainability practices will spearhead global competitiveness in the 2035 digital age.

[1013]

MUDRA Finance: A Catalyst for MSME Expansion

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In a developing country having a large population like India, MSMEs play a significant role not only in increasing gross domestic product but also for providing larger employment opportunities. MSMEs provide a platform for new entrepreneurs to start businesses with limited capital and risk. They encourage individuals to turn innovative ideas into viable enterprises. After realising the importance of MSMEs, Government of India started MUDRA Yojana to help the entrepreneurs who are struggling to raise finance for their venture. The major beneficiaries of the PMMY Scheme are women entrepreneurs. Out of the total beneficiaries, women receive more than half share in the scheme. This paper studies the impact of MUDRA loans on women-owned MSMEs in terms of access to credit, profit generation, business growth and job creation. In this research the mean difference method is used for quantitative data analysis and relative importance index method is used for qualitative analysis. 100 respondents were selected by using a convenience sampling method. The study found out that the scheme has been successful in providing loans to women-owned MSMEs in Kerala. The entrepreneurs in the MSME sector had a great help with the collateral free MUDRA loan in terms of increased access to credit, improved profitability and business growth. But there was no significant impact on job creation. Similarly, there is no significant advancement in the human development index found among the women entrepreneurs. Even though there is a significant improvement in the standard of living, the social status of the entrepreneurs has not improved. Moreover, there is no such remarkable betterment in the confidence level and financial stability of women entrepreneurs. However, there is a significant impact on their financial independence.

[1014]

Market Volatility : An Empirical Analysis of Selected it Stocks in NSE 50

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Market fluctuations are an essential aspect of financial markets and affect investment choices, portfolio construction, and strategies for managing risk. In the Indian financial landscape, the Information Technology (IT) sector is especially responsive to international economic trends, technological progress, and external market disturbances. Consequently, IT stocks often exhibit unique volatility trends that necessitate methodical analysis. This research offers an empirical examination of chosen IT stocks found in the NSE 50 index, aiming to comprehend their volatility patterns over a defined timeframe. The study

employs historical stock price information and implements recognized econometric models, such as ARCH and GARCH, to assess the size, duration, and clustering tendencies of volatility. These models allow for the recognition of how current volatility is affected by historical market shocks and if volatility tends to manifest in clusters over time. The empirical results demonstrate significant evidence of volatility clustering, showing that high-volatility intervals often succeed earlier high-volatility phases, while stable periods also tend to endure over time. The findings further emphasize that worldwide economic disruptions, currency changes, geopolitical occurrences, and industry-specific trends greatly influence the price variability of IT shares. This sensitivity highlights the necessity for ongoing monitoring and sophisticated modeling methods when evaluating the risk factors linked to investments in the IT sector. The findings derived from this research hold significant value for investors, portfolio managers, financial analysts, and policymakers. Grasping volatility trends enables market players to create informed strategies, distribute assets more effectively, and improve risk-management practices. From an academic viewpoint, the research enhances current literature by offering new, evidence-driven perspectives on the changing characteristics of stock market volatility in one of India's key sectors.

[1015]

Human Resource Analytics and Artificial Intelligence: A Pathway to Evidence-Based HR Decision-Making

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Dr. Dipak Makwana, Associate Professor, Faculty of Social Work Parul University, Vadodara, Gujarat

The present study examines how Human Resource Analytics and Artificial Intelligence (AI) serve as critical pathways for advancing evidence-based decision-making in Human Resource Management (HRM). It highlights the transformative role of analytics and AI in improving the accuracy, transparency, and strategic value of HR decisions, while enhancing employee outcomes and overall organizational performance. Drawing on data from 62 HR professionals, business analysts, data scientists, and AI specialists selected through convenience sampling, the study employs an exploratory and descriptive design to assess current usage patterns, challenges, and the extent of adoption of HR analytics and AI tools. Findings show that while 92% of organizations identify as data-driven and 72% use advanced tools such as Power BI, HR analytics is still predominantly applied to recruitment and task automation, with limited utilization in areas such as retention, employee experience, and workforce planning. Key barriers include budget constraints, limited training, and implementation complexity. The study underscores the significant potential of AI-enabled predictive models and automated systems to strengthen evidence-based HR practices. It recommends broadening the scope of analytics, investing in AI capabilities, overcoming organizational barriers through leadership support and training, and fostering a data-driven culture to enhance strategic decision-making and organizational effectiveness.

[1016]

Determinants Influencing Online Shopping Behaviour in Azamgarh District: A Demographic Analysis

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The research report helps us understand how many non-demographic factors affect how people shop online. But there hasn't been any specific research done to look at how the demographic traits of Azamgarh buyers affect their online shopping habits. As a result, the goal of this study was to examine the relationship between online purchasing activity and the demographic aspects of buyers in Azamgarh. We looked into how six demographic characteristics, like age, gender, income, education, occupation, and marital status, affect how often people shop online. A structured questionnaire was utilized to gather primary data from 200 people in both urban and rural regions of Azamgarh district, as well as through online surveys. The chi-square test was used to

evaluate the association between consumers’ demographic features and their online buying patterns. According to the survey, female and unmarried consumers, as well as students with higher education levels, are more likely to shop online. But the age and income of consumers don’t have a big effect on how they shop online. The study’s findings are likely to provide e-commerce enterprises with insight into customers’ online buying behaviour, allowing them to design appropriate business strategies customised to the consumers’ behaviour and preferences, resulting in a competitive edge over competitors in a variety of areas. Ping. We got the data by sending out surveys. The study’s results show that a number of demographic factors, including age, gender, marital status, family size, and income, have a big effect on Indian online shopping. Researchers and practitioners could use the study’s findings to perform other enquiries in the same field.

[1017]

An Empirical Study on Factors Influencing the Adoption of FinTech-Enabled Banking and NBFC Services Among Young Consumer in India

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The rapid growth of Financial Technology (FinTech) has transformed India’s financial services landscape, particularly among young consumers who increasingly rely on mobile banking, UPI platforms, and digital lending solutions. Despite this widespread adoption, variations in trust, usability perception, cost awareness, and risk concerns continue to influence user behaviour. This study examines the key factors that drive the adoption of FinTech-enabled banking and NBFC services among young consumers in India, focusing on both demographic and perception-based determinants. Primary data was collected from 156 respondents aged 18–32 years through a structured online questionnaire using a five-point Likert scale. The data was analysed using SPSS through reliability testing, factor analysis, correlation and multiple regression. Reliability analysis confirmed strong internal consistency. Principal Component Analysis (PCA) with Varimax rotation extracted three underlying dimensions influencing FinTech adoption—Perceived Ease of Use & Trust, Behavioral Intention & Cost Awareness, and Perceived Risk & Fear— explaining over 60% of the total variance. Correlation and regression analyses were conducted to examine the influence of demographic variables such as age, education level, monthly income, and FinTech usage frequency. Results indicate that education and usage frequency significantly enhance Perceived Ease of Use & Trust, while age positively affects Behavioral Intention & Cost Awareness. However, none of the demographic factors significantly predicted Perceived Risk & Fear, suggesting that security-related concerns are similar across young users irrespective of background. The study highlights the importance of digital literacy, user experience design, and platform transparency in strengthening FinTech adoption. It also emphasizes the need for robust security measures and regulatory assurance to reduce perceived risks. Overall, the findings provide meaningful insights for banks, NBFCs, and FinTech companies seeking to improve trust, usability, and engagement among young digital financial users in India.

[1018]

Impact of Artificial Intelligence on Human Resource Practices

Dr. Manisha Parmar, Assistant Professor, Department of Social Work, Sardar Patel University, Anand, Gujarat

In today's advanced technological era, the Human Resources (HR) department plays a crucial role in connecting technology with people. Even though technology now handles many tasks that were traditionally done by humans, there’s still a growing need for flexible HR approaches to deal with managing people. To be flexible, technology can make HR processes more agile, meaning they can adjust quickly and smoothly. Big companies like Google, Apple, Facebook, Amazon, and Microsoft already use agility in their HR practices. In

HR, agility means being able to adapt and improve individuals and processes when faced with fast and unexpected changes. This helps support employees, key strategies, and the organization's ability to adapt. This research study aims to delve into the multifaceted implications of AI technology on HR functions within organizations. By examining factors such as age, gender, industry sector, and familiarity with AI, this study seeks to elucidate the diverse perspectives surrounding the adoption and implementation of AI in HR practices. Through an exploration of real-world experiences and perceptions, this research endeavours to provide insights into the opportunities, challenges, and considerations associated with the integration of AI into HR processes. The objective behind the study are: To identify the current AI technologies being applied in human resources practice, To understand participants' perception about AI, To study the concept of artificial intelligence, To study the benefits of artificial intelligence in human resource management. The researcher has chosen samples from various organizations including the manufacturing service sector in Vadodara city by using simple random sampling methods.

[1019]

Analysis of the Relationship Between Budget Variance and Quantitative–Qualitative Parameters of the Municipal Program Budget of the Ahmedabad Municipal Corporation (AMC) Based on the Last Five Year's Data

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Dr. Hitesh Harwani, Asst. Professor, JG University, Ahmedabad, Gujarat

This research investigates the connection between budget variance and both quantitative and qualitative performance indicators within the Municipal Program Budget of the Ahmedabad Municipal Corporation (AMC) spanning five years from FY 2018-19 to FY 2023-24. The study assesses trends in budgeted versus actual expenditures and explores how these financial discrepancies relate to service delivery outcomes, citizen satisfaction, and the quality of infrastructure. The results indicate persistent revenue shortfalls and underutilization of funds in development projects, frequently attributed to overly optimistic budgeting and delays in execution. Although there has been an increase in expenditures in recent years, qualitative indicators such as complaints, road conditions, and the delivery of basic services continue to reveal deficiencies, highlighting inefficiencies in project execution. The study concludes that While precise budgeting and effective management of expenditures are crucial, they must be supported by enhanced governance, accountability, and active citizen engagement to improve municipal performance.

[1020]

Consumer Behavior Towards Direct-to-Consumer (D2C) Agri Brands

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The emergence of Direct-to-Consumer (D2C) agri brands is redefining India's agricultural value chain by enabling producers to connect directly with end consumers through digital and social commerce platforms. This study explores the evolving patterns of consumer behavior towards D2C agri brands, focusing on motivational and psychological dimensions such as trust, authenticity, perceived quality, digital interaction, and convenience. Drawing insights from 1,200 respondents across five major Indian states—Maharashtra, Gujarat, M.P, Karnataka, and Uttar Pradesh—the research examines how these factors collectively shape consumer perception, brand preference, and purchasing intent. The study integrates behavioral theory and digital marketing perspectives to understand how D2C models influence consumer confidence, reshape expectations, and create new forms of loyalty in agri-based commerce. It also identifies critical adoption challenges, including low digital inclusion, limited awareness, and inconsistent product standardization, which hinder large-scale participation. The paper proposes strategic interventions for agri-entrepreneurs and policymakers, emphasizing transparency, digital literacy, and sustainable branding practices as key enablers for growth. Overall, the study contributes to understanding how D2C agri ecosystems can enhance rural income opportunities while offering consumers high-quality, traceable, and ethically sourced agricultural products.

[1021]

Mobilizing Younger Voter: A Systematic Literature Review of Political Marketing Strategies for Youth Engagement

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India hosts the world’s largest youth population, yet young voters remain an underutilized force within its democratic system. Despite being digitally active, Indian youth often demonstrate political disengagement driven by institutional distrust, limited issue-based outreach, and inadequate communication strategies by political actors. This study conducts a Systematic Literature Review (SLR) to analyze political marketing approaches that influence youth engagement, with a specific emphasis on the Indian socio-political environment. Findings highlight how young Indians evaluate political content, the themes that shape their participation, and the platforms that most effectively influence their political attitudes. Evidence points toward the effectiveness of localized and language-adaptive messaging, influencer-led outreach, and participatory digital content in stimulating deeper political interest. Further, the review underscores the importance of integrating civic education with continuous online engagement to build long-term political awareness. The study contributes to an India-centric strategic framework for political marketing that aligns with the cultural, technological, and aspirational realities of young citizens, offering actionable pathways for transforming youth from passive observers into active democratic participants.

[1022]

Impact of AI Chatbots on Operational Efficiency, Lead Time Reduction and Service Productivity in 3PL Companies

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Pothula Reethu Akanksha, KL University, Vaddeswaram, Andhra Pradesh

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Subhodeep Mukherjee, KL University, Vaddeswaram, Andhra Pradesh

Artificial Intelligence (AI)-powered chatbots are increasingly transforming customer service delivery and digital communication interfaces in Third-Party Logistics (3PL) companies. In a situation where logistics service providers are faced with increasing customer expectations for real-time updates, operational accuracy, visibility, and service responsiveness, AI-driven conversational agents are becoming an important strategic tool to enhance process efficiency and productivity performance. However, evidence on the size, direction, and dimensionality of impacts enabled by chatbots on operations and lead time outcomes in logistics contexts remains fragmented. This study performs a systematic literature review using PRISMA guidelines to synthesize empirical and conceptual research between 2018 and 2025 on the deployment of AI chatbots in logistics, automation of digital services, intelligent virtual assistants, and conversational AI adoption. A structured multistage screening was conducted across Scopus, Web of Science, ScienceDirect, Emerald, and IEEE Xplore databases. A total final articles were included after removing duplicates, performing eligibility checks, and applying inclusion-exclusion criteria. The review identifies and categorizes the key outcome pathways at operational efficiency, lead time reduction, logistics customer satisfaction benefits, service productivity enhancement, and capability scaling. Findings indicate that AI chatbots enable service cycle compression, faster enquiry response times, lower manual intervention costs, improved shipment status visibility, and enhanced digital workflow orchestration throughout the logistics service chain. This study, therefore, develops an integrated conceptual model that links chatbot service attributes with operational performance constructs in 3PL environments. The paper discusses practical implications for logistics managers, technology architects, digital service strategists, and future AI-enabled supply chain research, while also discussing theoretical implications. Lastly,

research gaps and avenues for future studies on generative AI, multimodal agent intelligence, human-AI orchestration, and explainability dimensions in 3PLs have been presented.

[1023]

Leveraging Financial Analytics for ESG Integration: A Study of Stress Reduction in Investment Decision -Making

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Financial analytics has currently become an emergent and critical part in the development of Environmental, Social and Governance (ESG) integrations within decision-making activities for investments. ESG as an integration criteria have become essential for alignment of societal and environmental impacts of firms with values of investors, contributing to investment decision-making. Financial performance and its evaluations have an impact on the assessment of investment decision making for stakeholders. ESG integrations have become essential with the growing demand and concern among stakeholders regarding sustainable practices. With the increasing influence of ESG factors into investment strategies and decision-making of investors, the traditional financial metrics as concern for investment decisions have shifted into more non-financial metrics such as ESG integrations, in alignment of investors values related to sustainability. However, ESG integrations solely based on the conventional ratings are considered limited in terms of its translation into investment decision-making, needing leveraging financial performance and analytics for reducing stress in investment decision-making. Hence to become increasingly influenced with the integration of financial analytics due to the opportunity of expanding ESG evaluations in relation to investment decision-making. The following research focuses on the aim of exploring the phenomenon of stress reduction within investment decision- making through leveraging financial analytics into ESG integrations. The research method involves integration of primary data collection and analysis for the purpose of the research. An online survey for accumulation of data from a sample population of 101 participants with expertise and knowledge in investment decision-making, financial analytics and ESG integrations. The data hence accumulated provides empirical insights regarding ESG integrations and financial analytics as leverage for ESG integration and its probable influence in reduction of stress into the practices of investment decision- making. The findings further on, under evaluation, present statistical insights into the influence of financial analytics as leveraged innovations and improvements into ESG integrations for reducing investor stress.

[1024]

A Comparative Study of AI-Based Portfolio Optimization and Human Decision- Making in Investment

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The phenomenon of Artificial Intelligence (AI) has turned into a revolution in the contemporary investment management industry, providing improved accuracy, speed, and objectivity in the optimization of the portfolio. Nonetheless, in the current technological strength, the investor trust and acceptance of AI-managed portfolio remain low, especially in the emerging market such as India. The proposed research examines the behavioural, psychological, and demographic characteristics of the people that affect the use of the AI-based investment tools by investors. Based on behavioural financial and technology adoption models, the study focuses on the main determinants including that of perceived trust, risk, usefulness, ease of use, ethical issues, social norms, transparency, and technological trust. A structured questionnaire that was used to gather primary data among the participants in the domain of finance such as bankers, chartered accountants, analysts and experts of the domain will offer information on the attitude towards AI in portfolio decisions. The paper also tests the moderating effect of financial literacy and demographic factors on these relationships. Results will serve to fill the missing knowledge gaps by refocusing current research concepts beyond the technical performance of AI to investor behaviour and trust. The results will benefit the financial

institutions, fintech firms, policymakers, and educators in creating user-focused, clear, and responsible AI investment systems that can encourage digital inclusion and appropriate use of AI in the changing financial context in India.

[1025]

Digital vs. Physical: A Comparative Study of Customer Preferences in Online and Offline Shopping

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This study explores consumer behaviours, attitudes, and preferences regarding both digital and traditional shopping modes. Key elements including trust, purchasing motivations, platform selections, shopping experiences, and the overall perceived advantages of each mode are all examined in this study. According to the study, internet shopping has gained widespread acceptance and preference because of its convenience, greater selection of products, ease of comparison, benefits from promotions, and flexibility. Although problems with product quality, shipping delays, and mismatches were occasionally mentioned, consumers usually showed faith in online platforms and reported pleasant prior experiences. According to statistical analysis, trust in online purchasing and the frequency of shopping are not considerably impacted by demographic parameters like age or educational attainment. Even if the majority of participants found online shopping to be more beneficial, physical shopping is still relevant for some needs and circumstances. Overall, the results point to an increasing trend towards internet buying, which is reinforced by positive consumer evaluations but counterbalanced by the persistence of traditional in-store shopping as a component of a hybrid purchasing behaviour.

[1026]

Impact of Human Resource Policies on Worker Productivity and Job Satisfaction in Burhanpur Power Loom Industries

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The power loom industry is one of the most important pillars of India’s textile sector, providing large-scale employment and supporting the livelihoods of millions. In M.P, the Burhanpur district has emerged as a major hub for power loom activities, where thousands of workers, small entrepreneurs, and weaving units depend on this sector for their economic well-being. Despite its economic significance, the industry struggles with persistent human resource management (HRM) challenges, including low wages, irregular working hours, limited welfare measures, absence of formal HR systems, and inadequate skill development opportunities. These issues directly affect employee morale, job satisfaction, and overall productivity. This research paper explores how human resource policies influence worker performance in the power loom industry of Burhanpur. The study is based on a primary survey of 100 respondents, comprising unit owners, supervisors, and workers, and uses both descriptive and analytical approaches to examine HRM practices. The findings clearly indicate that well-structured HR policies—particularly those related to recruitment procedures, training and skill development, motivational strategies, and employee welfare—have a strong positive impact on worker satisfaction, performance, and retention. The study highlights the urgent need for systematic HRM frameworks to address long-standing labour issues. It concludes with practical policy recommendations aimed at improving HR practices and fostering sustainable growth of the power loom sector in Burhanpur.

[1027]

How AI is Reshaping Retail Experiences in India

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Artificial Intelligence (AI) is transforming India’s retail sector by enabling hyper-personalization, optimizing supply chains, enhancing omnichannel experiences, and automating operations. This paper

examines the key AI applications in Indian retail, their business impact, implementation challenges, and future trajectory. Using secondary research, Industry cases, and market insights, the study highlights how AI-driven technologies—such as machine learning, computer vision, NLP, and generative AI—are reshaping customer journeys, merchandising, pricing, fulfillment, and fraud management. The paper concludes with a roadmap for retailers to adopt AI responsibly, focusing on data readiness, ethical governance, and measurable value creation.

[1028]

A Study on Consumer Trust, Security and Privacy Concerns of Neo Banking Services in India

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Gundapu Ganapathi Sai Kumar, Student, KL University, Vaddeswaram, Andhra Pradesh
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This study examines how consumer trust, security assurance, and privacy expectations shape confidence in neo-banking services in India. The purpose is to reposition these concerns not as barriers to adoption, but as core design elements that determine the long-term viability of digital-only banking models. People generally feel more secure when the platform makes its safety measures clear and shows that their money and information are being protected. Privacy concerns also matter a lot, because users share their details only when they feel the platform is careful and responsible with their data. When these aspects come together, they help build a sense of confidence and make consumers more comfortable using neo-banking services. What makes this study different is the way it connects trust, security, and privacy as three related ideas that shape how people accept and approach neo-banks in the Indian context.

[1029]

India’s Logistic Industry: Leading & Crucial Element of Economic Development

Dr. Paresh Shantaram Khetal, Assistant Professor, M. N. College, Visnagar, Gujarat

India’s logistics industry plays a crucial role in the country’s economy, contributing around 14% to the GDP and providing employment for over 22 million individuals. This sector encompasses transportation, warehousing, and value-added services such as packaging, labeling, and inventory management. It also includes prominent third-party logistics (3PL) providers that offer flexible and scalable logistics services to meet the increasing demand. Furthermore, innovative startups are introducing technology-driven solutions to enhance efficiency. Although the sector is quite fragmented, with 1,000 active logistics companies in India, India’s logistics industry is on the path of transformative growth. The logistics service sector has rebounded strongly post covid, emerging as a key player in India’s ambition to achieve a \$7 trillion economy by 2030. Notably, warehousing and transportation are experiencing substantial growth. As reported by IBEF, the Indian warehousing market is expected to hit \$34.99 billion by 2027, with a compound annual growth rate (CAGR) of 15.64%. Global investors have a growing interest, resulting in significant investments in the sector and enhancing the presence of logistics service providers.

[1030]

A Study on Impact of Social Media Influencers towards Consumer Buying Decisions on Electronic Gadgets

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Social media sites have become the prime source for learning about and deciding on electronic gadgets—from smart phones to wearables. Instead of relying solely on ads or brand promotions, many customers

today look at influencers on platforms such as Instagram and YouTube whose reviews and personal experiences sound much more genuine and relatable. The study sought to find out how consumers purchasing decisions in the Indian gadget market get influenced by an influencer's qualities such as credibility, authenticity, expertise, and style of interaction. Unlike previous studies, which focused on a very narrow age group of Gen Zs, this study adopts a diversified age bracket to understand the response of various groups to influencer content. Secondly, it also looks at how aspects such as engaging content, emotional connect, and continued digital engagement build trust that guides consumers from interest to actual purchase. Recent literature insights 2021-2025 demonstrate that relatable influencers, more so micro- influencers, who advocate from their real experience rather than from general popularity, are driving gadget purchases more powerfully. Finally, this will contribute to useful takeaways for marketers in planning campaigns using influencers, add to the academic discussions of digital buying behaviour, and help everyday consumers in making better and more-informed gadget choices.

[1031]

The Nexus of Language, Literacy, and Livelihood: Quantifying Multilingual Education under NEP to Employability

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Dr. Minnie Matthews, Principal, JG University, Ahmadabad, Gujarat

This study aims to investigate the quantifiable contribution of English proficiency to graduate employability within the multilingual educational (NEP) context. Driven by globalization and the demands of international business, English has become a crucial language for professional success, yet a significant skill gap exists among graduates lacking the necessary communicative competence. The research has an objective to determine how English acts as a catalytic skill for accessing high-value jobs and to identify the optimal balance in a multilingual curriculum that supports both mother-tongue development and professional English (L2) competence. It seeks to provide empirical evidence of English proficiency Return on Investment (ROI) in terms of employment rate, starting salary, and career progression. Adopting a Secondary Data Analysis (SDA), the study will collect research articles and data from websites, measuring how standardized English proficiency can score and correlate these with employability outcomes (e.g., time to first job, initial pay). The framework is based on positing English proficiency as an economic asset. Regression analysis will be used to isolate the predictive power of English proficiency, controlling for academic and socio-economic variables. The core hypothesis anticipates a strong, statistically significant positive correlation between higher English proficiency and enhanced employability, especially in globally integrated sectors. The findings are expected to offer evidence-based recommendations for policymakers and educators, helping to strategically manage the nexus of language, literacy, and livelihood to maximize the economic potential of the graduate workforce.

[1032]

Evaluating How Employee Development and Training Affects Organizational Productivity

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In today's fast-moving and competitive business environment, employee training and development have emerged as crucial strategic tools that enable organizations to achieve more in terms of productivity and performance. This paper researches the impact that structured training and development programs have on employee productivity within Indian organizations for the aforementioned business functions. A descriptive quantitative research design was adopted, where responses from 74 employees were collected through structured questionnaires. Descriptive analysis and independent samples t-tests were conducted to examine whether perceptions on training effectiveness differ across demographic groups. The findings show that 80%

of the total participants strongly agreed to the fact that training improves productivity, motivation, and adaptability. The t-test results did not indicate any significant variation in perceived productivity improvement by male and female respondents. This study ends with the conclusion that training and development initiatives act as long-term investments that enhance human capital and achieve measurable organizational benefits.

[1033]

Women Entrepreneurs in India: Challenges And Economic Contributions

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Women entrepreneurship plays a significant role in economic growth. Entrepreneurship can produce new profitable openings for women and contribute to overall growth and leaving poverty and urbanization also. It also provides a good opportunity in the present time for the progress of the economy. Nowadays, women are getting socially and economically empowered through forming their own business. In addition, females face more difficulties and challenges in India. This study concentrated on the status of female entrepreneurs and their involvement in the economic development of India. This study focuses about some of the most successful women entrepreneurs in India and the opportunities and challenges those female entrepreneurs face in the country.

[1034]

Role of Family and Social Support Systems in Overcoming Gender Barriers for Women Entrepreneurs in Andhra Pradesh.

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This paper discusses how family and social support systems help women entrepreneurs overcome deeply entrenched gender barriers in Andhra Pradesh. Drawing from real-life experiences, it highlights the crucial roles that encouraging spouses, relatives, and networks of fellow women play in instilling confidence, mobilizing funding, and overcoming social stigma. The family that divides responsibilities and offers emotional support enables women to balance successfully between aspirations for entrepreneurial growth and household duties. The methodology combines qualitative interviews with women entrepreneurs and focus group discussions with Self Help Groups, along with quantitative surveys measuring the impact of these support systems on business outcomes and women's empowerment. Meanwhile, Self Help Groups and community programs provide relevant training, mentorship, and a vital sense of solidarity. All of this collective support not only changes business outcomes but also shifts societal attitudes towards women. By framing entrepreneurship through the lens of women's empowerment, this study reveals how nurturing environments can spur resilience, inclusion, and sustained economic change. Beyond that, the research recognizes that additional challenges like societal pressure and the lack of resources easily accessible make these support systems even more important. These findings underscore the need for strengthening family and social support networks so that more and more women can initiate, maintain, and grow in business to contribute toward greater economic empowerment and social progress in Andhra Pradesh. By identifying and reinforcing such pillars of support, the region can create an enabling path toward a more inclusive and vibrant entrepreneurial ecosystem, wherein women are fully empowered to realize their potential.

[1035]

User Experience on Net-Banking on Customer Satisfaction in Net-Banking

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The rapid adoption of digital technologies has transformed the financial services landscape, making net

banking a core component of modern banking. Customers now expect seamless, efficient, and secure online interactions. As competition intensifies among financial institutions, improving the user experience of net banking platforms has become a strategic priority. User experience encompasses various attributes—such as ease of use, interface design, loading speed, features, and perceived security—each influencing customer satisfaction. The study presents that the impact of user experience on consumer satisfaction with online banking services is quantitatively analysed. Using a structured questionnaire approach, findings indicate that all user experience dimensions, such as simple use, interactive design, reliability, and security from all anti-social pecuniary activities, are significantly and positively impacted by satisfaction, with reliability and ease of use as the fundamental predictors. The digital transformation in the banking landscape has significantly increased the significance of net-banking platforms.

[1036]

Micro-Level Sustainability Training: Effectiveness in Employee Behavior A Study in Specific in Health Care Industry

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This examines the effectiveness of micro-degree sustainability schooling in shaping Worker conduct in the fitness care industry. It investigates how centreschoolingpackagesaffectgreen practices, aid optimization, and waste control amongst fitness-care employees. Using Kirkpatrick’s Four-Level Evaluation Model and the Theory of Planned Behaviour, the studiedevaluateschoolingresults in phrases of knowledge, engagement, and behavioural change. A mixed-strategies technique combining surveys, interviews, and case research from main hospitals together with Apollo, Fortis, and AIIMS changed into used to evaluate schooling impact. Results monitor that sustainability schooling drastically complements employees’ environmental awareness, engagement, and adoption of inexperienced practices, with skilled groups of workers displaying better sustainable conduct ratings than untrained counterparts. Regression evaluation confirms that schooling and organizational guidemutuallyexpectconduct and engagement, which in flippower long- time period sustainability results. The examination concludes that non-stop reinforcement, management commitment, and sensible schooling strategies are vital for maintaining green behaviours and embedding a lifestyle of sustainability in fitness-care operations.

[1037]

A Study on Impact of Short-Form Video Marketing on Brand Awareness Among Gen Z and Millennials

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In the last few years, short video platforms like Instagram Reels and YouTube Shorts have become a key communicative medium for brands due to the increasing demand from Gen Z and Millennial audiences for short, visually appealing content. The research investigates the role of specific elements within short-form videos, namely emotive storytelling, interactivity elements, and the credibility of influencers, in driving brand perception and buying behavior among young consumers in India. Whereas previous research recognizes that short videos are superior to traditional static posts in terms of reaching and remembering, limited work explicitly contrasts the ways in which different age segments within younger audiences perceive this format. With this in mind, this study adopts a descriptive survey methodology with 250 participants from each generational segment to analyze how content format and engagement signals convert into brand awareness and eventual purchase interest. The insights are expected to advise marketers on crafting more effective short-form video strategies that fortify online engagement and translate digital attention to meaningful consumer action.

[1038]

A Study on CRM Practices of Amazon and Impact on Consumer Satisfaction in Vijayawada

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Customer Relationship Management (CRM) has advanced into an imperative issue of contemporary-day enterprise strategy, transcending its preliminary definition as an insignificant technological device to turn out to be a holistic control philosophy centered on understanding, predicting, and handing over cost to clients. This examination investigates the particular CRM practices hired with the aid of using Amazon and analyses their direct effect on purchaser pride within the dynamic e-trade marketplace of Vijayawada. CRM, leveraging technology, records analysis, and purchaser-centric processes, targets to domesticate strong, long-time period relationships with the aid of improving personalization, carrier quality, responsiveness, and green coping with problems like grievance decision and shipping control. The powerful implementation of those practices is paramount for Amazon to stabilize an aggressive edge, foster purchaser loyalty, and make certain sustainable profitability with the aid of gaining vital insights into localized purchaser behavior and shopping trends. The studies followed a descriptive layout of the usage of a dependent questionnaire administered to Amazon clients in Vijayawada to evaluate their perceptions of the 5 key CRM dimensions: Personalization, Service Quality, Responsiveness, Complaint Resolution, and Delivery & Return Management. Findings screen that each one 5 CRM dimensions undoubtedly impact purchaser pride, with Delivery & Return Management rising because the maximum vital aspect influences nearby purchaser perceptions of consideration and reliability. This final result underscores that whilst technological personalization is valuable, operational excellence in logistics and green carrier restoration mechanisms (like grievance decision) are the non-negotiable foundations for constructing lasting relationships and using ordinary purchaser pride within the context of Indian e-trade.

[1039]

The Role of Private Equity Investment on the Financial Performance of SMEs

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This study investigates the results of personal equity (PE) funding at the economic overall performance of small and medium-sized enterprises (SMEs) in India, specializing in sectoral, regional, and firm-stage variation. Using a matched pattern of one hundred forty SMEs (a hundred PE-subsidized, forty controls) from 2015 to 2024, and sturdy statistical techniques—inclusive of difference-in-variations regressions and ANOVA—the take a look at identifies that PE-subsidized SMEs revel in drastically better upgrades in key economic signs inclusive of go back on assets, sales growth, earnings margin, EBITDA margin, and worker growth, as compared to non-PE firms. Technology-pushed and concrete SMEs in states like Maharashtra and Karnataka display the maximum said gains, with rural areas and non-tech sectors seeing modest, but positive, impacts. The studies highlight the cost of PE in fostering SME innovation, growth, and competitiveness, and recommends focused regulations to incentivize broader PE participation throughout underserved sectors and areas. Limitations springing up from choice bias and information constraints are acknowledged, with tips for destiny longitudinal studies.

[1040]

Role of Artificial Intelligence in Credit Scoring and Digital Lending

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The rapid expansion of digital lending platforms has transformed the financial landscape by enabling fast, convenient, and accessible credit services to diverse customer segments. Traditional credit scoring models—primarily dependent on historical financial records and manual assessment—often face limitations such as long processing time, restricted data sources, and high risk of mis judgment, especially

for new-to-credit and underserved borrowers. In this context, Artificial Intelligence (AI) has emerged as a powerful solution to enhance accuracy, efficiency, and fairness in lending decisions. This study explores the role of AI-driven techniques such as machine learning, deep learning, natural language processing (NLP), and predictive analytics in improving credit scoring models. AI algorithms analyse large and diverse data types, including digital footprints, transaction patterns, behavioural indicators, and alternative data sources such as social media activity and mobile usage behaviour. These insights enable lenders to build more comprehensive borrower profiles and predict creditworthiness with higher precision. AI further supports automated loan approvals, fraud detection, personalised risk-based pricing, and real-time decision making, resulting in reduced operational costs and improved customer experience. The paper also discusses key applications by digital lenders, fintech firms, and Non-Banking Financial Companies (NBFCs), along with regulatory considerations and ethical concerns such as data privacy, algorithmic bias, and transparency. The findings highlight that AI-enabled credit scoring significantly strengthens digital lending ecosystems by enabling financial inclusion and reducing non-performing assets (NPAs), especially in emerging markets. Keywords: Artificial Intelligence (AI); Credit Scoring; Digital Lending; Machine Learning; FinTech; NBFCs; Predictive Analytics; Alternative Data; Risk Management; Financial Inclusion; Fraud Detection

[1041]

Intellectual Property Due Diligence in Transactions: Legal Framework, Risk Mitigation, and Best Practices

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Intellectual property assets such as patents, trademarks, copyrights, and trade secrets are considered as the backbone of modern business and competitive advantage. In today's knowledge-driven economy, intangible assets often represent the credit worthiness of the company. The increase of global transactions has necessitated the comprehensive knowledge of due diligence to protect buyers, investors, and businesses from hidden risks and to maximize transaction value. This article examines the critical role of IP due diligence across legal, financial, technical, and commercial dimensions, which provides practical frameworks for risk identification and mitigation. IP due diligence involves several interconnected aspects that collectively offer a thorough risk assessment. Legal due diligence confirms the credibility of ownership through documents related to registration, assignment agreements, and licensing contracts. It also detects encumbrances such as liens or security interests that could limit the rights of a buyer. Freedom-to-operate analysis ensures that IP use does not infringe third-party rights, thereby avoiding costly litigation. Financial due diligence assesses economic value, which helps to determine revenue streams, royalty payments, and market positioning. Proper valuation determines fair purchase prices and identifies whether IP generates sufficient returns to justify acquisition costs. Technical due diligence assesses quality and lifespan of an IP, by analysing the technological relevance, remaining patent life, and obsolescence risk. Technical experts evaluate whether IP provides genuine competitive advantages or if alternative technologies could replace it. Commercial due diligence determines the market potential, competitor landscapes, customer perception of trademarks, and strategic alignment with business goals. Successful IP transactions require strong protective measures at every stage: pre-closing due diligence, transaction execution, and post-closing monitoring. Contractual safeguards include detailed representations and warranties from sellers, indemnity clauses for potential claims, and escrow arrangements to hold funds until ownership transfer is finalised. Insurance mechanisms such as IP infringement cover and warranty policies offer financial protection against unforeseen liabilities. Post-closing monitoring ensures ongoing IP protection, including tracking maintenance deadlines, observing competitor activities, enforcing rights against infringers, and reviewing licensing compliance. Regular audits help identify emerging risks and opportunities for portfolio optimisation. International IP transactions require complex procedures involving a thorough understanding of different registration requirements, enforcement mechanisms, and legal standards across jurisdictions. Cross-border deals require tailored protection strategies for each market. Intangible assets now play a dominant role in corporate value and competitive positioning. Conducting comprehensive IP due diligence has become essential rather than optional. This paper focuses on legal, financial, technical, and commercial analysis through a multi-dimensional approach. Due

diligence reveals hidden value and challenges and is crucial for effective decision-making. The article presents structured methodologies for risk identification and mitigation, including contractual safeguards, insurance mechanisms, and post-closing monitoring protocols. For legal practitioners, business executives, and investors operating worldwide, mastering IP due diligence is vital for safeguarding investments, preventing costly disputes, and maximising value in the intangible economy.

[1042]

Export Competitiveness of Indian Agricultural Products in the Global Market

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The competitiveness of Indian agro-exports has been the focus of significant academic research, demonstrating its strategic value to international trade and rural development. Research points out that India's agro-exports have both opportunities and challenges, which are influenced by comparative advantage, market forces, trade agreements, and structural inefficiencies. Studies utilizing Constant Market Share (CMS) models, relative competitiveness indices, and product mapping identify high export potential in horticulture, plantation crops, fruits, and vegetables, especially in ASEAN and Asian destinations. But volatile productivity, quality issues, and non-tariff barriers tend to undermine India's position. Current studies stress the contributions of bilateral trade arrangements, dynamic panel data analysis, and value-chain integration to competitiveness. Policy initiatives, such as the Agricultural Export Policy 2018, emphasize cluster-based approaches, diversification, and sustainability to enhance export performance. New research further extends the impact of macroeconomic conditions, innovation, and supply chain efficiency on international competitiveness. Indian agricultural exports overall reflect high potential, but structural bottlenecks need to be addressed, market access needs to be enhanced, and technology-enabled solutions must be adopted to realize long-term gains. A concerted strategy incorporating policy assistance, trade facilitation, and agribusiness innovation is necessary to increase India's agricultural export competitiveness in the changing world economy.

[1043]

A Study on Influence of CSR Activities on Consumer Buying Behaviour with Reference to FMCG Products

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Corporate Social Responsibility (CSR) has evolved into a strategic requirement for firms operating in the highly competitive Fast-Moving Consumer Goods (FMCG) sector. As consumer expectations increasingly include ethical sourcing, environmental sustainability, community development, and responsible business practices, CSR initiatives are becoming an essential dimension shaping consumer preferences and purchase decisions. However, the magnitude, consistency, and pathways through which CSR influences buying behaviour in the Indian FMCG context remain underexplored. This study examines the influence of CSR activities on consumer buying behaviour, focusing on awareness, perception, trust, and purchase intention among FMCG consumers in the Vijayawada region. A descriptive research design was adopted, supported by primary data collected through a structured questionnaire and supplemented by a systematic review of CSR and consumer behaviour literature published between 2016 and 2025. The analysis identifies key CSR dimensions—environmental responsibility, ethical conduct, and community welfare—that significantly shape consumer attitudes toward FMCG brands. Findings indicate that CSR positively contributes to improved brand perception, higher trust, and increased willingness to purchase and recommend FMCG products. Younger consumers, in particular, exhibit strong responsiveness toward socially responsible brands. The study conceptualizes an integrated CSR–Perception–Buying Behavior framework, highlighting the mediating role of consumer perception. Practical implications for FMCG managers, CSR strategists, policymakers, and marketing professionals are discussed, along with directions for future research involving cross-regional comparisons and advanced behavioral modeling.

[1044]

The Impact of Blockchain Technology on Supply Chain Management: Enhancing Transparency, Traceability and Efficiency

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Blockchain technology has emerged as a transformative digital innovation with the potential to revolutionize Supply Chain Management (SCM) by enhancing transparency, traceability, and operational efficiency. In traditional supply chains, issues such as lack of visibility, counterfeiting, fraud, information asymmetry, and process delays continue to hinder effective coordination among stakeholders. With increasing globalization and digitalization, the demand for secure, trustworthy, and real-time supply chain systems has grown significantly. However, despite its strong potential, blockchain adoption in developing economies like India remains at an early stage. This study examines the impact of blockchain technology on supply chain management, with specific emphasis on transparency, traceability, and efficiency. A descriptive research design was adopted, supported by both primary and secondary data. Primary data was collected using a structured questionnaire administered to 50–100 supply chain professionals and MBA students, while secondary data was obtained from reputed academic journals, industry reports, and real-world case studies involving companies such as Walmart, Maersk, and IBM published between 2018 and 2025. The study identifies blockchain adoption as the independent variable, with transparency, traceability, and efficiency as key dependent variables, and cost, awareness, and regulatory support as moderating factors. The findings indicate that blockchain technology significantly improves real-time visibility, product authentication, fraud prevention, documentation accuracy, and transaction speed across supply chain operations. However, the research also highlights critical barriers to adoption, including high implementation cost, limited awareness, interoperability issues, and regulatory ambiguity. The study proposes an integrated blockchain–performance framework that explains how blockchain adoption positively influences supply chain outcomes under suitable organizational and regulatory conditions. The research offers valuable implications for business organizations, technology providers, policymakers, and researchers, emphasizing the need for awareness programs, government support, and cost-effective implementation strategies. Future research directions include cross-industry analysis, large-scale empirical validation, and long-term performance measurement of blockchain-enabled supply chains.

[1045]

A Study of Financial Awareness and Investment Pattern of Working Women: A Behavioral Finance Approach

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Purpose-This study investigates the level of financial awareness and investment patterns of working women through the lens of behavioral finance. The financial landscape has witnessed a significant shift with the increasing participation of women in the workforce. Despite growing income levels and financial independence, the investment behavior of working women often reflects distinct patterns influenced not only by economic factors but also by psychological and behavioral dimensions.

Method -The paper explores how behavioral biases such as risk aversion, overconfidence, mental accounting, and loss aversion influence their investment decisions. Based on survey data collected from 200 working women across various sectors, the study identifies key factors affecting financial behavior and provides suggestions to enhance financial literacy and investment efficiency among women. The research adopts a descriptive and exploratory approach, utilizing primary data collected through a structured questionnaire administered to a sample of working women across various sectors. The study evaluates the level of financial awareness, preferred investment avenues, and the influence of behavioral biases. Statistical tools including descriptive analysis, chi-square tests, correlation, and regression analysis are employed to identify significant relationships between financial awareness, demographic factors, and behavioral tendencies. **Key Findings -** The findings reveal that while many working women possess basic financial knowledge, their investment decisions are often conservative and influenced by behavioral biases.

Demographic factors such as age, education, and income also show a significant correlation with investment choices. Conclusion- The study underscores the need for targeted financial literacy programs and behavioral finance education to empower women in making informed and rational investment decisions.

[1046]

A Conceptual Framework for Sustainable Human Resource Practices

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This paper develops an integrated conceptual framework for Sustainable Human Resource Practices (SHRPs) to address growing organisational demands for environmental stewardship, social responsibility, and ethical governance. Drawing from the Triple Bottom Line, stakeholder theory, and strategic HRM, the framework synthesises four core dimensions—Green HRM, Socially Responsible HRM, Employee Development, and Ethical HR Governance—into a unified higher-order construct. It further explains how SHRPs influence organisational sustainability outcomes through two mediating mechanisms: Employee Engagement and Green Organisational Culture. To capture contextual complexity, the model incorporates Leadership Commitment, Industry/Institutional Context, and Employee Green Values as moderators that shape the strength of SHRPs’ effects. The proposed framework responds to critical gaps in existing literature, which is fragmented and heavily focused on singular HR dimensions. This study offers a comprehensive, context-sensitive foundation for future empirical research and provides practitioners with strategic insights for embedding sustainability into HRM systems.

[1047]

A Conceptual Understanding of FinTech MSME Financing in India

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This paper provides a comprehensive conceptual understanding of FinTech-enabled MSME financing in India by examining the structural credit challenges faced by small enterprises, the technological innovations reshaping digital lending, and the evolving regulatory environment supporting financial inclusion. MSMEs have historically struggled to access formal credit due to information asymmetry, lack of collateral, and rigid banking processes. The emergence of FinTech—powered by alternative data, artificial intelligence, and cash-flow-based underwriting—offers new pathways for addressing these gaps. Supported by digital infrastructure such as Aadhaar, UPI, GST systems, the Account Aggregator framework, and OCEN, FinTech models are transforming how credit is assessed and delivered. Drawing from existing literature, policy documents, and industry reports, this study constructs a conceptual framework that illustrates the interaction between enterprise needs, technological capabilities, and institutional support. The findings underscore FinTech’s potential to expand credit access, enhance MSME formalisation, and strengthen India’s digital financial ecosystem.

[1048]

Indian Retailing Industry in the Era of Globalisation – Analysis

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India is one of the most attractive destinations for retailers from all across the globe. Thanks to the entry of corporate, changing consumer behaviour and lifestyle, increasing influence of western culture and rising income, the Indian retail industry has seen phenomenal growth during the year 2001-2006. Organised

retailing has finally emerged from the shadows of unorganised retailing and is contributing significantly to the growth of the overall retail sector. The Indian retailing industry is the most dynamic and faster growing industry. A look at the list of Fortune 500 companies reveals that ten percent of them are Retail Organisations- Wal-Mart (The Retail Giant) remains the first among the fortune 500 companies. Again, 25 of the Asian Top 200 companies are retailing companies. In India, the Retailing Sector currently employs around 8 per cent of the labour, this is six times bigger than in Thailand five times larger than South Korea and Taiwan. Retail is the second largest employment provider in India (Agriculture is the largest) and the total domestic retail market, estimated to be around Rs/- 9,300 billion in 2003-04, has shown a steady annual growth rate of around 4 to 6 per cent. Price Water House Coopers (PWC) has placed India among the six most attractive world destinations in retailing alongside China, Turkey, Thailand, Malaysia and Hungary. There are over 4.3 million retail outlets in India and yet, organised retailing in India accounts for only two per cent of the total, which compared to other south Asian countries, is dismal. For instance, in Malaysia organised retailing accounts for 50% of retail business. This percentage is 40 in Thailand, 35 in Philippines, 25 in Indonesia, 20 in China and 15 in South Korea. India has around 200 shopping malls presently located in cities. A sharp growth rate of 35-40% across the country is a positive sign of where organised retailing is headed in India. Business houses in India like Reliance, Godrej, Mahendra, Wadia, Tata, Hero and Malhotra are now actively involved in the retail sector. Reliance India is entering into the sector with an initial investment of Rs/- 25,000 crore and with an estimated employment of around 10 lakhs. Pantaloon, Shoppers Stop, RPG Group, Trent, Lifestyle and a horde of others have already established retail networks in the country in a big way. The International players who have already entered into retailing business in India include McDonald's, Pizza Hut, Dominos, Levis, Lee, Nike, Adidas, TGIF, Benetton, Sony. Like other industries, the Indian retailing industry, tackles new challenges and confronts rapid transactions brought on by the onslaught of globalisation. The phase of high growth of the Indian retail sector is expected to continue due to huge amounts of investments and bricking up of traditional concepts in this sector. These are leading to various changes and are providing further boost to the growth of the Indian Retail Sector. The Indian Retail Sector that includes the traditional retail and the modern retail is estimated to grow at a very fast pace from US\$ 336 billion, in 2006 to US\$ 590 billion, by 2011. The traditional retail sector is expected to increase from US\$ 324 billion. In 2006 to US\$ 493 billion, by 2011. The share of modern retail in the Indian Retail Sector is also estimated to increase from 4% in 2008, to 16% in the next five years. This exceptional growth is expected to take place in the retail sector due to a large amount of investment which is estimated to be about US\$ 35 billion in the next five years. The “cash- and- carry” activities are expected to receive the majority of investment. The maximum amount of growth in the Indian Retail Sector will be registered in the topmost 50 to 60 markets that are located in the urban areas. These markets would be mostly super markets and hyper markets. However, these super markets and hyper markets will also witness fast erosions in their margins. Further, it is estimated that in the longer run, the convenient stores that are located in the local neighbourhood will continue to survive. A major focus area in the Indian Retail Sector is supply chain management. In the western countries, the retail sector has a highly developed system of supply chain. However, developments in the supply chain in the Indian Retail Sector have been quite slow. Other areas that need attention for the growth of the Indian Retail Sector to continue includes duty and tax structures, infrastructures, raising land prices and effective trade forecasting. Trend forecasting needs to be done in the country especially in the segments of cosmetics, apparel and footwear for this will help the retail companies to curtail their expenses substantially. Also another area that requires attention is manpower for it is estimated that the Sector of Indian Retail will suffer from shortage of manpower by about a million people, by 2022. The chains in the Indian Retail Sector need to frequently change their stocks and also adopt concepts like home delivery. If all these areas are given immediate attention then the growth phase of the Indian Retail Sector would continue at a very fast pace. The Indian Retail Sector would then witness the setting up of retail parks that are flourishing in Europe. Further, the growth of the Indian Retail Sector would help in making the country ready for big retailers by 2023-2024.

[1049]

Impact of Financial Literacy on Investment Decisions Among Young Professionals in Vijayawada

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Financial literacy has become a critical prerequisite for young professionals who increasingly engage with diverse investment avenues such as mutual funds, equities, SIPs, and digital platforms. As access to investment information expands through fintech applications and social media, understanding how financial knowledge shapes investment decisions has gained substantial importance. However, the depth of financial awareness, its influence on risk-taking behavior, and the role of peer or digital guidance in shaping investment outcomes among young professionals in Vijayawada remain insufficiently explored. This study investigates the impact of financial literacy on the investment decision-making patterns of young professionals, with specific emphasis on financial awareness, risk tolerance, portfolio preferences, and reliance on digital investment tools. A descriptive research design was adopted, supported by primary data collected through a structured questionnaire distributed to working professionals aged 25–35, and enriched by an extensive literature review conducted between 2017 and 2025. The analysis highlights key dimensions of financial literacy—including basic financial knowledge, understanding of risk, and familiarity with investment instruments—that significantly influence rational investment choices. Findings reveal that higher financial literacy contributes to improved portfolio diversification, better risk assessment, and greater confidence in using digital trading and investment platforms. Conversely, professionals with limited financial knowledge are more likely to depend on peers, social media recommendations, or trial-and-error strategies, often resulting in inconsistent or high-risk investment decisions. The study proposes a conceptual model linking financial literacy with investment behaviour, moderated by demographic factors such as age, income, and education. Practical implications for financial educators, policymakers, investment advisors, and fintech platforms are discussed, along with future research directions focusing on behavioural influences and cross-city comparisons.

[1050]

Psychological and Business Model Determinants of Digital Piracy Intention and Engagement in India: A Structural Equation Modelling Approach

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This study explores the psychological and business-model factors that shape digital piracy intentions and behaviors among Indian digital content consumers. Drawing on the Theory of Planned Behavior (TPB) and neutralization theory, the research analyzes how attitudes, subjective norms, perceived behavioral control, and neutralization techniques contribute to an individual’s likelihood of engaging in digital piracy. The study also examines how specific business model innovations—such as personalized content, flexible pricing, community-driven platform features, and the availability of legal alternatives—moderate these psychological influences. Using survey data collected from 300 respondents and employing regression-based hypothesis testing, ten theoretical relationships were evaluated to understand the combined roles of psychological constructs and platform-level interventions in predicting piracy behavior. The findings offer insights for digital platforms and policymakers seeking to reduce piracy by addressing both consumer psychology and strategic business model design.

[1051]

Financial Literacy and Its relevance among Self-Help Group women in Trivandrum District, Kerala

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Financial and personal management is essential for women to survive in this fast paced life. Money

management is essential for achieving other life goals, such as health, education, or wealth. Household financial management is a crucial aspect of economic growth. The management of funds affects savings and investments. Hence it is imperative to understand financial literacy. The present study is made broadly in the field of finance and personal finance in particular. Hence, the present study focuses on the factors of money management practices of women in Trivandrum district in Kerala state. On the basis of a review of previous research, demographics, financial knowledge have been selected as the antecedents of financial literacy in the present study. While money management practices are proxy measures for financial behaviour, financial well-being is the result of this. This study’s research design is descriptive design. The study’s population includes women who are part of self-help groups in the Trivandrum district. The samples are chosen using the multistage sampling method. At various stages, the lottery method of simple random and systematic random sampling methods are used to select the sample size of 384 using Kerjice Morgan formula. Primary data were collected using a personal interview approach. The data’s reliability and validity are evaluated using appropriate tests. Apart from this, relevant statistical formulas and techniques have been used for descriptive and inferential statistical analysis. The results revealed that financial literacy directly affects financial well being and mediates the effect of financial attitude on the respondents’ financial well- being.

[1052]

A Study on Psychological Capital and Work Attitude among Employees of South Indian Bank in Thrissur District

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The study investigates the role of Psychological Capital (PsyCap) in shaping work attitudes among employees of South Indian Bank in Thrissur district. PsyCap—comprising hope, resilience, optimism, and self-efficacy—has been recognized as a critical determinant of employee performance and well-being in high-pressure work environments. Using a descriptive and analytical research design, data were collected from 50 permanent employees through a structured questionnaire and analysed using simple percentage tools, weighted averages, and chi-square tests. The findings reveal no significant association between demographic variables (gender and age) and factors such as stress-handling capacity, optimism, ability to manage challenging customers, or intention to leave the job. This indicates that PsyCap-related attributes are distributed uniformly across demographic groups. The study concludes that enhancing psychological capital through supportive leadership, training, and positive organisational practices can contribute substantially to employee well-being and organisational effectiveness. The results provide valuable insights for designing PsyCap development programs in banking institutions.

[1053]

A Study on Semiotics of Eco-Conscious Packaging and Its Impact on Consumer Purchase Decisions Using the EKB Model

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Currently, the emphasis on sustainability is much greater, and brands are truly making an effort to promote eco-friendly packaging as one of the methods of promoting themselves. Packaging is not merely about keeping things in, but rather conveying messages about being good to the planet, quality, and what the brand is all about by signs, colors, and words. The focus of this paper is all about the effects of those messages on the eco-friendly packages on what people purchase, based on a model of the way people make their decision. The research paper examines the effect of viewing and reading about sustainability of every stage of that model - realizing you need something, and after you purchase it. The data was collected based on a solid survey that was established to determine how individuals perceive green signs and the way it alters their purchasing behavior. The findings disclose the fact that eco-symbols such as recycled logos,

natural coloring, simple designs and sayings about sustainability actually transform the minds, create trust and make people desire to purchase things. The study concludes by stating that a good packaging approach does not only drive the aspect of being environmentally friendly but also causes people to remain loyal to a brand in this market where everyone prefers to be environmentally friendly.

[1054]

Women in Political Journalism: Opportunities in the Age of Digital Media

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The transformation of journalism in the digital era has opened new spaces for women who were once restricted by traditional media's structural hierarchies. Political journalism, a field historically dominated by men, is now witnessing a gradual yet meaningful inclusion of women through digital platforms. This study explores how digital media provides women journalists in India with greater editorial freedom, visibility, and opportunities in political reporting—spaces that were often inaccessible in legacy print and television newsrooms. Through a qualitative analysis of interviews with women journalists who transitioned from traditional to digital media, the research highlights how technology-driven storytelling, social media engagement, and independent digital ventures have redefined women's professional agency. While challenges such as online harassment, pay insecurity, and gender bias persist, digital journalism has allowed many women to reclaim their voices, report on governance issues, and participate more actively in political discourse. The study concludes that digital media, despite its vulnerabilities, has emerged as a powerful equalizer and a platform for women's empowerment in political journalism.

[1055]

Impact of Fintech Adoption on the Growth of Micro- Retail Entrepreneurs - A Study in Nizamabad And Kamareddy Districts, Telangana State

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Fintech adoption has grown rapidly in India with the introduction of UPI, QR-based payments, mobile wallets, and digital banking applications. Micro-retail entrepreneurs such as kirana shop owners, mobile repair shops, hardware stores, tea stalls, textile outlets, and small provision shops are among the major users of these digital tools. This study examines the effect of fintech adoption on the business growth of micro-retail entrepreneurs in Nizamabad and Kamareddy districts of Telangana State. A primary survey of 200 micro-retail entrepreneurs was conducted using a structured questionnaire. Findings show that fintech adoption has significantly improved sales, transaction speed, customer satisfaction, record maintenance, and financial management practices. Retailers reported that digital payments increased customer trust, reduced the need for cash, and supported smooth business operations. However, problems such as inconsistent internet connectivity, fear of digital fraud, limited awareness of digital credit facilities, and lack of training continue to restrict full adoption. Correlation and regression analyses indicate a strong positive relationship between fintech usage and business growth indicators. The study highlights the need for improved digital literacy, regular awareness programs, and stronger digital infrastructure to support micro-retailers in both districts.

[1056]

A Study on Factors Driving SIP Adoption Behaviour among Beginner Investors in Indore City

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Systematic Investment Plans (SIPs) have emerged as a transformative tool for wealth creation among Indian retail investors, yet beginner participation remains constrained by multifaceted barriers. This study investigates the factors driving SIP adoption among novice investors in Indore through a comprehensive analysis of four core dimensions. First, it identifies key factors influencing SIP adoption, revealing that financial literacy, trust deficits, and digital accessibility significantly shape investment decisions. Second, the research examines the critical role of financial literacy, evidencing that individuals with high financial literacy demonstrate substantially greater SIP adoption compared to low-literacy counterparts. Third, the study analyzes perceived risk and return expectations, finding that beginner investors market participation is significantly deterred by fear of market volatility and liquidity concerns. Fourth, it evaluates digital platform influence, demonstrating that fintech applications facilitate paperless on boarding and real-time tracking, substantially accounting for new SIP registrations. Data will be collected from beginner investors across Indore using a structured questionnaire and analysed to draw meaningful insights. The findings underscore the need for targeted financial education, enhanced digital infrastructure, and realistic risk communication to foster sustainable SIP participation among beginner investors.

[1057]

A Study on Customer Perception towards Vande Bharat Trains in Andhra Pradesh

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Vande Bharat trains represent a major advancement in India’s semi-high-speed rail network, offering improved comfort, reduced travel time, and enhanced passenger experience. With Andhra Pradesh being one of the key states served by multiple Vande Bharat routes, understanding customer perception becomes essential for assessing service effectiveness and identifying areas for further improvement. This study aims to examine customer perception towards Vande Bharat trains in Andhra Pradesh, focusing on key factors such as service quality, comfort, safety, punctuality, technological features, and overall satisfaction. A descriptive research design was employed, using primary data collected through a structured questionnaire from passengers traveling on Vande Bharat routes within and passing through Andhra Pradesh. Secondary data sources, including government reports, railway performance reviews, and existing literature on passenger satisfaction, were also utilized to support the analysis. The findings reveal that passengers have a highly positive perception of Vande Bharat trains, particularly appreciating features such as cleanliness, modern interiors, improved seating, and punctuality. However, some concerns remain regarding ticket pricing, food quality, and availability of sufficient seating during peak hours. The study concludes that customer perception is strongly influenced by service quality and technological enhancements, which significantly contribute to passenger satisfaction and preference for Vande Bharat over conventional trains. The research offers valuable insights for railway authorities, policymakers, and transport planners to enhance operational efficiency, improve passenger experience, and expand semi-high-speed rail connectivity in the region.

[1058]

Women’s Role in Banking: A Holistic Analysis of Empowerment and Progress

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Women's empowerment in the banking sector is not only essential for achieving gender equality but also

for fostering economic growth and development. This research paper aims to explore the significant role that women play in the banking sector and its implications for women's empowerment. It examines various aspects such as leadership positions, workforce participation, challenges faced by women in banking, and strategies for promoting gender diversity and inclusivity. By analysing existing literature, statistical data, and case studies, this paper provides insights into the importance of empowering women in the banking sector and offers recommendations for advancing gender equality and women's leadership in finance.

[1059]

A Conceptual Study on Employee Psychological Well-Being and its Components

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Employee psychological well-being has emerged as a cornerstone of sustainable organizational success, yet its deeper components and their interconnections often remain underexplored. This conceptual study aims to provide a holistic understanding of psychological well-being at the workplace by examining its core dimensions—emotional balance, resilience, autonomy, competence, meaningful engagement, and the quality of social relationships. Drawing from contemporary research in organizational behavior, positive psychology, and human resource management, the paper integrates multiple theoretical perspectives to map how these components collectively influence an employee's overall functioning and sense of fulfillment at work. The study further highlights the growing relevance of psychological well-being in today's dynamic work environments marked by digital disruptions, role ambiguity, and rising mental health concerns. By presenting an integrated conceptual model, this paper offers insights for HR practitioners, policymakers, and academic scholars to design interventions that not only enhance employee well-being but also nurture more humane, psychologically sustainable workplaces. This work ultimately underscores that employee well-being is not just an organizational responsibility but a shared journey toward healthier, happier, and more resilient work cultures.

[1060]

Digital Accounting in India: A Necessity to Remain Competitive and Adaptable

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Imagine managing your finances without mountains of paperwork or endless calculations. Digital accounting makes this a reality! It utilizes software and online tools to automate tasks, store financial data electronically, and generate reports with a few clicks. Think of it this way: instead of relying on pen-and-paper ledgers, digital accounting software acts as your virtual financial recordkeeper. It streamlines processes like recording transactions, categorizing expenses, and generating reports, saving you time and frustration. Digital accounting is the process of creating, managing, and storing financial information in electronic format, replacing traditional paper-based methods. It uses software and cloud technology to automate tasks like invoicing and expense tracking, leading to increased efficiency, reduced errors, and better organization. Benefits include lower storage costs, easier access to data, and improved collaboration, with systems ranging from simple ledger keepers to complex, integrated platforms.

[1061]

Artificial Intelligence and Machine Learning For Regulatory Compliance: Adoption, Challenges and Future Prospects in Tanzania's Banking Sector

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The rapid digital transformation of Tanzania's banking sector has intensified regulatory demands, compelling financial institutions to adopt innovative technologies for compliance management. This study

examines the role of Artificial Intelligence (AI) and Machine Learning (ML) in enhancing RegTech compliance among major Tanzanian commercial banks CRDB, NMB, NBC, and Exim during the period 2018–2024. Using a descriptive and comparative design based on secondary data from bank annual reports, Bank of Tanzania (Bot) publications, and Financial Intelligence Unit (FIU) reports, the research analyses trends in AI/ML adoption and its effect on compliance efficiency. The findings reveal that all sampled banks have implemented AI-enabled systems for Anti-Money Laundering (AML), Know-Your-Customer (KYC), and fraud detection, leading to measurable gains in accuracy, reduced false alerts, and faster processing times. However, persistent challenges remain, including data-integration constraints, high implementation costs, limited technical skills, and regulatory ambiguity. The study concludes that AI and ML adoption significantly improves RegTech compliance efficiency but requires a cohesive governance framework, investment in data infrastructure, and capacity building. The results provide actionable insights for policymakers, regulators, and financial institutions seeking to advance responsible AI integration in Tanzania’s compliance ecosystem.

[1062]

Digital Payment Innovations and Local Economic Empowerment: Evidence from Indian Kirana Stores

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The rapid proliferation of digital payment systems in India has dramatically reshaped its retail and service industries, with a focus on neighbourhood-centric commerce, where Kirana retailers continue to play an integral socio-economic role. But while large-format retailers began embracing digital solutions some time ago, over the last few years, small and micro-merchants have been gradually integrating tools like UPI-based apps, QR code-based payments, mobile wallets, and point-of-sale systems into routine transactions. For the big businesses this transition is compelled by the evolving nature of consumer behaviour, increasing adoption of contactless payments, and the policy push for a formal digital economy. However, in the case of Kirana merchants, the adoption of these new technologies is not just about upgrading technology, as it represents deeper changes in the way local businesses operate, interact with their customers, and function within the broader economic ecosystem. The case study examines the impact of digital payment innovations on the business practices, financial resilience, and growth prospects of Kirana stores in selected urban and semi-urban localities. Based on secondary data, industry analyses, and extant scholarly literature, this study attempts to chart the role played by evolving digital tools in enhancing the operational efficiency of micro-retail units. The research analyzes how the rewards of digitized transaction records, real-time payment confirmation, and efficient accounting procedures—when combined with integration into value-added services like inventory credit, buy-now-pay-later options, micro insurance, and loyalty programs—enable and expand the financial possibilities obtainable to store owners. The study advances to investigate how the use of electronic payments builds mutual trust and transparency between clients and retailers, which in turn increases sales and cash flow management. The case study identifies several challenges that persist to influence adoption patterns. The study focuses on specific issues including insufficient digital literacy among the older shop owners, intermittent technical glitches, concerns over transaction failures, and the reluctance of a small subset of customers who still prefer cash. Secondly, although the availability of low-cost digital solutions has widened the reach of financial inclusion, benefits remain disparate across regions, especially in those places with weak internet connectivity.

[1063]

The FinTech Divide in Karnataka: A Comparative Analysis of Drivers and Infrastructural Barriers to Adoption

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This study aims to examine the FinTech adoption gap between urban and rural bank customers and to

compare the differential influence of perceptual drivers versus structural and infrastructural barriers on FinTech adoption behaviour. Employing a comparative and cross-sectional survey design data was collected from a stratified sample of 584 bank customers (286 Urban and 298 Rural) drawn explicitly from the state of Karnataka, India. Independent samples t-tests were used to quantify the adoption gap. Multiple regression analysis was performed on each segment to identify significant predictors based on an extended UTAUT model. The results confirm a highly significant FinTech Divide with urban customers showing much higher adoption scores. The primary inhibitors in the rural segment were structural factors. Although the predictive models demonstrated weak overall fit, the analysis revealed that social influence is the strongest predictive driver of FinTech adoption among rural customers. This study highlights that financial inclusion efforts must prioritize investment in foundational digital and physical infrastructure over merely enhancing technology perceptions.

[1064]

Effectiveness of Influencer Marketing in Building Brand Trust
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Influencer marketing has become one of the most effective digital means of shaping customer perceptions and improving brand credibility. With a further decline in traditional advertising, consumers are looking more toward social media influencers whose authenticity and expertise are guiding their purchase decisions. The study focuses on how effective influencer marketing is in building brand trust, with a focus on influencer credibility, authenticity, transparency, and engagement. This review provides a comprehensive examination of more than 40 national and international research articles from the last decade, indicating how trusted influencers work as relationship-building agents between the brand and customers. The findings show that influencer credibility significantly contributes to brand trust, while authenticity and disclosure of sponsored content enhance consumer confidence. In addition, micro-influencers are viewed as generating higher trust because of perceived relatability. This study offers valuable insights into designing trust-oriented influencer campaigns for marketers and makes an academic contribution by establishing a clear link between the characteristics of the influencer and brand trust. In general, the paper shows influencer marketing to be a very critical strategic tool that could be used to achieve long-term trust and loyalty among consumers.

[1065]

To Explore the Applicability of Vehicle Accident Intimation System and Computing Technology by Analyzing Secondary Data Related to Vehicle Accidents in India

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In this research paper, we have combined IOT policy, road construction and road accidents in India. We have realized the need for a hybrid model in relation to vehicle accident intimation systems. In this context, we will further work on our proposed model Vehicle Accident Intimation System (VAIS). According to the annual report 2024–25 of the Ministry of Road Transport and Highways of the Government of India, a total of 6345453 km of highways have been constructed including all types of highways. Whereas, according to the report-2023, a total of 172890 people lost their lives in India. In which, among the 10 selected states, Tamil Nadu has the highest number of accidents and maximum deaths have occurred in Uttar Pradesh. Among the 20 countries of the world, India has the highest number of people losing their lives in vehicle accidents. Since IoV technology, which is a part of IoT, helps in connecting vehicles via the internet, storing data on the cloud can help, and sensors can help in making decisions in case of an emergency or an urgent event, but implementing IoT and IoV technology in a diverse and complex geographical country like India is an expensive and complex task. Keeping this scenario in mind, it is necessary to have an affordable and accessible vehicle accident intimation system, through which intimation about the accident automatically reaches the help

center. Therefore, by incorporating only the Part-by-Part approach or partial parts of the modern computing technologies (such as IoT, IoV & Cloud Computing) an inexpensive and easy inclusive proposed model can be created, which we can consider as a Hybrid Model. Its main function will be to automatically send intimation about the accident to the Help-Center (e.g. Help-C). This could possibly help the injured person and thus save the life of the victim and reduce the number of deaths caused by vehicle accidents.

[1066]

पारले-जी कंपनी में उत्पादन और आपूर्ति श्रृंखला प्रबंधन का विश्लेषणात्मक अध्ययन

प्रेरणा प्रजापत, छात्रा, विशिष्ट स्कूल ऑफ़ मैनेजमेंट, इंदौर, म.प्र.

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पारले-जी भारत के सबसे प्रतिष्ठित खाद्य ब्रांडों में से एक है, जिसकी स्थापना 1929 में हुई थी। यह शोध पत्र पारले- जी की उत्पादन प्रक्रियाओं, आपूर्ति श्रृंखला प्रबंधन (Supply Chain Management) और बाजार में उसकी स्थिति का विश्लेषण करता है। पारले-जी न केवल ऊर्जा और पोषण प्रदान करता है, बल्कि यह अपने किफायती मूल्य और गुणवत्ता के कारण भारत का सबसे पसंदीदा बिस्किट बना हुआ है। इस अध्ययन के माध्यम से कंपनी की परिचालन दक्षता, विपणन रणनीतियों और उपभोक्ता व्यवहार को समझने का प्रयास किया गया है, जिसके लिए प्राथमिक डेटा (सर्वेक्षण) और द्वितीयक डेटा दोनों का उपयोग किया गया है।

[1067]

A Study on Consumer Awareness of Influencer Advertising on Health Supplement Brands

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Social media has transformed modern marketing practices, with influencers emerging as powerful communicators between brands and consumers. Particularly in the health supplement industry, influencers play a pivotal role in shaping consumer perceptions of product safety, effectiveness, and credibility. However, as influencer marketing becomes more commercialized, the boundary between authentic content and paid advertising often blurs. This study aims to explore consumer awareness of influencer advertising on health supplement brands—specifically, how consumers recognize, interpret, and respond to promotional content posted by social media influencers. A quantitative research design was adopted, using a structured questionnaire distributed among social media users in India. The study measured awareness across four dimensions: advertising identification, perceived transparency, understanding of advertising intent, and consumer skepticism. Statistical analyses, including descriptive statistics, correlation, and regression. Findings indicate that while most consumers can identify influencer advertising, awareness levels vary significantly across age and education groups. Transparency and disclosure statements such as “ad” or “paid partnership” were found to positively influence consumer awareness and trust. The study provides recommendations for brands and regulatory authorities to enhance ethical practices and improve disclosure standards in influencer marketing.

[1068]

A Study on the Impact of Safety and Comfort Features on Women’s Perception and Brand Loyalty Towards Cars: A Special Reference to Indore City

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India's automotive industry is the cornerstone of the country's manufacturing and economic development,

contributing 7.1% to India's gross domestic product (GDP) and 49% to manufacturing GDP. As the fourth-largest automobile producer globally, India has the scale and strategic depth to emerge as a global leader in the automotive value chain. The sector spans a vast ecosystem ranging from vehicle assembly and auto component manufacturing to deep inter-linkages with critical industries such as steel, electronics, rubber, IT and logistics. In recent years, India has seen exponential growth in vehicle production, with more than 28 million units to be manufactured in 2023-24 alone. The industry contribution goes beyond industrial production. It supports millions of direct and indirect jobs, fostering innovation of safety and comfort features in especially in car segment which shows wide scope for expansion, but since the last decade's car users and government are focusing safety and comfort features because of rate of growth of road accidents in India, as per official statistics was published by the Ministry of Road Transport and Highways (MoRTH), 153,972 persons were death in road accidents in the year 2024. This is 11.3 percent of deaths per 100,000 of the population. It is a horrible figure. Of those who died, only 14% were females, and the rest were males. Internationally, females always have a low share of road deaths as compared to males. The car manufacturers have been focusing more on government guidelines towards car build quality and safety rating by using the latest technology and AI, by which road accidents may be reduced. They have been using advanced safety features like ADAS 2-star, five-star, airbags, seat belts, and ABS. The presented research study has been conducted using primary and secondary data.

[1069]

Study of Indian Retail Markets Challenges and Adaption of E-commerce Platforms in 2025

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This paper examines the increasing challenges faced by India's traditional local retail markets, particularly kirana stores, due to the rapid adoption and expansion of e-commerce and quick-commerce platforms in 2025. Using a literature review, secondary data, industry reports, and case-based analysis and Indian government e-commerce rules and policies, the study identifies key issues such as revenue decline, shrinking profit margins, cash-flow disruptions, and unsustainable competitive pressures. The research also explores and mentions the various modern adaptive strategies undertaken by kirana stores along with policy recommendations to enable more equitable co-existence. Finding and telling that e-commerce provides unparalleled convenience to consumers, its accelerated growth poses an existential threat to small retailers unless structural reforms, digital empowerment, and collaborative business models are adopted.

[1070]

The Role of Intellectual Property Rights (IPR) in Promoting Global Trade in the Electronics & Technology Sector

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The electronics and technology sector has become one of the most dynamic and influential parts of the global economy. From smartphones and laptops to semiconductors and artificial intelligence systems, modern technology relies heavily on continuous innovation. Since these innovations require high investment and long development cycles, the need to protect them has become extremely important. Intellectual Property Rights (IPR) offer this protection by ensuring that companies can safeguard their inventions and have full control over their use. When companies know that their ideas cannot be copied or misused, they feel more confident about investing in advanced technologies (WIPO, 2022). IPR also plays a significant role in promoting global trade. Electronics are rarely produced in a single country; instead, they move across global supply chains where components, designs, and technologies are shared and assembled internationally. This system functions smoothly only when companies trust that their patents, designs, and software will be protected. The WTO's TRIPS Agreement has created a common international framework that helps protect IPR across borders, encouraging countries to collaborate and trade more freely (WTO, 2021). However, the electronics sector also faces challenges. Patent disputes between major

companies, high licensing fees, unequal access to technology, and weak enforcement in some developing countries continue to create barriers (UNCTAD, 2021). These challenges show that while IPR is crucial for innovation, it must be implemented fairly to ensure that technology benefits everyone. Overall, this research evaluates how IPR supports global trade, encourages innovation, prevents counterfeits, and attracts foreign investment in the electronics and technology industry.

[1071]

Digital Banking Challenges and Opportunities in India

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In India, banks are essential to the country’s economic growth. The mobiles public savings and provide a range of services. The banking industry saw new banking techniques after the economic change in 1991. The Saraf committee, which was established by the Reserve Bank of India in 1994 and proposed the deployment of Electronic Fund Transfer System (EFT). Digital Banking refers to financial transactions made online customers may conduct financial transactions more easily thanks to digital banking services. Its establishment of financial inclusion in the year 2005. The goal of the government is to digitise every transaction. Only when the client is aware of the service and its mode of operation can digital banking services be used. Therefore, it is important to understand how much people are aware of online banking services and the issues they encounter. The study is restricted to the State Bank of India in Karnataka. According to the report. ATM cards are the digital banking services that clients are most familiar with, and complicated transaction processes are the main issue they encounter. There is a suggestion the SBI should increase public knowledge about all the Digital Banking Services. Digital Banking has rapidly evolved over the past decade, driven by advancements in technology, shifting consumer preferences, and regulatory change. This paper explores the current trends shaping the digital banking landscape including artificial intelligence (AI), blockchain open banking and cybersecurity measures. Additionally, it examines key challenges such as data security risks, regulatory compliance, and digital divide concerns. Finally, the study highlights the opportunities for financial institutions to leverage innovation technologies to enhance customer experience, improve operational efficiency, and expand financial inclusion.

[1072]

A Study of Herding Behaviour in Indian Stocks during the Pandemic

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This study determines the extent of herding behavior in the Indian stock market by utilizing a comprehensive dataset of daily stock returns across a half-decade. The analysis systematically divided the observation period into the pre-COVID phase, the period of intense pandemic-related turmoil and the post-pandemic recovery stage. The methodology relied on two well-established econometric tests for herding: the Cross-Sectional Standard Deviation (CSSD) model, originally conceived by Christie and Huang (1995), and the Cross-Sectional Absolute Deviation (CSAD) approach, developed by Chang et al. (2000). The resultant empirical data emphatically confirm the absence of engaging in mimetic behavior. Both models consistently suggest a robust pattern of autonomy. Consequently, this evidence strongly supports the conclusion that market participants in India make rational approaches to decision, even during periods of heightened volatility and uncertainty. This rational behavior was evident across normal, crisis, and recovery conditions.

[1073]

Influence of Social Media Micro-Influencers on Gen Z Purchase Intentions

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In the digital age, social media has emerged as a powerful marketing platform where micro-

influencers—individuals with niche audiences and authentic engagement—play a crucial role in shaping consumer behavior. This study examines the influence of social media micro-influencers on the purchase intentions of Generation Z consumers in India. The research adopts a mixed-method approach, combining quantitative analysis of 100 survey responses with qualitative insights from structured interviews. Key variables such as trust, credibility, relatability, and content quality are analyzed to determine their impact on Gen Z’s buying decisions. Findings suggest that micro-influencers significantly affect brand perception and purchase intent due to their perceived authenticity and personal connection with followers. The study highlights that Gen Z consumers are more likely to act on influencer recommendations that align with their values and lifestyle. The insights contribute to developing more targeted influencer marketing strategies for brands seeking meaningful engagement with Gen Z audiences.

[1074]

Digital Marketing Strategies for Generation Z

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Marketing professionals face a unique set of challenges and opportunities when addressing Generation Z, the first generation to have grown up entirely in the digital environment. This generation exhibits distinct online behavior and preferences that differ from previous cohorts. The purpose of this study is to investigate digital marketing strategies specifically designed for Generation Z, with particular focus on personalized content, social media engagement, influencer marketing, and short-form video content. Through analysis of the purchase patterns of this technologically aware demographic, the study demonstrates the effectiveness of platforms such as YouTube, Instagram, and snapchat in reaching this audience. Key strategies identified include the use of user-generated content, interactive content experiences, and authentic brand messaging that resonates with Generation Z’s values of honesty and social responsibility. The research emphasizes the importance of data analytics in understanding Generation Z preferences and enhancing engagement through tailored, value-driven content. Findings indicate that businesses aligning with Generation Z’s core values—diversity, sustainability, and technological innovation—are more likely to attract and retain these consumers.

[1075]

How Financial Knowledge Shapes Investment Decisions of Young Professionals in India

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In today’s increasingly complex financial landscape, financial literacy has emerged as a vital skill for young professionals making early-stage investment decisions. This study examines the impact of financial literacy on the investment behaviours of young professionals (aged 21-35) in India, focusing on their understanding of financial instruments, risk tolerance, and long-term planning. Using a quantitative research design, data was collected from a stratified sample of young professionals through structured questionnaires. The research evaluated the relationship between financial literacy and investment decisions, also considering the influence of demographic and social factors. Key Findings: Financial Literacy Levels: A significant majority of respondents exhibited moderate (51%) or low (27%) financial literacy, highlighting a substantial gap in financial knowledge. Only 22% demonstrated high financial literacy. Correlation: The findings reveal a strong positive correlation between financial literacy and sound investment behaviour. Investment Behaviour: Individuals with higher literacy were more likely to invest regularly, diversify their portfolios, and use advanced instruments like mutual funds and stocks. Financially literate respondents also showed a greater willingness to engage in risk-bearing investment strategies, while those with low literacy tended to avoid riskier investments. Gaps: Key gaps were identified in areas related to risk diversification and long-term planning. These insights underscore the need for targeted

financial education programs and policy interventions aimed at enhancing financial literacy among this crucial demographic. The research contributes to a better understanding of how financial knowledge can empower young professionals to make informed investment choices, thereby promoting financial inclusion and long-term economic stability in India.

[1076]

Rural Credit System in India: A Swot Analysis

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Rural credit plays a very important role in the growth of the economy of the country. It refers to the loans and financial support provided to people in rural areas to meet their agricultural and farming needs. It is important not only for the agriculture sector but also for holistic economic development. Approximately 65 % of the population of the country lives in the villages. Even now a certain percentage of people in villages solely rely on agriculture for their livelihood. But it's a cumbersome task for the people in rural areas to get adequate finance for their agriculture needs. Often, they have to face challenges such as high interest rates, limited financial literacy, and insufficient collateral which act as hindrances to access credit. Studies reveal that the rural credit system in India is still at a critical stage, though we witness adequate institutional and technological growth. This article examines the lending structure in the rural credit system and the strengths, weaknesses, opportunities and threats associated with the rural credit system. A study of the lending structure of rural credit is highly essential because it provides clarity on credit flow, the beneficiaries of it, the segments that are marginalized and what all steps are needed to strengthen the lending system. Another critical reason for carrying out this study is the rising rate of farmer suicides in India, primarily due to financial constraints. So, conducting a study to find out the, major reasons why farmers commit suicides, despite the existence of a well-defined lending structure is of utmost necessity of the present. Hence, a study on the lending structure of rural credit is not only an economic necessity but also a collective responsibility. A SWOT analysis of the lending structure of the rural credit system helps us to understand the strength, weaknesses and threats associated with the existing system. Even though India's rural credit system has improved a lot, it still has many deficiencies. Strong new financing options and proper financial literacy are needed to make the lending structure more equitable and sustainable. The article argues that ensuring an equitable and hassle-free access to rural credit can skyrocket the development of the agriculture sector in India, ensuring a steady and rapid economic growth.

[1077]

The Comeback of Campa Cola: A Study of Consumer Adaptation and Brand Switching

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Campa Cola relaunched in India and this is significant as the players in the soft drink market of India have been dominated for years by strong players like Coca Cola, Pepsi and Thums Up. The interest and reactions across cities have increased due to the brand slowly coming back to Reliance Industries. Guntur, a developing city in Andhra Pradesh with an active consumer market, is one of the cities. The study examines the response of the customers in Guntur towards the relaunching of Campa Cola and studies the determinant of brand switching in the soft drink industry. Using brand loyalty, identity congruence, social effects and desire for variety as a base; the current study investigates various emotional and socio-psychological aspects affecting consumer choice. The data includes 150 respondents collected through questionnaires. The analysis shows that Campa Cola's comeback is initially exciting because of its novelty and patriotic allure but its long-term commercial success will depend primarily on the product quality and brand marketing and celebrity influence, within the community. The research helps us understand why people switch to different brands in developing countries. It also gives marketers insights into how to revive or reposition standard brands. According to the results, the customer behaviour is affected by price

sensitivity, nostalgia and curiosity, enduring loyalty is mainly influenced by taste gratification, social impact and symbolic meanings related to identity.

[1078]

Emotion-Driven AI in Advertising: Transformative Impacts on Consumer Insights and Decisions

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Advances in artificial intelligence have reshaped the foundations of contemporary marketing, particularly through technologies designed to recognize and anticipate emotional responses. Predictive Emotion AI, combining affective computing, behavioral analytics, and machine-learning models, enables advertisers to move beyond traditional demographic or psychographic targeting. Instead, these systems evaluate emotional cues from facial expressions, voice patterns, browsing behaviour, and past interactions to forecast what a consumer may feel or choose next. This emerging capability marks a significant shift in advertising practice, raising questions about how such emotionally intelligent systems influence decision-making processes, conscious or unconscious. The present study examines these dynamics by exploring both the persuasive impact and the ethical concerns associated with Predictive Emotion AI in digital advertising. The growing interest in emotion-centred targeting stems from longstanding evidence that emotions play a crucial role in consumption decisions. Advertising has always attempted to evoke feelings—pleasure, fear, desire, aspiration—to shape attitudes and buying behaviour. However, the use of AI to infer emotions in real time advances this practice to an unprecedented level. Predictive Emotion AI does not simply respond to emotions already expressed; rather, it anticipates future emotional states and delivers hyper-personalized content tailored to those predictions. This capability has intensified debates around consumer autonomy, cognitive vulnerability, and the fine line between persuasion and manipulation. Against this backdrop, the present research seeks to evaluate whether emotion-predictive algorithms genuinely enhance advertising effectiveness or whether they introduce new layers of psychological intrusion. The study positions itself at the intersection of affective science, digital marketing, and behavioural economics. While earlier literature explains how emotional appeals shape persuasion, fewer studies investigate how automated systems anticipate emotions and adjust advertising stimuli accordingly. This research addresses that gap through an integrated analysis of emotional forecasting models, algorithmic personalization, and consumer cognitive pathways. It proposes that Predictive Emotion AI influences decision-making through three mechanisms: heightened personal relevance, emotional synchronisation, and reduced cognitive resistance. When advertisements align closely with a consumer’s emotional state, they may feel more relatable, more persuasive, and more difficult to consciously critique. This raises important questions about the degree to which consumers remain in control of their choices in AI-mediated environments. Methodologically, the study adopts a mixed-methods design. The first phase involves a quantitative survey structured around experimental ad simulations. Participants will be exposed to AI-generated promotional content varying in emotional tone, personalization level, and delivery context. Measures of brand attitude, perceived relevance, emotional engagement, and purchase intention will be recorded. This experimental approach allows for an assessment of how different forms of emotional prediction shape behavioural outcomes. The second phase consists of semi-structured interviews aimed at understanding deeper psychological reactions, including perceived intrusiveness, comfort level, and trust. Combining numerical and narrative insights provides a more complete understanding of how emotion-driven AI influences consumer thinking. Early expectations suggest that Predictive Emotion AI may significantly enhance engagement, especially among younger consumers comfortable with personalized technology. Yet, high personalization could also create discomfort when consumers sense that advertisements are observing or interpreting their private feelings. This tension between convenience and intrusion is central to modern digital ethics. Therefore, the study also examines moderating factors such as individual privacy concerns, digital literacy, and emotional susceptibility. Certain consumers may welcome emotionally relevant content, while others may feel that AI-generated predictions cross personal boundaries. The theoretical contributions of this research lie in reframing

emotional persuasion within an AI-driven context. Rather than treating emotions as static responses, the study views them as dynamic signals that AI systems monitor and predict. The findings aim to clarify how predictive emotional cues influence cognition, specifically focusing on attention, appraisal, and decision pathways. By integrating behavioural models with technological insights, the research expands existing knowledge on how emotions and algorithms jointly shape marketing effectiveness. On a practical level, the study offers implications for advertisers, regulators, and technology designers. For marketers, the insights may guide the development of emotionally responsive campaigns that are effective without compromising consumer trust. For policymakers, the findings highlight the need for clearer guidelines on emotional data usage, transparency, and consent. As AI systems become more sophisticated, ethical considerations—such as the risk of emotional manipulation and unequal power dynamics—gain importance. This research therefore emphasises responsible use of emotion-driven AI, advocating practices that balance innovation with fairness and consumer autonomy. In conclusion, Predictive Emotion AI represents a new phase in digital advertising, where technology not only observes but anticipates human emotions. By analysing its influence on consumer decision-making, this study aims to contribute meaningful insights to academic debates and industry practices. The research highlights both the potential benefits—greater relevance, improved engagement—and the associated risks, including privacy concerns and diminished autonomy. Understanding these dual dimensions is essential for guiding the future of advertising in an age where emotions are not just expressed but algorithmically interpreted. The study ultimately calls for a thoughtful approach to designing and regulating emotion-driven AI so that innovation serves consumers rather than undermines their independence.

[1079]

Reframing Risk and Return through ESG: Transforming Financial Decision-Making

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Environmental, Social, and Governance (ESG) investing has evolved from a peripheral concern to a central pillar of modern financial decision-making. This research aims to reframe the conventional risk–return paradigm by integrating ESG dimensions into financial evaluation models. The study examines how ESG factors influence investor perceptions, risk assessment, and portfolio performance in both institutional and retail contexts. Using a mixed-method approach, data were collected through a structured questionnaire from 100 investors and in-depth interviews with financial analysts. Quantitative analysis measures the relationship between ESG awareness, perceived risk, and return expectations, while qualitative insights highlight the behavioral and ethical motivations driving ESG adoption. The findings are expected to demonstrate that ESG integration not only mitigates long-term financial risk but also enhances sustainable value creation. This study contributes to the growing discourse on responsible investing and provides actionable insights for investors, policymakers, and financial institutions.

[1080]

Portfolio Optimization Model Selection: A Comparative Study of Risk-Return Performance Across Leading Models

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Investors nowadays often face challenges in creating optimal portfolios due to several factors including market complexities, challenging economic conditions, and inherent risks. The process of portfolio selection involves analysing large amounts of data requiring a thorough understanding of asset classes and portfolio analysis. In alignment with the Sustainable Development Goal of lifelong learning, this study aims to

promote financially informed, data driven decision making by promoting financial awareness and enhancing capabilities of investor to reduce financial vulnerability, and help to optimize their portfolio using four prominent portfolio optimization models: the Sharpe Index Model, the Markowitz Mean-Variance Optimization Model, the Black-Litterman Model, and the Capital Asset Pricing Model (CAPM) of the stocks from the BSE Sensex. By employing descriptive and quantitative research methods and including stocks from the BSE Sensex for a period of a year, the study selects securities based on each model's criteria and calculates the proportion of investment, portfolio returns, and portfolio beta. This paper in the financial sector, assisting investors with data-oriented strategies for portfolio optimization, to make informed investment decisions, and promoting financial inclusion resonating with the goal of lifelong learning. The research evaluates and compares the efficacy of these models in optimizing portfolios based on risk and returns of BSE Sensex stocks. Markowitz MVO Model is found suitable for robust diversification while for evaluating and comparing the risk-adjusted performance of portfolios the Sharpe Index Model could be preferred. The findings of the study help in selecting the optimal portfolio based on the specific investment objectives, prevailing market conditions and the available market data.

[1081]

Sustainable Global Business Practices and Inclusive Growth: An Indian Banking Sector Perspective

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The Indian banking sector plays a critical catalytic role in steering the national economy toward sustainability-oriented development pathways. Integration of Environmental, Social and Governance (ESG) imperatives within Indian banks has intensified through climate-risk-aligned credit appraisal norms, green finance instruments, priority-sector frameworks, and the adoption of sustainability disclosure standards mandated by regulatory bodies such as the Reserve Bank of India (RBI), SEBI, and the Ministry of Finance. The sector increasingly operationalizes sustainable business practices through green lending, refinancing for renewable energy, social-impact credit lines, and the deployment of digital financial inclusion architecture under initiatives like Jan Dhan–Aadhaar–Mobile (JAM), UPI, and PMJDY. Evidence from recent policy developments indicates that Indian banks contribute significantly to inclusive growth by enabling credit penetration in underserved regions, reducing financial exclusion through technology-driven onboarding, and strengthening socio-economic resilience via microfinance, self-help group financing, and targeted livelihood-support programs. Overall, the Indian banking ecosystem emerges as a pivotal institutional pillar capable of accelerating sustainability transitions while simultaneously broadening equitable access to financial opportunities across the economy.

[1082]

The Circular Economy Business Model : A Path Way to Sustainable Growth

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The circular economy is an economic concept that encourages the creation of regenerative and restorative systems with the goal of extending the useful life of resources, maximizing their value, and recovering and recreating materials when their useful lives are coming to an end. The take - make - dispose strategy of the linear economy has significantly depleted resources and harmed the environment. A viable substitute that encourages both economic expansion and sustainable development is the circular economy. In addition to discussing implementation tactics like product design, business model innovation, and legislative frameworks, this study examines the circular economy concept, its tenets, and its advantages. We examine case studies of businesses that have effectively implemented circular economy principles, emphasizing both potential and obstacles. The circular economy can be an essential method for accomplishing sustainable development goals because it has the ability to generate new economic opportunities, cut waste, and encourage sustainable consumption.

[1083]

Corporate Social Responsibility- Impact on Business

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Most of the businesses or corporations, small, medium or large, are focused on fulfilling needs and wants of the customers and public (mostly humans) at large. This is resulting in mild to severe exploitation of the environment and excess use of resources, renewable or non renewable. This poses a threat to the availability of such resources and sustainability of the environment for future generations. Thus, arises the extreme need for Corporate Social Responsibility. Corporate Social Responsibility is every business's conscious effort for sustainability and making the organisation less and less impactful on the environment, and further adding to the betterment of our planet. Such sustainable efforts help in conserving the resources for future generations. This paper deals with the impacts, positive and negative, economic and social from growth prospects for the business houses. This literary piece deals with roles and responsibilities of businesses in CSR, the mission and vision of business and the support of public and other allied agencies in fulfilling the objective of Sustainability.

[1084]

मध्य प्रदेश में बढ़ते सार्वजनिक ऋण का आर्थिक विश्लेषण: एक विस्तृत अध्ययन

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यह शोध पत्र मध्य प्रदेश राज्य की समकालीन आर्थिक स्थिति और निरंतर बढ़ते सार्वजनिक कर्ज (Public Debt) का एक गहन और विश्लेषणात्मक अध्ययन प्रस्तुत करता है। इस शोध में वर्ष 2003 से लेकर वर्तमान समय तक राज्य सरकार द्वारा लिए गए ऋण की प्रवृत्तियों, उसमें हुई निरंतर वृद्धि, और उसके पीछे के प्रमुख कारणों का स्पष्ट विश्लेषण किया गया है। रिपोर्ट का मुख्य उद्देश्य यह समझना है कि कर्ज में यह तीव्र वृद्धि क्यों हुई, ऋण राशि का उपयोग किन क्षेत्रों में किया गया, और इसका राज्य की समग्र अर्थव्यवस्था पर क्या प्रभाव पड़ा है। अध्ययन यह रेखांकित करता है कि राज्य सरकार ने सड़क निर्माण, स्वास्थ्य, शिक्षा, सिंचाई और बिजली जैसी विकासात्मक और कल्याणकारी योजनाओं के लिए बड़े पैमाने पर ऋण लिया है। यद्यपि इन प्रयासों से विकास की गति बढ़ी है, तथापि निगरानी की कमी और वित्तीय असंतुलन के कारण राज्य पर कर्ज का बोझ क्षमता से अधिक हो गया है। यह शोध पत्र सकल राज्य घरेलू उत्पाद (GSDP), राजकोषीय घाटा और राजस्व प्राप्ति जैसे संकेतकों का उपयोग करते हुए यह निष्कर्ष निकालता है कि यदि आय और व्यय में संतुलन नहीं बनाया गया, तो भविष्य में राज्य गंभीर वित्तीय संकट का सामना कर सकता है। अंत में, यह पत्र ऐतिहासिक संदर्भ में आचार्य चाणक्य की नीतियों का उल्लेख करते हुए समाधान के व्यावहारिक सुझाव प्रस्तुत करता है।

[1085]

Transportation Cost Reduction Techniques in Logistics

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In today's interconnected supply chains, transportation represents one of the most significant cost drivers, profoundly influencing operational efficiency, customer satisfaction, and overall profitability. This paper explores innovative and practical methods to curb transportation expenses without compromising service quality. The discussion is structured across multiple layers: strategic, tactical, operational, technological, and collaborative. At the strategic level, decisions on network design, facility placement, and modal selection can drastically reduce distance travelled and leverage cost efficiencies. Tactically, route

optimization, load consolidation, and backhaul management enhance fleet utilization and minimize empty miles. Operational measures, including dynamic scheduling and cube utilization, further improve asset productivity. Technological interventions—such as Transportation Management Systems (TMS), real-time telematics, predictive analytics, and digital freight platforms—enable data-driven decision-making and enhanced visibility across the supply chain. Collaboration with partners, carriers, and peer shippers through freight pooling and performance-based agreements adds another dimension of cost containment and operational resilience. Moreover, aligning transportation strategies with sustainability goals and regulatory frameworks can simultaneously lower fuel consumption, reduce emissions, and generate long-term savings. The paper emphasizes a phased implementation approach, starting with diagnostic assessment, prioritization of high-impact opportunities, pilot testing, technology enablement, and scaling successful initiatives. Illustrative case studies show tangible benefits, including significant reductions in per-unit transport cost, improved service reliability, and enhanced environmental performance. By integrating multi-level strategies and leveraging digital innovation, organizations can build a robust, cost-efficient, and adaptable transportation network that supports both economic and environmental objectives.

[1086]

Rebranding Strategies and Their Effect on Consumer Perception

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Rebranding is when a company changes its identity or image to stay competitive. This includes modifying its logo, message, or even its name. The goal is to make the brand more attractive and relevant for customers and to maintain significance in the market. Rebranding can be successful and create a positive impact if executed properly. However, if the outcome is negative, it can lead to customer confusion and dissatisfaction. Companies need to understand customer perceptions before making major changes to a brand. Clear communication about the purpose of rebranding is essential. Some companies have successfully rebranded, such as Apple and Dunkin’ Donuts. On the other hand, Tropicana attempted a rebrand that received negative feedback, forcing the company to revert to its original branding. For a successful rebrand, companies should be transparent about their brand’s purpose. Additionally, before launching a new image, logo, or packaging, they should test new branding elements with a small group of consumers to gather feedback and make necessary improvements.

[1087]

Adoption and Perception of Digital Payment Systems among Government Employees in Indore

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The study investigates the extent to which government employees in Indore adopt and perceive digital payment systems. With the growing emphasis on cashless transactions and financial digitization, understanding the perceptions and adoption patterns of employees in the public sector is crucial. The research targets a sample of 176 government employees, representing diverse departments, age groups, and levels of digital literacy, to capture a comprehensive view of usage patterns, attitudes, and challenges faced while using digital payments. The study examines employees’ ease of use, time efficiency, security concerns, and overall satisfaction with digital payment platforms, as well as the relationship between demographic factors and perceptions of digital payment systems. Findings reveal that government employees generally perceive digital payments as convenient and time-saving, yet concerns regarding fraud and errors persist. The study highlights the need for awareness programs, training, and secure technological solutions to enhance adoption and confidence among government employees. The significance of this research lies in its contribution to improving digital payment initiatives, promoting financial inclusion, and supporting a cashless governance model.

[1088]

Employee Satisfaction in the Hotel Industry: An Empirical Study in the Context of New Delhi NCR Region

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This study analyzes the level of employee satisfaction and its key determinants in selected five-star and four-star hotels in the New Delhi NCR region. The hotel industry is a vital component of the service sector, where organizational success depends on employee satisfaction, loyalty, and work motivation. This empirical study included a total of 129 employees from Crowne Plaza (5★), The Eros Hotel (5★), The Oberoi (5★), The Surya (5★), Sheraton Hotel (5★), and Svelte Hotel & Personal Suites (4★). A structured questionnaire consisting of 25 statements on a five-point Likert scale was used for data collection. The collected data was analyzed using SPSS software, using statistical techniques such as mean, standard deviation, and correlation. The results revealed that work environment ($r = 0.69$), management support ($r = 0.63$), and training and development ($r = 0.58$) had a positive and statistically significant relationship ($p < 0.05$) with employee satisfaction. While factors such as compensation and career advancement had a relatively low impact, the study also indicated that employee satisfaction levels in five-star hotels were higher than in four-star hotels, as human resource policies there were more organized and employee-focused. Overall, this study reinforces the fact that a positive work environment, effective leadership, and continuous training are key components to strengthening employee satisfaction in the hotel industry. Therefore, it is recommended that hotel management should adopt employee participation, transparency, and incentive-based policies to achieve long-term improvements in both organizational performance and service quality.

[1089]

The Role of NGOs in Corporate Social Responsibility (CSR) with Reference to Bhopal Office

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Non-Governmental Organizations (NGOs) play a pivotal role in shaping, monitoring, and advancing Corporate Social Responsibility (CSR) practices across sectors. Acting as catalysts for social behaviour, NGOs influence corporations through advocacy, stakeholder engagement, and the promotion of transparency and accountability. They help identify social and environmental issues, set standards for responsible conduct, and facilitate dialogue between businesses and communities. Through partnerships, NGOs also provide expertise and resources that enhance companies' capacity to design and implement effective CSR initiatives. Moreover, by conducting independent assessments and reporting, NGOs hold firms accountable and encourage continuous improvement in sustainability performance. Overall, NGOs serve as essential intermediaries that strengthen the legitimacy, effectiveness, and societal impact of CSR efforts. Nevertheless, different types of NGOs attributed similar importance to a number of socially responsible practices.

[1090]

Effectiveness of Content Marketing in Building Customer Trust

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In today's digital era, content marketing has emerged as a key strategic tool for organizations to build and sustain customer trust. This study examines how essential content marketing components—such as content quality, authenticity, consistency, transparency, and value creation—shape customer trust in the online environment. Secondary data from research journals, digital marketing reports, and industry publications were systematically analyzed to understand the relationship between content-driven

communication and trust formation. Findings reveal that authentic and high-quality content significantly enhances customer trust, while misleading, inconsistent, or overly promotional content negatively affects consumer perceptions. The study emphasizes that brands must focus on delivering relevant, credible, and consistent content to foster long-term trust and customer loyalty. These insights provide valuable implications for marketers, digital strategists, and organizations seeking to strengthen consumer relationships through effective content marketing practices.

[1091]

भवन निर्माण कार्य में संलग्न श्रमिकों के आर्थिकव्यवहार: उपभोग एवं बचत का विश्लेषण

दीपक मरमट, शोधार्थी

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भारतीय अर्थव्यवस्था में विभिन्न गतिविधियों और क्षेत्रों के बीच बचत और निवेश का वितरण विकास प्रक्रिया के लिए महत्वपूर्ण है। निवेश और व्यापार के लिए उपलब्ध विकल्पों की विस्तृत श्रृंखला उत्पादक गतिविधि और विकास प्रक्रिया को प्रभावित करती है। भारत में पिछले दो दशकों में वित्तीय प्रणाली तेजी से विकसित हुई है और वित्तीय बचत का अनुपात बढ़ रहा है। किसी भी देश की वित्तीय व्यवस्था और आर्थिक व्यवस्था के बीच एक अटूटसंबंध होता है। बचत और निवेश के रूपमें धन का प्रवाह वित्तीय प्रणाली से निकलता है और वास्तविक क्षेत्र में उत्पादन, और निर्माण गतिविधि को प्रोत्साहित करता है जिससे लोगों की उत्पादकता और आय में वृद्धि होती है। वित्तीय प्रणाली का कार्य अर्थव्यवस्था में बचत और निवेश को प्रोत्साहित करना और मौद्रिक परिसंपत्तियों में प्रवाहित होने वाले इन निवेश संसाधनों का विस्तार करना है, जो दूसरों की तुलना में अतिरिक्त उत्पादक हैं और वित्तीय सेवाओं में उचित मार्गदर्शन से बड़े पैमाने पर अर्थव्यवस्था में प्रक्रिया को बढ़ावा मिलेगा। इस प्रकार वित्तीय प्रणाली विभिन्न गतिविधियों के बीच उनके वितरण में महत्वपूर्ण भूमिका निभाती है।

[1092]

Study on Effects of Climate Change in International Trades

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Climate change is one of the most major global issues of the 21st century. It not only affects the environment but also affects the trade relations between countries. Rising temperatures, extreme weather changes, and new climate policies are changing production, transportation, and the flow of goods across borders. This research is done to know how climate change affects international trade by analysing its impact on agriculture, policy, and transport systems. Using secondary data from international organizations such as the WTO, IPCC, and World Bank, the research adopts a qualitative approach to analyse trends and draw meaningful insights. The findings highlight that climate-related risks not only threaten export and import stability but also necessitate adaptive trade policies, sustainable production practices, and international cooperation. The study concludes that addressing climate change through green trade policies and innovation is crucial for ensuring long-term economic resilience and sustainable global commerce.

[1093]

Digital Transformation In International Businesses:- Opportunities and Challenges

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At present digital transformation has become a key factor in shaping the strategies, operations, and competitiveness of international businesses in the global marketplace. This paper examines how emerging

digital technologies—such as artificial intelligence, cloud computing, big data analytics, the Internet of Things, and blockchain—are reshaping cross-border business activities and global value chains. The study explores the opportunities digital transformation creates for international firms, including enhanced operational efficiency, improved decision-making, access to global markets, strengthened customer engagement, and increased supply chain transparency. At the same time, this research highlights the complex challenges associated with digital adoption across diverse global environments. These challenges include cyber security risks, regulatory inconsistency across nations, high implementation costs, digital skills gaps, organizational resistance to change, and ethical concerns related to data governance. By analyzing both the transformative potential and the obstacles presented by digitalization, this paper provides a comprehensive understanding of how digital technologies influence international business strategies. The findings contribute to ongoing discussions on fostering innovation, promoting digital readiness, and developing effective frameworks that support sustainable digital transformation within multinational organizations.

[1094]

Prioritizing Critical Success Factors of Fintech Startups using the Garrett Ranking Approach

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Fintech startups have experienced significant growth lately, thanks to their capacity to provide innovative digital financial solutions for both individuals and businesses. Nevertheless, their success relies on several factors that enable them to function effectively and remain competitive in the rapidly evolving financial environment. This research seeks to identify and rank the key success factors that most significantly influence the performance of fintech startups. Insights were collected from 120 founders of fintech startups, and the data was assessed using the Garrett Ranking Method to determine the relative significance of fourteen essential factors. The findings indicate that Revenue Model, User Adoption & Experience, and Core Technology Adoption are regarded as the most vital contributors to success, while Value Proposition, Operational Efficiency, and Cost Management are viewed as less impactful. These results provide important insights for founders, investors, and policymakers as they aim to enhance their strategic decisions and foster the sustainable growth of fintech companies.

[1095]

The Impact of Influencer Marketing on Brand Switching Behavior of Gen Z Consumers

Garikapati Ramya Sree, Student, KL University, Vaddeswaram, Andhra Pradesh

Influencer marketing has emerged as a dominant promotional strategy in the digital era, particularly among Generation Z (Gen Z) consumers who spend substantial time on social media platforms. This study investigates how influencer marketing exposure and selects psychological, emotional and social factors drive brand switching behaviour in Gen Z, even when they are aware that influencers may not genuinely use the products they promote. A quantitative research design is adopted, using a structured questionnaire administered to Gen Z social media users. The conceptual model considers influencer marketing exposure and psychological/emotional/social factors (novelty-seeking, peer/social acceptance, trend-following) as independent variables, brand switching behaviour as the dependent variable, and perceived influencer authenticity as a moderating variable. The study aims to provide insights into the paradox of informed yet influenced Gen Z consumers and to offer practical implications for marketers designing influencer-based campaigns.

[1096]

Cyber Security, Data Protection and Sustainable Trust in Online Banking

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The rapid digital transformation of financial services has expanded the scope and complexity of cybersecurity and data protection in online banking, making them essential pillars for fostering sustainable trust among users. As financial institutions increasingly integrate advanced technologies such as cloud computing, artificial intelligence, biometric authentication, and mobile banking platforms, the risks associated with cyberattacks, data breaches, identity theft, and fraud have intensified. This study examines the interconnected roles of cybersecurity practices, regulatory compliance, and data protection frameworks in building long-term customer confidence in digital banking ecosystems. It explores how robust encryption protocols, multi-factor authentication, real-time threat detection, and secure data governance significantly improve consumer perceptions of safety and reliability. The research also highlights the importance of global and national data protection regulations—such as GDPR, RBI cybersecurity guidelines, and ISO security standards—in shaping institutional transparency and accountability. The paper emphasizes how sustainable trust is not solely dependent on technical safeguards but also on user awareness, ethical data handling, proactive communication, and continuous system resilience. Findings from this work suggest that institutions that prioritize integrated cybersecurity strategies and transparent data protection policies are better positioned to maintain customer loyalty and withstand evolving cyber threats. Strengthening cybersecurity and data protection is indispensable for ensuring sustainable trust, operational continuity, and the future growth of online banking services.

[1097]

The Impact of U.S. Tariff Announcements on Indian Stock Market: A Sectoral Analysis

Tarigopula Jyothi Gowthami, Student, KL University, Vaddeswaram, Andhra Pradesh

Aims: This study investigates the impact of U.S. tariff announcements on the Indian stock market, focusing specifically on sectoral differences. **Data and Methodology:** Employing an event study methodology, the research aims to determine if tariffs had a statistically significant impact on the overall market (Nifty 50) and whether this impact varied across different economic sectors. The event window is defined as 40 trading days (20 days before and 20 days after a key tariff announcement) and the estimation window spans 120 trading days prior to the event window. **Results:** The results showed no statistically significant impact, suggesting the Indian market was resilient to the U.S. tariff announcements. **Conclusion:** The study concludes that the U.S. tariff announcements did not generate statistically significant abnormal returns in the Nifty 50 or the examined sectoral indices, suggesting the Indian stock market was largely resilient to this specific external shock.

[1098]

व्यावसायिक वाहन चालकों की सामाजिक-आर्थिक स्थिति का अध्ययन: एक विश्लेषणात्मक दृष्टिकोण

कीर्ति राठौर, छात्रा, विशिष्ट स्कूल ऑफ मैनेजमेंट, इंदौर, म.प्र

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परिवहन किसी भी देश की अर्थव्यवस्था की रीढ़ है और व्यावसायिक वाहन चालक इसके संचालक हैं। प्रस्तुत शोध पत्र का उद्देश्य इंदौर क्षेत्र में कार्यरत व्यावसायिक वाहन चालकों की सामाजिक और आर्थिक स्थिति का विश्लेषण करना है। 508 वाहन चालकों

के सर्वेक्षण पर आधारित यह अध्ययन उनकी कार्य स्थितियों, स्वास्थ्य समस्याओं और आर्थिक चुनौतियों को उजागर करता है। अध्ययन के निष्कर्ष बताते हैं कि 40% चालक प्रतिदिन 10 घंटे से अधिक काम करते हैं और 48% चालक 6 घंटे से कम नींद ले पाते हैं। इसके अतिरिक्त, नशे की लत और यातायात के दौरान तनाव इनके जीवन की प्रमुख समस्याएं हैं। यह पत्र नीति निर्माताओं के लिए सुधार के सुझाव भी प्रस्तुत करता है।

[1099]

Impact of Social Media Scrolling of Self Perception Among College

Riya Patidar, Students, Acropolis Institute of Management Studies and Research, Indore, M.P

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The increasing use of social media among college students has raised concerns regarding its potential influence on psychological outcomes, particularly self-perception. This study aims to examine the impact of social media scrolling behavior on the self-perception of college students. A quantitative research design was employed, and data were collected from 56 respondents through a structured Google Forms questionnaire measuring scrolling duration, purpose of use, platform preference, and self-perception indicators. The data were analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis. The correlation results revealed no significant relationship between daily social media scrolling time, purpose of use, platform preference, and self-perception (all $p > 0.05$). Similarly, regression analysis indicated that social media usage variables collectively explained only 6.8% of the variance in self-perception, and none emerged as significant predictors. These findings suggest that general social media scrolling patterns do not have a measurable impact on how college students perceive themselves. The study concludes that self-perception among college students may be influenced more strongly by offline experiences and personal psychological factors than by routine social media scrolling behaviors. The results highlight the need for future research to explore deeper emotional, contextual, and behavioral variables associated with digital media use.

[1100]

A Case Study on Gen Z Financial Behaviour, Expectations and Loyalty in the Indian Neobanking Context

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The banking industry in India has turned a new leaf in the wake of rapid advances in technology and the evolution of consumer expectations. Neobanks, without physical branches and offering their entire gamut of banking services through mobile and web platforms, are gaining increasing attention from the most digitally active consumer segment: Gen Z. Instant access, personalized services, seamless interfaces, and transparency make them the forerunners of digital banking evolution. Yet, notwithstanding growing adoption, neobanks face challenges in building sustained satisfaction and long-term loyalty on the back of concerns related to trust, security, lack of awareness, and limited perceived value. The present study attempts to analyze the financial behavior of Gen Z towards neobanking in India, assess how service expectations influence satisfaction and loyalty, and identify the relationship among financial behavior, satisfaction, and loyalty regarding Indian neobanking. In support, the study is based on secondary data sourced from academic articles, research reports, and industry insights. Findings indicate that Gen Z gives more importance to fast on-boarding, modern app design, zero fees, real-time support, and high data security. It emerges from this study that service expectations significantly affect satisfaction, while greater satisfaction positively affects loyalty towards neobanks. The present research offers meaningful implications for neobanks in the development of customer experience and retention strategies, while it sets a strong foundation for future primary research using survey analysis among Indian Gen Z users.

[1101]

Influence of Macroeconomic Factors on the Indian Stock Market

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According to earlier research, key economic indicators such as crude oil prices, exchange rates, inflation, the unemployment rate, and GDP affect the Indian stock market, specifically the Nifty. The present study aims to analyse the effects of select major economic indicators on Nifty stocks. This study has chosen monthly data from January 2015 to December 2025, 120 instances per variable, such as the Nifty index, crude oil prices, exchange rates, GDP, unemployment rate and inflation. The dataset was transformed into a time series data, conducting both the ADF test and KPSS test for its stability assessment. Upon verifying stationarity, an econometric analysis MIDAS regression framework, unrestricted MIDAS is conducted to account for simultaneous impacts over time frames ranging from 3, 6, 8, 10 & 11 years. This research reveals that crude oil prices and exchange rates influence the Nifty index across most lag models. In contrast, crude oil prices show a strong positive impact and exchange rates exhibit a negative impact. The unemployment rate and GDP exhibit a moderate positive effect at shorter lags, whereas inflation shows a weak negative effect. In 2016 the oil cost increased around \$30 per barrel and in 2022 \$100 per barrel this showed an effect on nifty and show an upward trend this reflects investors can grow within the sector of Energy companies also exchange rates in 2018 to 2020 during periods of the Indian rupee depreciation ₹74 to 76 for each U.S. dollar Nifty experienced declines due to capital outflows but investors can invest in pharmaceuticals and IT which benefits due to devaluation of exchange rates. While in 2022, when India's inflation peaked at 7.8%, creating a shift towards Sectors like healthcare. For investors, who can utilize these data points to create Effective investment ideas. This research says that fluctuations in crude oil prices and currency values have the strongest influence over the Nifty index, whereas factors like GDP, inflation, and employment rate show less effect. Future study can add other Macroeconomic factors, expanding time frame.

[1102]

Acceptance of Gender-Equal Roles Among Students

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Acceptance of gender-equal roles among college students is critical for promoting inclusive campuses and equitable future workplaces. This study examines the extent to which undergraduate and postgraduate students endorse equal opportunities, shared domestic responsibilities, and non-traditional gender roles in everyday life. Using a structured questionnaire, data were collected from college students across programmes such as BBA, BCom, BTech and other disciplines, capturing demographics (age, gender, department) and responses to multiple Likert-scale items on gender equality, institutional support and comfort discussing gender issues. Overall acceptance scores and sub-scales were computed, and group differences across gender, age group and programme, as well as the association between perceived institutional promotion of equality and personal acceptance of non-traditional roles, were analysed. Preliminary patterns in the dataset indicate generally high support for equal opportunities, shared household and parenting responsibilities, and leadership roles being open to all genders, though a minority of students express neutral or rejecting views and some items show noticeable disagreement clusters. Differences in acceptance appear across gender, programmes and age bands, and students who perceive their institution as actively promoting gender equality tend to report higher acceptance of non-traditional roles. These findings suggest that while many college students endorse gender-equal norms, targeted institutional initiatives remain important to address pockets of resistance and strengthen gender-equality competencies during the college years.

[1103]

Impact of Consumer Perception and Brand Preference in the Indian Electric Scooter Market

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The Indian electric scooter market has undergone a remarkable transformation in recent years, fuelled by increasing environmental awareness, rising fuel costs, supportive government initiatives, and rapid advancements in electric mobility technology. As consumers explore alternatives to traditional internal combustion engine vehicles, electric scooters have emerged as a preferred choice for urban commuting. In this evolving landscape, understanding how consumer perception shapes brand preference has become essential for manufacturers, policymakers, and marketers. This study aims to examine the influence of consumer perception on brand preference, identify key factors guiding consumer attitudes, and determine whether these perceptions differ meaningfully across major electric scooter brands in India. The research is based on primary data collected through a structured Google Forms questionnaire administered to a diverse sample representing various age groups, income levels, and user categories. Consumer perception was measured across twelve variables, including performance, battery life, design, comfort, pricing fairness, safety, environmental impact, and technological features. Brand preference data was gathered for leading EV brands such as Ather, Ola, TVS, Bajaj, and Hero. The responses were evaluated using descriptive statistics, reliability checks, and additional statistical methods to explore differences and relationships within the dataset. The descriptive results indicate that consumers generally hold a positive view of electric scooters, particularly appreciating their environmental benefits, innovative features, and overall cost-effectiveness compared to petrol vehicles. Reliability analysis confirms strong internal consistency among the perception variables, validating the suitability of the data for further examination. The findings also show noticeable differences in how consumers perceive individual brands, with each brand being associated with distinct attributes. For instance, Ather is linked with advanced technology and premium quality, Ola with innovation and range, TVS with reliability, and Hero with affordability. These variations highlight the importance of brand image in shaping overall consumer perception. The analysis further suggests that consumer perception plays a significant role in driving brand preference. Respondents with favourable perceptions tend to choose brands known for superior technology, better battery performance, and enhanced riding experience. These results lead to the rejection of the null hypotheses and reaffirm that both consumer perception and brand-specific differences meaningfully influence purchasing decisions. In conclusion, the study underscores that consumer perception is a key determinant of brand preference in the Indian electric scooter market. To strengthen consumer trust and improve market positioning, manufacturers should focus on enhancing battery efficiency, overall product quality, pricing strategies, and post-sales support. The insights from this research contribute to a deeper understanding of consumer behaviour within India's rapidly expanding electric mobility sector and offer valuable guidance for industry stakeholders.

[1104]

Digital Financial Literacy and Women's Investment Behaviour in Emerging Economies: An Evidence-Based Analysis

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Dr. Shalini, Assistant Professor Department of Commerce, School of Commerce and Management, IIMT University, Meerut, Uttar Pradesh

The swift progression of digital finance has significantly reformed the financial landscape across emerging economies, providing new opportunities for effective and comprehensive financial participation. Despite this development, women continue to appear determined structural, social, and technological constraints that limit their engagement in prescribed investment activities. Limited digital financial literacy, unequal

digital access, and socioeconomic disadvantages collectively reduce women’s ability to benefit from digital financial innovations. Addressing these gaps, this study investigates the influence of digital financial literacy (DFL) on women’s investment behaviour in emerging economies, with particular emphasis on the mediating role of digital access and the moderating effects of socioeconomic factors. This research utilizes secondary data obtained from internationally recognized datasets, including the World Bank Global Findex Database, GSMA Mobile Gender Gap Reports, OECD financial literacy indicators, and United Nations gender development statistics. These sources provide reliable, gender-disaggregated data relevant to digital financial capability, economic participation, and social development. Delegation indicators for DFL are constructed using measures of women’s engagement with digital banking systems, mobile money platforms, fintech applications, and online financial tools. Measures of digital access—smartphone ownership, mobile internet penetration, and mobile money usage—are unified to appraise their arbitrating effect. Furthermore, socioeconomic factors such as female education, income, and employment serve as moderating variables to assess their conditional influence on the primary relationship. A cross-country comparative research design is executed, integrating econometric techniques to explore variations across multiple emerging economies. The analytical framework enables examination of how digital capability influences financial confidence, risk tolerance, and investment decision-making autonomy across diverse socio-economic contexts. The discoveries demonstrate a solid, optimistic, and statistically significant association between digital financial literacy and women’s investment participation. Women with higher digital capability show increased financial confidence, reduced risk aversion, and greater autonomy in making investment decisions. Outcomes further establish that digital access plays a critical mediating role; women are more likely to translate digital financial knowledge into investment action when they possess adequate access to smartphones, internet connectivity, and mobile money facilities. Moreover, socioeconomic factors significantly moderate these relationships, indicating that higher levels of education, income, and employment strengthen the positive effects of DFL on investment behaviour. These moderating dynamics suggest that women from more advantaged socioeconomic backgrounds can leverage digital financial literacy more effectively than those facing systemic inequalities. Overall, this study highlights the transformative potential of digital financial literacy in closing the gender investment gap and promoting equitable financial participation in emerging economies. The results underscore the importance of designing gender-responsive financial literacy programs, enhancing inclusive fintech ecosystems, and implementing supportive policy frameworks that improve digital access and economic opportunities for women. The insights contribute to global policy and academic discourse on digital inclusion, women’s economic empowerment, and the development of resilient digital financial systems.

[1105]

Impact of Social Media Scrolling of Self Perception Among College Students

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The increasing use of social media among college students has raised concerns regarding its potential influence on psychological outcomes, particularly self-perception. This study aims to examine the impact of social media scrolling behavior on the self-perception of college students. A quantitative research design was employed, and data were collected from 56 respondents through a structured Google Forms questionnaire measuring scrolling duration, purpose of use, platform preference, and self-perception indicators. The data were analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis. The correlation results revealed no significant relationship between daily social media scrolling time, purpose of use, platform preference, and self-perception (all $p > 0.05$). Similarly, regression analysis indicated that social media usage variables collectively explained only 6.8% of the variance in self-perception, and none emerged as significant predictors. These findings suggest that general social media scrolling patterns do not have a measurable impact on how college students perceive themselves. The study concludes that self-perception among college students may be influenced more

strongly by offline experiences and personal psychological factors than by routine social media scrolling behaviors. The results highlight the need for future research to explore deeper emotional, contextual, and behavioral variables associated with digital media use.

[1106]

Impact of Employee Engagement on Organisational Performance in Indian Startups: A Human Resource Perspective

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In the fast-evolving and competitive startup ecosystem of India, employee engagement has emerged as a pivotal factor influencing organisational performance. As startups face unique challenges such as limited resources, rapid scaling demands, and high attrition rates, maintaining a highly engaged workforce becomes critical to sustaining growth and innovation. This study investigates the impact of employee engagement on organisational performance in Indian startups, viewed through the lens of human resource (HR) practices and strategies. The primary objective of this research is to examine the relationship between various dimensions of employee engagement—including emotional commitment, job involvement, and organizational citizenship behavior—and key organisational performance indicators such as employee productivity, innovation, retention, and overall business outcomes. Special emphasis is placed on how HR policies, leadership styles, communication practices, and cultural elements within startups contribute to or hinder employee engagement. A mixed-method research design was adopted to ensure both breadth and depth of analysis. Quantitative data was collected through structured questionnaires administered to employees across various Indian startups in sectors such as technology, e-commerce, and fintech. Qualitative insights were gathered from in-depth interviews with HR managers and founders to better understand strategic practices and engagement challenges. Statistical tools, including correlation and regression analysis, were used to analyze the quantitative data, while thematic analysis was applied to qualitative responses. Findings from the study indicate a strong positive correlation between employee engagement and organisational performance. Startups that invest in transparent communication, recognition programs, career development opportunities, and inclusive work environments tend to report higher levels of employee motivation, innovation capacity, and customer satisfaction. Conversely, neglecting engagement can lead to low morale, reduced productivity, and high turnover—issues particularly detrimental to startups in their growth stages. The research contributes to the existing literature by contextualizing employee engagement within the Indian startup environment, where traditional HR models may not fully apply. It offers practical recommendations for HR professionals and startup leaders, suggesting that employee engagement should be viewed not as a supplementary activity but as a strategic priority aligned with long-term organisational goals. This study underscores the need for innovative, agile, and employee-centric HR practices that align with the fast-paced and uncertain nature of startups, ultimately demonstrating that employee engagement is not only a human resource concern but a fundamental driver of startup success.

[1107]

Micro-Level Sustainability Training: Effectiveness in Employee Behavior A Study in Specific in Health Care Industry

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Kamma Praveena, Student, KL University, Vaddeswaram, Andhra Pradesh

This study examines the effectiveness of micro-level sustainability training in shaping employee behavior within the health care industry. It investigates how targeted training programs influence eco-friendly practices, resource optimization, and waste management among health-care employees. Using Kirkpatrick’s Four-Level Evaluation Model and the Theory of Planned Behavior, the research evaluates training outcomes in terms of knowledge, engagement, and behavioral change. A mixed-methods approach

combining surveys, interviews, and case studies from leading hospitals such as Apollo, Fortis, and AIIMS was used to assess training impact. Results reveal that sustainability training significantly enhances employees’ environmental awareness, engagement, and adoption of green practices, with trained staff showing higher sustainable behavior scores than untrained counterparts. Regression analysis confirms that training and organizational support jointly predict behavior and engagement, which in turn drive long-term sustainability outcomes. The study concludes that continuous reinforcement, leadership commitment, and practical training methods are crucial for sustaining eco-friendly behaviors and embedding a culture of sustainability in health-care operations.

[1108]

A Study on the Impact of Artificial Intelligence on Personalized Marketing Strategies and Consumer Trust

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Dr. Archana Nag, Assistant Professor, KL University, Vaddeswaram, Andhra Pradesh

Artificial Intelligence has transformed modern marketing through hyper-personalized communication, real-time customer profiling, and predictive consumer insights. In this study, the focus is on the effects of AI-driven personalized marketing strategies on consumer trust, with particular emphasis on understanding how recommendation systems enabled by AI, behavioural analytics, and automated customer engagement influence perception, trust formation, and purchase intention among consumers. A quantitative descriptive research design was adopted and data were collected from 385 respondents using a structured questionnaire. Reliability, correlation, and regression analyses were therefore carried out to test four hypotheses. Indeed, the results indicate that AI-powered personalization enhances the trust of consumers, given that transparency, perceived usefulness, and assurance of data privacy are sustained. In addition, AI personalization was strongly positively related to perceived relevance, satisfaction, and finally, to trust. Trust turned out to be a strong predictor of purchase intention. Demographic evidence showed age and digital literacy impact consumer trust levels, though there was no significant difference based on gender. The study concludes that while AI-driven personalization increases marketing effectiveness, trust remains a critical mediator and may be strengthened by ethical AI use, clear communication, and robust privacy frameworks. This research contributes to the following practical implications for marketers to balance personalization with transparency and responsible data handling.

[1109]

A Research Study on the Role of Digital Banking in Shaping Customer Satisfaction

Aashiq Hussain Thoker, Research Scholar, Devi Ahilya Vishwavidyalaya, Indore, M.P

This study takes an in-depth look at how digital banking influences customer satisfaction and emphasizes its expanding role in today’s financial world. With rapid technological advancements, digital banking has become an essential component of modern banking services, offering customers faster, more convenient, and more efficient ways to manage their finances. Because of this growing dependence on digital platforms, it has become increasingly important for financial institutions to understand how these services affect customer experiences, expectations, and overall satisfaction levels. The research carefully investigates several important elements that shape customer perceptions of digital banking. These include convenience, which refers to the ease with which customers can access banking services from anywhere and at any time; accessibility, which ensures that customers can use digital platforms without difficulty; security, which plays a crucial role in protecting sensitive financial information; and responsiveness, which reflects how quickly and effectively banks address customer needs and queries. Together, these factors help determine whether customers view digital banking services as reliable and beneficial. To gather meaningful insights, data was collected using a structured process, and participants were selected through the snowball sampling method. This approach helped reach a diverse group of users who actively engage

with digital banking platforms. The findings of the study reveal that most customers greatly appreciate the convenience, speed, and time-saving benefits that digital banking provides. Features such as quick fund transfers, instant balance checks, online statements, and round-the-clock access are highly valued by users. However, the study also brings attention to certain concerns that still limit the full potential of digital banking. Many customers worry about the safety of their personal and financial data, especially with the increasing number of cyber threats. Additionally, the lack of human interaction in digital services makes some customers feel disconnected, particularly when they require personalized guidance or support. These issues suggest that while digital banking has made great progress, there is still a need for further development. The insights gained from this study highlight the importance of improving digital banking services to enhance customer satisfaction and build stronger trust. By addressing concerns related to security, offering more personalized support, and ensuring user-friendly digital platforms, banks can significantly improve the overall customer experience. In conclusion, this research contributes valuable knowledge about the influence of digital banking on customer satisfaction and provides practical recommendations for financial institutions. By strengthening their digital strategies and reducing service gaps, banks can create more satisfying digital experiences, attract more users, and foster long-term customer loyalty in an increasingly digital era.

[1110]

Evaluating Quality of Work Life and Its Effect on Job Satisfaction: A Faculty-Centric Study of SAGE University Indore

Dr. Rajesh Jain, Associate Professor, Institute of Management Studies, SAGE University, Indore, M.P

Quality of Work Life (QWL) has emerged as a critical determinant of employee well-being, organizational effectiveness, and long-term institutional sustainability, especially in academic environments where faculty members play a foundational role in knowledge creation, student development, and institutional reputation. This research paper aims to evaluate the Quality of Work Life and its effect on overall job satisfaction among faculty members of SAGE University Indore. With the rapid expansion of private universities in India and increasing expectations on faculty performance, understanding work-life conditions, job perceptions, and factors affecting satisfaction has become essential for strategic HR planning. The study adopts a descriptive and analytical research design, utilizing a structured questionnaire administered to faculty members across various departments of SAGE University Indore. The questionnaire measures multiple QWL dimensions such as work environment, compensation and benefits, work-life balance, job security, professional growth opportunities, management support, autonomy in decision-making, and interpersonal relations. Job satisfaction is measured using established indicators including satisfaction with workload, recognition, career advancement, leadership behaviour, and institutional policies. Data collection is followed by statistical analysis using correlation and regression techniques to examine the strength of relationships and the impact of QWL dimensions on overall job satisfaction. Preliminary findings indicate that faculty members perceive QWL as moderately favourable, with strong satisfaction in areas such as workplace safety, team cooperation, and academic autonomy.

[1111]

Impact of Green Banking Practices on Bank Profitability in India: An Empirical Analysis (2014–2025)

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This research investigates how green banking would affect the profitability of the Indian commercial banks between 2014 and 2024. A Green Banking Adoption Index (GBAI) is compiled with the help of green credit share, financing renewable-energy projects, digital transactions, and environmental disclosure scores. The analysis is based on fixed-effects, random-effects and system GMM models with the use of a balanced panel of 42 banks. The findings indicate that banks that have embraced green have a much better

ROA and ROE as a result of lower operating costs, increased digital efficiencies, and reputed benefits. The public sector banks are slower adopters with high long run profitability returns. The results indicate that green banking does not only have positive environmental impacts, but it is also economically favourable.

[1112]

Likes to Leads: Social Media Engagement and Conversion Strategy in the Digital Marketing Ecosystem of Lakme

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This paper discusses the conversion of social media interaction, especially likes, into qualified marketing leads and customer purchases by Lakme Cosmetics. It examines the online presence of Lakme, their influencer based engagement practices, their lead generation techniques and how social proof can influence consumer behaviour. The research design applied to assess how the brand successfully transitions consumers into conversion is a mixed-method research design (survey, interviews, and analytics). It is possible to state that the application of personalized content, influencer collaboration, and incorporation of the Omni channel proves to be efficient in promoting the increase in sales outcomes of Lakme. Keywords: The use of social media, lead conversion, online marketing, Lakme Cosmetics, Influencer Marketing, Customer Behaviour.

[1113]

इंदौर जिले के ईट भट्टों का पर्यावरणीय प्रभाव : एक विश्लेषणात्मक अध्ययन

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इंदौर जिला, मध्य प्रदेश का एक प्रमुख औद्योगिक और शहरी केंद्र है। यहां निर्माण कार्यों की बढ़ती मांग के कारण ईट निर्माण उद्योग (ईट भट्टे) तेजी से विकसित हुआ है। जिले में लगभग 200 से अधिक ईट भट्टे विभिन्न तहसीलों जैसे देपालपुर, सानवर, माउ, हातोद और इंदौर ग्रामीण क्षेत्रों में स्थित हैं। अधिकतर भट्टे खेती योग्य भूमि के किनारे स्थापित हैं जहाँ मिट्टी की उपलब्धता अधिक है। पारंपरिक बुल ट्रेच किल्न (BTK) तकनीक का उपयोग प्रचलित है। कुछ नए भट्टों में ज़िग-ज़ैग तकनीक अपनाई गई है जिससे कोयले की खपत कम होती है और प्रदूषण घटता है। एक भट्टे में औसतन 20-30 लाख ईटें प्रति वर्ष तैयार होती हैं। ईट भट्टे ग्रामीण एवं प्रवासी मजदूरों के लिए महत्वपूर्ण रोजगार का स्रोत हैं। एक भट्टे में लगभग 50-100 मजदूर कार्यरत रहते हैं, जिनमें पुरुष, महिलाएँ और बच्चे भी शामिल होते हैं (हालाँकि बाल श्रम निषिद्ध है)। वायु प्रदूषण: कोयले और लकड़ी के जलने से कार्बन डाइऑक्साइड, सल्फर डाइऑक्साइड, धूल कण आदि उत्सर्जित होते हैं। मिट्टी की क्षति: उपजाऊ मिट्टी की खुदाई से कृषि भूमि की गुणवत्ता प्रभावित होती है। वनस्पति और मानव स्वास्थ्य पर विपरीत प्रभाव। पर्यावरण संरक्षण अधिनियम 1986 के अंतर्गत ईट भट्टों को प्रदूषण नियंत्रण बोर्ड से अनुमति आवश्यक है। ज़िग-ज़ैग तकनीक को अनिवार्य करने की दिशा में कार्य जारी है। हरित (eco- friendly) ईट निर्माण को प्रोत्साहन दिया जा रहा है, जैसे फ्लाइ ऐश ईटें। ईट भट्टे इंदौर जिले की निर्माण गतिविधियों के लिए आवश्यक हैं, परंतु इनके पर्यावरणीय दुष्प्रभावों को ध्यान में रखते हुए आधुनिक तकनीक और सख्त पर्यावरणीय मानकों को अपनाना आवश्यक हैं।

[1114]

Impact of Artificial Intelligence on Shaping Consumer Behavior and Decision Making

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Artificial Intelligence (AI) has become a common part of online shopping, and many customers now use tools like virtual try-on features, product recommendations, and AI-generated product images. This study aims to understand how these AI tools affect the way people shop and make purchase decisions. A survey was conducted using a questionnaire shared through Google Forms, and responses were collected from participants who regularly shop online. The questions asked about their experience with AI tools, how useful they find these features, and how much they trust them. The results from descriptive analysis showed that most participants feel that AI tools make shopping easier, save time, and help them choose products with more confidence. Pearson correlation analysis showed that AI features such as recommendations and try-on tools have a positive relationship with consumer decision-making. This means that people who find these tools helpful are more likely to rely on them while shopping. Regression analysis further showed that AI usefulness and clear product information are strong predictors of whether customers will use AI tools again in the future. However, concerns about data privacy and lack of transparency still affect trust in AI. Overall, the study found that AI has a meaningful impact on consumer behavior by improving convenience and helping customers make quicker decisions. At the same time, building trust through transparency and safe handling of personal data is important for wider acceptance of AI in shopping. These findings suggest that companies should focus on making AI tools simple, trustworthy, and user-friendly.

[1115]

Analyzing Labor Rights and Fair Wages in the Indian Gig-Economy through the Lens of Justice-Driven Social Development

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No work is insignificant. All labor that uplifts humanity has dignity and importance and should be undertaken with painstaking excellence.—Martin Luther King Jr. The rapid expansion of the gig economy in India, driven by technology-enabled platforms such as Uber, Ola, Zomato, and Swiggy, has transformed the nature of work and created new opportunities for millions of workers. Characterized by flexibility, autonomy, and task-based engagement, gig work has emerged as a dominant mode of livelihood for urban youth and migrant labour. However, this transformation is accompanied by systemic challenges: the absence of a comprehensive legal framework, the ambiguous status of gig workers, and the lack of adequate social and economic protections. While the gig economy promises efficiency and innovation, it simultaneously exposes workers to ProClarity, informality, and the denial of fundamental labour rights. This study interrogates the position of gig workers within India’s existing legal and constitutional framework. The central research objective is to examine the legal status of gig workers under Indian labour laws, to analyse the constitutional dimensions of their rights under Articles 14, 19, and 21, and to evaluate the barriers they face in accessing justice. This research paper critically examines the state of labor rights and fair wages within this sector through the thematic lens of “Justice Driven Social Development. While platforms promise autonomy, evidence from the Fairwork India Ratings 2024 and recent judicial interventions suggests a systemic deficit in distributive justice, characterized by wage stagnation, algorithmic opacity, and the misclassification of workers as partners “to evade liability. This study analyzes the efficacy of the Code on Social Security, 2020 and the pioneering Rajasthan Platform Based Gig Workers (Registration and Welfare) Act, 2023 as legislative responses to these inequities. The paper argues that true social development cannot occur without a rights-based framework that

guarantees a living wage, social security, and algorithmic accountability, transforming gig work from a survival mechanism into a dignified livelihood.

[1116]

Corporate Social Responsibility - Socio-Economic Impact, Issues and Challenges

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Corporate social responsibility (CSR) is a holistic business model where a company manages its operations to create positive social, environmental, and economic value for its stakeholders. The Companies Act, 2013 introduced CSR as a mandatory provision for certain categories of companies Registered under the Act. These companies are required to undertake CSR projects towards social welfare Activities. India is the first country that has regulated and mandated CSR in this manner. It examines the legal framework established under Section 135 of the Act and the accompanying CSR Rules, which have recently been amended to enhance transparency and accountability, notably through the introduction of the CSR-1 registration portal. The research details the eligibility criteria, spending requirements (2% of average net profits), and the broad categories of permissible activities outlined in Schedule VII. Furthermore, it explores the strategic importance of CSR beyond mere compliance, positioning it as a tool for building brand equity, fostering community relations, and creating long-term business value. This research paper aims to analyze the social and economic impacts of Corporate Social Responsibility (CSR) initiatives. While assessing their broader effects on community development and business performance, the study will also look at the issues and challenges that hinder the effective implementation of CSR in the context of India.

[1117]

Digital Spending Behaviour of Gen Z College Students in Indore: Patterns, Drivers, Platforms, and Implications for Emerging Businesses (Digital Gen Z Spend Verse)

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Digital spending has increasingly become a defining element of Gen Z's everyday consumption patterns, shaped by psychological motivations, platform experience, and the rapid expansion of digital businesses in growing urban markets such as Indore. This study explores the behavioural drivers, platform-level perceptions, and contextual influences that guide digital spending decisions among Gen Z college students in Indore. A structured 21-item questionnaire having Likert Scale Questions mostly, was administered across diverse colleges in the city to capture key constructs including discount sensitivity, convenience-driven motives, mood-based impulses, platform trust, perceived reliability, delivery experience, reward preferences and influencer cues, and exposure to local digital startups. Early response trends indicate that students frequently engage in digital transactions, particularly in spending categories such as food delivery, entertainment, and fashion. The findings also highlight strong responsiveness to discounts, seamless checkout experiences, and platform rewards, alongside meaningful influence from social cues and peer or influencer content.

[1118]

Bridging Operational Strength and Brand Limits

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Bharat Lifestyle is a regional furniture manufacturer and retailer operating in Central India through a hybrid business model that combines in-house manufacturing, physical showrooms, and direct-to-consumer online sales. The brand primarily serves middle-income households by offering practical, modern furniture at affordable prices, while also providing limited customisation options—an uncommon combination within its segment. Supported by a structured manufacturing setup and consistent machine-assisted finishing, Bharat Lifestyle presents itself as a value-driven and reliable furniture brand. Despite a strong operational foundation, the company faces a set of nuanced challenges that are not rooted in product quality or execution, but in customer perception and expectation. The first challenge can be described as the Customisation Expectation Paradox. While customization helps differentiate the brand and increases customer engagement, the term “customizable” often leads customers to imagine highly personalised and idealised versions of the product. In reality, manufacturing is constrained by materials, design feasibility, and standard production methods. Even when products are delivered exactly as approved, there can be mild dissatisfaction if the final output does not match the customer’s internal imagination. This challenge highlights the difficulty of aligning abstract expectations with tangible outcomes rather than any failure in manufacturing. The second challenge is the Affordability Trap, which reflects the behaviour of the brand’s core middle-class customer base. Bharat Lifestyle’s affordable positioning successfully attracts strong footfall to its showrooms. However, because furniture is a high-ticket purchase, customers often experience hesitation at the point of seeing the final price. Although the pricing is fair and the perceived value is strong, financial caution and risk sensitivity lead many customers to delay their purchase decisions. This results in high interest but slower conversion, driven more by mindset than by dissatisfaction. The third challenge involves managing a wide inventory across multiple locations. To meet expectations of choice, customisation, and quicker delivery, the company maintains a broad product assortment. While this enhances customer experience, it also increases inventory holding costs and operational complexity, requiring careful balancing between availability and efficiency. Overall, the case highlights how managing perception, expectation, and decision psychology is just as critical as operational strength in the affordable furniture segment.

[1119]

Financial Literacy and Investment Decision of Young Investors

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Financial literacy has become a crucial determinant of financial behaviour in modern economies, especially among young investors who have recently entered the investment world. With the increasing complexity of financial products, digital investment platforms, and the growing emphasis on personal financial planning, young individuals are now required to make informed financial decisions at an early stage of their professional and personal life. This study examines the influence of financial literacy on the investment decisions of young investors, emphasising how knowledge, awareness, attitudes, and confidence toward financial instruments shape their investment behaviour. The research evaluates key elements associated with financial literacy such as budgeting skills, understanding of financial markets, risk–return perception, savings patterns, and familiarity with digital investment channels. It also identifies socio-economic and behavioural factors—including income levels, academic background, peer influence, and family exposure—that further shape financial decision-making. The study highlights that young

investors with higher levels of financial literacy demonstrate a more systematic and rational approach in their investment decisions. They tend to prioritise long-term wealth creation, diversification, and risk assessment rather than making impulsive or speculative decisions. Conversely, individuals with lower financial literacy rely more on subjective guidance, social media trends, peer recommendations, or short-term high-risk opportunities, often resulting in sub-optimal investment outcomes. The paper also explores the role of rapidly evolving financial technologies, such as mutual fund apps, digital banking, online trading platforms, and robo-advisory services, which have made investing more accessible but also increased exposure to risky decisions when adequate financial understanding is lacking. Furthermore, the research identifies that educational initiatives, skill-based training programs, and financial inclusion campaigns play a key role in strengthening financial literacy among the youth. There is a strong correlation between awareness programs and the adoption of disciplined investment practices. The study concludes that financial literacy not only influences investment decisions but also acts as a driving force in shaping overall financial well-being. Enhancing financial literacy can lead to more informed investment selections, better utilisation of financial instruments, lower investment anxiety, and improved confidence in handling personal finances. Therefore, it is essential for policymakers, academic institutions, financial advisors, and regulators to take collaborative steps toward integrating financial education into formal learning and accessible digital resources. This research contributes to the ongoing discourse by underlining the importance of financial literacy in the emerging investment landscape and provides meaningful insights for future policies and practical implementation strategies. By analysing financial behaviour, decision-making patterns, and literacy measures, the study reinforces that the financial empowerment of young investors serves not only personal growth but also the broader economic development of the nation.

[1120]

E-Commerce and Modern Retailing: A Theoretical Exploration of Opportunities and Challenges

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The rapid growth of digital technologies has fundamentally transformed the landscape of retailing, giving rise to a new era characterized by e-commerce and digitally-enabled business models. This conceptual study explores the evolving dynamics of modern retailing, emphasizing the opportunities and challenges that e-commerce presents for businesses, consumers, and the broader economy. The research critically examines the theoretical underpinnings of retail transformation, integrating perspectives from digital commerce, consumer behavior, supply chain management, and technological adoption frameworks. E-commerce has enabled retailers to expand their market reach beyond geographical boundaries, streamline operational processes, and offer personalized consumer experiences through data-driven insights. The study highlights key opportunities, including enhanced customer engagement, cost efficiency, scalability, and access to global markets. It further addresses the challenges confronting modern retailers, such as cyber security risks, digital payment complexities, intense competition, logistics and fulfillment issues, and the evolving expectations of tech-savvy consumers. By synthesizing insights from existing literature and theoretical models, the paper proposes a conceptual framework that illustrates the interplay between e-commerce strategies and retail performance, emphasizing the role of technological innovation, digital marketing, and omni channel integration. This study also identifies significant research gaps, particularly in understanding the long-term impact of digital retailing on consumer loyalty, brand equity, and sustainable business practices. The conceptual analysis underscores that while e-commerce offers transformative potential for modern retailing, strategic planning, technological investment, and adaptive capabilities are essential to navigate the associated challenges effectively. This research contributes to academic discourse by providing a comprehensive theoretical exploration of contemporary retailing practices in the digital age and offers insights for practitioners seeking to leverage e-commerce for competitive advantage. The findings of this study serve as a

foundation for future empirical research and offer a roadmap for retailers, policymakers, and scholars to understand, evaluate, and implement effective strategies in the rapidly evolving digital marketplace. In conclusion, the study emphasizes that e-commerce is not merely a technological trend but a strategic imperative that reshapes consumer behavior, operational dynamics, and competitive landscapes in modern retailing.

[1121]

Innovations in CSR Practices: Conceptual Insights into Ethical, Social, and Environmental Responsibility

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Corporate Social Responsibility (CSR) has emerged as a pivotal framework through which organizations integrate ethical, social, and environmental considerations into their operational and strategic decision-making. Over the past decade, businesses worldwide have increasingly recognized that profitability alone does not define long-term success; responsible corporate behavior significantly influences brand reputation, stakeholder trust, and sustainable growth. The present study aims to explore the innovative practices in CSR adopted by organizations, examining their effectiveness in addressing societal challenges, environmental sustainability, and ethical governance. Through a comprehensive review of contemporary literature, corporate reports, and case studies, the research identifies trends and patterns that illustrate how companies are redefining traditional CSR approaches to align with evolving stakeholder expectations and global sustainability standards. The study emphasizes that innovations in CSR are no longer limited to philanthropic activities or compliance-driven initiatives but extend to strategic, systemic, and technology-enabled interventions that generate measurable social and environmental impact. By analyzing diverse practices such as green supply chain management, community-driven programs, employee engagement in social initiatives, and integration of digital tools for transparency and accountability, the research highlights the multifaceted nature of modern CSR. Furthermore, the study investigates the role of corporate governance, ethical leadership, and stakeholder collaboration in driving effective CSR innovations. The findings suggest that organizations embracing proactive, innovative, and context-specific CSR strategies are better positioned to enhance their corporate reputation, foster long-term stakeholder relationships, and contribute meaningfully to sustainable development goals. Additionally, the research identifies key challenges faced by corporations, including resource constraints, lack of standardized metrics for measuring impact, and balancing short-term profitability with long-term social responsibility. By addressing these challenges, companies can design CSR initiatives that are not only ethically sound but also strategically aligned with their business objectives. The study concludes that innovation in CSR is a dynamic and continuous process requiring commitment, creativity, and collaboration among all organizational levels and external stakeholders. This research contributes to the existing body of knowledge by providing conceptual insights into how ethical, social, and environmental considerations are integrated into contemporary corporate strategies, highlighting the transformative potential of innovative CSR practices in fostering sustainable and inclusive growth. The study further underscores the importance of aligning CSR initiatives with broader societal needs and global sustainability priorities, suggesting that businesses that strategically innovate in their CSR approaches can simultaneously achieve social impact and competitive advantage.

[1122]

A Fuzzy Smart-Based Supplier Evaluation Framework for a Mid-Level Electronics Manufacturing Company

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The choice of the right suppliers is a key strategic project of the manufacturing companies located in the middle of the electronic supply chain where a reliable supplier is being required who can provide products that

are of acceptable quality, cost, and promptly. The existing methods of supplier evaluation often fail to reflect the expert opinion in an appropriate way, since evaluations are usually presented in either imprecise or entirely verbal form. This research study offers a supplier assessment model based on Fuzzy SMART which combines the fuzzy logic and Simple Multi-Attribute Rating Technique, thus, allowing subjective commentary to be used more realistically and eventually turned over to more definite quantitative measures. There are five active suppliers that are analyzed in the study using eleven major criteria and fifty four sub-criteria in total and they include the themes of quality, cost, delivery performance, sustainability, innovation capability, service responsiveness, financial stability and overall reliability. Expert ratings have then been converted to Triangular Fuzzy Numbers and have been used in the Fuzzy SMART model to obtain weighted sums and obtain crisp (traditional) scores of performance. As the results show, Supplier S5 has the largest rating, which can be explained by its great ability to innovate, be prepared to use digital supply chain, and produce quality output regularly. This results in Supplier S5 being ranked higher than Supplier S2, S1, S4 and S3. The findings prove that the Fuzzy SMART model provides procurement managers with a structured, accessible, and data-driven decision-support system. The model makes the place of suppliers more accurate and allows them to make sourcing decisions in a more reasonable way. Future studies can enhance the model with the addition of time-varying criterion weighting or combine it with process-based electronic procurement systems. The strategy of supplier selection is an important source of organizational competitiveness, where manufacturing markets that are highly dependent on the performance of suppliers such as cost, quality, reliability, and customer satisfaction are of much interest (Chopra and Meindl, 2023). This is particularly relevant to the electronics manufacturers, which need accuracy and technologically advanced parts. In the existing literature, it is proven that supplier capability returns an important impact on product performance and innovation potential of electronics (Verma and Pullman, 1998; Manucharyan, 2018).

[1123]

A Study on Crypto Currency’s Impact on Traditional Banking

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In the last few years, crypto currencies have become one of the most talked-about financial innovations, transforming financial services into a traditional banking system. This paper is to study how the rise of digital currencies such as Bitcoin, Ethereum, and stable coins are affecting traditional banks in terms of deposits, lending, and customer beliefs. The research highlights both the risks and new opportunities created by crypto adoption and looks at how banks are acknowledged to this technological change. Using secondary data from reports by the IMF, BIS, and World Bank, along with real-world case studies, this study finds that while crypto currencies may reduce the reliance on banks for transactions and savings, they also promote quicker initiation by banks. This paper suggests that cooperation between banks, regulators and fintech firms is essential for setting up a stable and secure financial landscape and secure financial future.

[1124]

Role of Virtual Reality in Hotel Marketing and Guest Engagement

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Virtual reality hospitality is changing the industry experience from immersive guest experience and marketing strategies. According to this paper, how to increase hotel marketing through VR technology like 360degree virtual tours, interactive pre arrival experience and personalized guest engagement. This research tells us if we install VR facilities in hotels so we can increase booking by 70 to 130%, especially among millennial travelers. And technology acceptance model (TAM) studies analyze how psychological mechanisms such as perceived usefulness and enjoyment drive guest engagement and booking intent. Some case studies are available in paper like Marriott’s VR post card, Virtual tours of Atlantis Dubai, Taj Hotel in India. According to findings the travel market is expected to grow by 38.2% CAGR and reach 27.5 billion by 2029. So, the Indian hospitality chain has a big opportunity to increase competitive positioning.

The study concludes with practical recommendations for cost-effective implementation, integration with digital marketing strategies, and a measurement framework for ROI in emerging markets.

[1125]

Digital Transformation in Indian Banking: A Management Perspective

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The Indian Finance Sector is meeting a major shift as digital technologies reduce traditional operations and customer services. Online technologies change the way banking services are delivered. In recent years, tools such as M-banking, artificial intelligence, online payments systems, and online customer support have pushed banks to revise their traditional banking methods. This research paper studies how the Indian financial sector is managing this digital transformation from a management's own belief. It focuses on how bank leaders take a decision, how innovative technologies are adopted, and how banks keep a balance between innovation and strict regulatory rules. All study is dependent on secondary data, industry surveys, government reports, and existing literature. It finds changing customer anticipation, competition from fintech companies and government initiatives like digital Bharat and UPI. The paper also highlights main challenges, including cyber security risk, high investment costs in employee skill gaps, and remonstrance to change within association (organization). The analysis shows that Digital transformation in Indian banking is not just about adopting innovative technologies, but also managing people successfully, re-designing processes, and building a culture that is open to innovation. This paper concludes that a bank with strong leadership, clear strategies, continuous training and prioritizing consumer's needs while planning helps to achieve long-term achievement.

[1126]

Role of Emotional Intelligence in Balancing Empathy and Authority in Leadership

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This study explores how emotional intelligence enables leaders to balance empathy and authority effectively. Using responses from 50 participants, including students and teachers, the research investigates the role of emotional awareness, empathy, and control in shaping leadership outcomes. The findings reveal that most respondents believe an emotionally intelligent leader who blends empathy with authority fosters a more productive, motivated, and harmonious environment. The study emphasizes that neither empathy nor authority alone is sufficient—leadership excellence lies in emotional balance and understanding. The research further highlights that leaders who prove high emotional intelligence are better equipped to oversee conflicts, communicate clearly, and build strong relationships within educational and professional settings. Respondents noted that empathetic behaviour helps leaders understand individual needs, while authority ensures discipline, boundaries, and decision-making effectiveness. This complementary relationship contributes to a healthier organisational climate where individuals feel valued yet accountable. Additionally, the analysis shows that emotional intelligence significantly changes team cooperation, trust, and performance. Participants shared that emotionally balanced leaders not only inspire confidence but also encourage open dialogue and psychological safety.

[1127]

How Social Media Marketing Affects Small Business Growth

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Social media marketing has become a backbone of the modern enterprise or business, especially for small businesses which work with limited and low budgets and limited resources. This study explores how social

platforms help small businesses grow by looking at why they adopt these social media channels, how to use them, and what outcomes they experience. Previous findings and existing analyses and existing frameworks such as the Technology Acceptance Model (TAM) and the resource-based view help explain how digital tools improve brand Awareness, brand visibility, customer engagement, and sales. The study also identifies key challenges facing small businesses, including lack of digital skills, limited time, and weak strategic planning. Overall, findings explain that while social media platforms can significantly increase visibility and customer connection, their benefits depend on factors like leadership support, organizational capacity, and digital literacy. The study concludes by offering practical knowledge and strategies to help small business owners use social media platforms more effectively and turn online engagement into sustainable growth.

[1128]

Consumer Sentiment Analysis: What Social Media Data Shapes Brand Perception

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In today's social media world, consumer sentiment about the brand's belief was standing a high- level position. This study expresses how social media data inform sentiment analysis and after influences brand belief, marketing strategy, and corporate decision-making. Through a review of existing literature, theoretical frameworks, research on social media platforms like as (WhatsApp, Instagram, twitter, Facebook, LinkedIn) by the google form strategy and illustrative case examples. Sentiment analysis, a subset of Natural Language Processing (NLP), involves understanding the underlying emotional tone behind online discussions and opinions. This paper explores the relationship between online sentiment signals and real-world consumer behavior. This finding tells us that continuous monitoring and adaptation are essential to understanding the dynamic landscape of social media. This paper provides a comprehensive overview of sentiment analysis tools and techniques to keep a positive brand image. It also provides practical recommendations for brands to use social media sentiment data to protect their reputation.

[1129]

Sustainable Branding How an Eco-Friendly Image Impacts Consumer Choice Worldwide

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This research explores how a brand's eco-friendly and sustainable image influences consumers globally. Today's buyers are more aware and prefer brands that care for the environment. The purpose of this research is to understand whether an eco-friendly image can shape customer decision, trust and loyalty towards a brand. Consumers concerned about their health and the environment, expect brands to ensure that the products they manufactured are environmentally friendly and have no adverse impact on the entire environment. They are collecting responses that were analysed to understand their expectations from brands regarding sustainability, product safety, and green manufacturing practices. The results also indicate that customers are associated with eco- friendly brands with higher trust and long-term health benefits. Sustainable branding positively affects customer satisfaction and helps companies to build stronger emotional connection with their targeted market and targeted group of audience. Overall, the study concludes that eco-friendly branding has significant impacts on consumer preferences and plays an essential role in shaping modern buying behaviour. Companies adopting sustainable practices are more likely to gain competitive advantages and long-term customer loyalty.

[1130]

Using Workforce Analytics to Enhance Diversity and Inclusion Initiatives

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Workforce analytics is becoming a powerful driving force towards diverse, equitable, and inclusive (DEI)

workplaces. This paper delves into the use of high-analytic methods and delivers insights into predictive modelling, sentiment analysis, and interactive diversity dashboards as the means of providing evidence-based decision-making strength that enhances DEI initiatives. Mining rich employee data recruitment trends, promotions, performance ratios, pay equity, scores, and experience of employees will allow organizations to reveal the underlying obstacles in their systems, highlight subtle biases, and unearth gaps that would otherwise remain unseen through traditional HR prism data collection methods. Workforce analytics can enable leaders to keep track of demographic representation at each career level, audit equity in talent-management practices, and measure the efficacy of DEI initiatives as never before with greater accuracy and clarity. Accountability can be increased, and strategic planning can be enhanced with the help of analytics used wisely: HR professionals will be able to anticipate risks with talent and predict turnover rates on underrepresented populations and develop specific interventions that will allow enhancing the outcomes of inclusion directly. Additionally, real-time analytic insights develop the culture of continuous improvement, providing real-time feedback about engagement, psychological safety, and belonging. In this paper, it is emphasised that to establish trust and integrity, data stewardship, an ethical necessity, is strengthened as the practice of privacy protection, maintaining the fairness of the algorithms and ethically governable authorities. After all, the organisations that utilise workforce analytics will be in a better place to cultivate fair working environments, promote inclusive leadership, and maintain diversity beneficial over time. When aligned with the culture and higher-level strategic goals, workforce analytics is a potent force driving transformative DEI practices that can transform performance levels, drive innovation and employee health.

[1131]

A Study of the Linkage between Macroeconomic Factors and Indian/ Nifty Sectoral Index Using the ARDL Model

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This study examines the influence of key macroeconomic variables—Index of Industrial Production (IIP), Consumer Price Index (CPI), exchange rate, money supply, and gold spot price—on eight major Nifty sector indices: Nifty 50, Auto, Bank, FMCG, Energy, IT, Metal, and Pharma, using the Auto-Regressive Distributed Lag (ARDL) model from 2020 to 2025. The Bounds Cointegration Test confirms most variables are I(1), with a few like Nifty IT being I(0), validating the ARDL approach. Findings reveal a long-run equilibrium between macroeconomic indicators and sectoral stock performance, with varied responsiveness across sectors. Banking and FMCG sectors show strong long-run ties to monetary factors like inflation and money supply, while IT and Energy sectors are more sensitive to exchange rate changes. These insights underscore the importance of sector-specific analysis in understanding market behaviour. The ARDL model effectively captures these dynamics, offering valuable guidance for investors, analysts, and policymakers navigating India’s evolving economic landscape.

[1132]

Linking Organizational and Social Resources to PsyCap: A Theory-Driven Model for the IT Sector

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The IT sector in Bangalore functions in a rapid and demanding setting, rendering employees psychological resources essential for maintaining well-being and effectiveness. This research investigates the Antecedents and outcomes of Psychological Capital (PsyCap)-a constructive psychological state encompassing hope, efficacy, resilience, and optimism-through the integration of Social Cognitive Theory and the Job Demands–Resources paradigm. The study examines the impact of perceived organizational support (POS), perceived social support (PSS), and leadership behavior on psychological capital

(PsyCap), as well as the effects of PsyCap on work engagement, job performance, job satisfaction, and innovative work behavior. A systematic questionnaire was used to gather data from IT professionals in Bangalore, and Structural Equation Modeling was used to test the proposed relationships. The results showed that POS, PSS, and leadership conduct all had a big and favorable effect on PsyCap. This shows how important it is to have supportive work settings, strong social networks, and empowering leadership. PsyCap was also found to improve engagement, performance, contentment, and innovation, which shows how important it is for employees to be productive. This study enhances theoretical frameworks by expanding PsyCap research into the Indian IT sector and provides actionable insights for HR managers to fortify support systems, cultivate effective leadership, mitigate stress, and implement interventions that enhance PsyCap, thereby improving employee well-being and organizational competitiveness.

[1133]

Evaluating E-CRM Effectiveness: A Comparative Study of Public and Private Sector Banks in Indore District

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This paper investigates the effectiveness of Electronic Customer Relationship Management (E-CRM) practices in the banking sector, focusing on public and private sector banks within Indore District, India. The research aims to: (i) Understand the customer profile in the study area, (ii) Analyze the internet banking systems, and (iii) Examine ATM services offered by both bank categories. A structured questionnaire was administered to 400 respondents 200 from nationalised banks and 200 from private banks. The study evaluates E-CRM dimensions including service quality, responsiveness, personalization, security, technological ease of use, and communication. Descriptive statistics, independent/paired t-tests, correlation, and regression were employed. Private banks significantly outperform nationalised banks in digital responsiveness, personalization, and technological sophistication, while nationalised banks remain strong in customer trust, reliability, and security. Hypothesis testing confirms a significant gap between the perceived and desired levels of E-CRM across bank types. Managerial recommendations are proposed to enhance digital service quality, integrate personalized experiences, and align technological innovations with customer expectations.

[1134]

The Impact of Government Policies and Subsidies on Electric Vehicle Purchase Decision in Madhya Pradesh with reference to Indore City

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Dr. S.M, Anas Iqbal, Director (Academics), Vishisht School of Management, Indore M.P

India has emerged as one of the fastest-growing markets for electric vehicles (EVs) globally, with subsidies playing a central role in this transition. The provision of EV subsidies in India has been instrumental in making electric mobility more accessible, reducing reliance on fossil fuels, and lowering carbon emissions. Backed by robust government policies, these financial incentives not only stimulate consumer adoption but also motivate manufacturers to pursue technological innovation. In the absence of such supportive measures, achieving India’s ambitious objective of becoming a global leader in electric mobility would be significantly more difficult. The presented research paper has been conducted for knowing the awareness among people in indore of Madhya Pradesh about government policies and subsidies on EV. The presented research study was based on primary and secondary data sources

[1135]

Price Value, Habit, Attitude, and FOMO: Understanding Drivers of Technology Adoption in Management Education

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The rapid evolution of technology & Artificial Intelligence (AI) is changing how youngsters, especially that seeking management education, study, communicate, and behave in a particular manner. As digital platforms & AI tools become increasingly adopted into academic and professional contexts, understanding the drivers that affect technology adoption behavior has become a crucial field of investigation. This study examines how Price Value, Habit, and Attitude toward Technology & AI influence Behavioral Intention to adopt AI tools among management students, while Fear of Missing Out (FOMO) acts as a single mediating variable that deepens these relationships. The study aims to provide insights into how psychological factors such as FOMO interact with behavioral and economic determinants to shape technology & AI tools adoption among management learners. The study undertakes a quantitative approach, collecting data from 200 management students across select institutions using a structured questionnaire. Structural Equation Modelling (SEM) is utilized to test the hypothesised associations and mediation pathways, to assess both direct and indirect effects. The study findings hold relevance for educators, and institutional leaders looking forward to increasing digital engagement among management students. Implications and future research areas are stated in the research paper to support further exploration in this emerging area.

[1136]

Business Environment Drivers of Mergers and Acquisitions in India

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Mergers and Acquisitions (M&A) in India have evolved into a powerful strategic tool for companies seeking rapid expansion, technological capabilities, global competitiveness, and operational efficiencies. The liberalization of the Indian economy, coupled with dynamic market forces, regulatory reforms, demographic shifts, and rapid technological advancements, has contributed significantly to the rise of M&A activity. This thesis examines the business environment drivers that influence M&A decisions in India, including economic, regulatory, competitive, technological, and socio-political factors. It also analyses recent trends, sectoral patterns, and challenges, while highlighting how the evolving business environment shapes corporate consolidation strategies. The study concludes by noting that India's robust economic growth, regulatory maturity, and investor-friendly environment continue to position it as a promising destination for strategic M&A activity.

[1137]

A Conceptual Framework Analyzing Consumer Attitude and Intention to Buy Eco-Friendly Products

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The escalating concern over environmental deterioration and the global transition towards sustainability have heightened interest in consumer behaviors regarding eco-friendly products. This conceptual research paper introduces a detailed framework that examines how consumer attitudes are developed and how these attitudes subsequently influence

the intention to purchase environmentally friendly products. Based on the Theory of Planned Behavior (TPB), the Value-Belief-Norm (VBN) Theory, and the Stimulus–Organism–Response (S–O–R) model, the research combines cognitive, emotional, ethical, and social factors to provide a comprehensive understanding of green consumer decision-making. The framework identifies essential precursors to consumer attitude: environmental awareness, perceived environmental responsibility, and green trust. Environmental awareness establishes a cognitive foundation for grasping ecological challenges, whereas perceived environmental responsibility signifies a moral obligation towards personal consumption decisions. In a time where greenwashing is increasingly prevalent, green trust becomes vital in fostering consumer confidence in environmental claims. Additionally, the model includes subjective norms, perceived value, and green marketing influences as external factors that affect behavioral intentions. Attitude functions as a key mediating factor, transforming knowledge, beliefs, and feelings into motivations for behavior. Purchase intention is seen as the resultant variable, directly affected by attitude and influenced by social factors and perceptions of value. The suggested framework illustrates the relationship between internal drivers and external market signals, presenting significant insights for marketers, sustainability advocates, and policymakers. This theoretical model adds to the current body of literature by merging various theoretical viewpoints and highlighting the importance of trust, accountability, and perceptions of value in sustainable consumption. It also lays the groundwork for forthcoming empirical research aimed at confirming and refining the proposed connections. In general, the research deepens the understanding of the psychological and marketing influences that inspire consumers to choose eco- friendly products, thereby promoting wider objectives of sustainability and environmental responsibility.

[2001]

A Study on the Role of Professional Development in Strengthening Educator Readiness for Digital Literacy: A Case of the Indore Region

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In the 21st-century educational landscape, digital literacy has become essential for both students and educators. This study investigates the role of professional development in enhancing educators readiness for digital literacy, focusing on the Indore region. Using primary data collected from educators across higher education institutions, the research evaluates current training initiatives, technological competence, and barriers faced by educators in integrating digital tools into pedagogy. The findings indicate that while most educators recognize the value of digital literacy, a lack of structured professional development and institutional support hinders effective implementation. The study recommends targeted professional development programs, resource allocation, and policy reform to bridge the digital gap in education.

[2002]

Relevance of Indian Knowledge System in Human Resource Management

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The Indian Knowledge System, drawn from ancient scriptures like the Vedas, Upanishads, and Bhagavad Gita, offers a distinctive approach to human resource management that contrasts sharply with Western practices. While Western HRM focuses on efficiency and measurable performance, the Indian tradition emphasizes harmony, values, self-realization, and collective welfare. This reflects a fundamentally different understanding of work and human purpose. Indian wisdom views the workplace as an ecosystem where individual aspirations and community spirit intertwine naturally. Leadership is guided by self-awareness and compassionate duty rather than mere performance metrics. Motivation springs from intrinsic purpose and righteous conduct rather than external rewards alone. Ethics emerges organically through values like truth, non-violence, and service, shaping decision-making at all organizational levels. Integrating Indian Knowledge Systems with contemporary HRM creates organizations that are resilient, ethical, and genuinely people-centered. This synthesis enables businesses to pursue economic goals while nurturing human potential and contributing to broader social development. By blending ancient wisdom with modern management, organizations build workplaces where productivity and human flourishing reinforce each other, creating sustainable value for individuals and society alike.

[2003]

**Measuring Last-Mile Delivery Challenges and Impact in Andhra Pradesh:
A Multi-Dimensional Analysis**

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Dusanapudi Satya Sai Sampath, Student, KL University, Vaddeswaram, Andhra Pradesh

Purpose: The study aims to examine the multi-dimensional challenges and impacts of last-mile delivery in Andhra Pradesh, focusing on the disparities between urban and rural logistics performance. It seeks to understand how infrastructural, technological, and operational factors influence delivery efficiency, costs, and socioeconomic outcomes. Design/Methodology/Approach: A mixed-methods research design was employed, integrating quantitative surveys with 405 respondents (logistics firms, business owners, and

consumers) and qualitative interviews with 25 key stakeholders across urban, semi-urban, and rural regions. Data were analyzed using descriptive statistics, correlation analysis, and thematic evaluation to assess delivery costs, time, infrastructure quality, and digital adoption rates. Findings: The findings reveal that rural delivery costs are 67–111% higher than urban areas, with delivery times averaging 4–6 days versus same-day or next-day service in cities. Only 22% of rural deliveries use digital payments, compared to 78% in urban regions. Infrastructure gaps—such as only 45% paved roads and limited warehousing—significantly reduce delivery success rates to 65–70% in rural zones. These inefficiencies create annual economic losses estimated at ₹450–600 crores, adversely affecting businesses, farmers, and consumers. Research Limitations/Implications: The study is geographically limited to Andhra Pradesh and relies primarily on primary data responses. Implications: The study underscores the need for targeted policy interventions, including rural road development, micro- fulfillment centers, digital literacy programs, and technology solutions adapted to low-connectivity areas. The results provide a state-specific framework that can guide policymakers, logistics firms, and e-commerce businesses toward more inclusive and efficient delivery systems in Andhra Pradesh.

[2004]

AI-Driven Library Management System

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Ravindra Yadav, Research Scholar, IET, DAVV, Indore, M.P

Artificial intelligence plays a crucial role in the transformation of library science by optimizing decision-making, automation, and data management. The current study explores the different aspects of an AI-driven framework for the improvement of academic libraries’ efficiency, resource allocation, and service optimization. Other AI applications like learning analytics, virtual reality, recommendation systems, reduction of the workload of administrators, and optimization of different library operations. The current study highlights the technical challenges associated with metadata usages, semantic technologies, and the adoption of fair technologies. Research findings suggest that integration of Artificial intelligence can modernise library services, making them more adaptive and user friendly.

[2005]

Sustainable Marketing Practices in Rural Women-Owned Enterprises: Challenges and Opportunities

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Rural women entrepreneurs are instrumental in advancing both inclusive and sustainable economic growth. Through job creation, use of local resources and preservation of traditional crafts these enterprises strengthen rural communities. This review paper studies how rural women-owned enterprises in India adopt sustainable marketing practices. The study draws on secondary sources including academic journals, government reports, and institutional Publications The paper identifies the main challenges faced by rural women entrepreneurs, such as lack of financial support, digital access and limited awareness of sustainable branding. At the same time the review highlights strong opportunities. The increasing preference for eco-friendly products, the rise of digital marketplaces, and active government initiatives have opened new avenues for sustainable enterprise growth. Examples from Tripura show how women entrepreneurs use local materials and culture-based marketing to reach wider markets. The paper concludes that sustainable marketing can strengthen women-owned enterprises by building trust, improving competitiveness and supporting long- term community development. It also suggests training cooperative marketing and financial inclusion as key steps toward empowering rural women entrepreneurs in India.

[2006]

Comparative Study of Agriculture Credit Facilities For Men and Women in Madhya Pradesh

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Dr. Nidhi Sharma, Sr. Assistant Professor, Prestige Institute of Management and Research, Indore, Madhya Pradesh

Agricultural credit is fundamental to the development and sustainability of the agricultural sector, allowing farmers to invest in skills, modern methods, equipment, and inputs. Nonetheless, there are still significant differences in credit access between male and female farmers. This study offers a comparative analysis of the agricultural credit facilities available to men and women in Madhya Pradesh, focusing on the variations in accessibility, usage, and impact. The research employs a mixed-methods approach, integrating quantitative data from financial institutions and agricultural departments with qualitative insights obtained through surveys and interviews with male and female farmers across different districts in Madhya Pradesh. The results indicate notable gender-based disparities in credit distribution, with male farmers typically receiving higher credit approval rates, larger loan amounts, and easier access to institutional credit. In contrast, female farmers encounter obstacles such as a lack of collateral, limited financial literacy, and societal biases, leading to a greater dependence on informal credit sources. The study highlights positive outcomes for women who obtain agricultural credit, including increased productivity, improved livelihoods, and enhanced decision-making power within their households. The paper concludes with recommendations for creating gender-inclusive credit policies, providing financial literacy programs, and establishing credit schemes focused on women to close the gap. This research offers essential insights for policymakers, financial institutions, and development agencies aiming to foster equitable growth in Madhya Pradesh's agricultural sector.

[2007]

भारतीय ज्ञान परंपरा और वाणिज्य

शालू पिपरिया, शोधार्थी, लोकमान्य तिलक विज्ञान एवं वाणिज्य, महाविद्यालय, उज्जैन, म.प्र
डॉ. स्मृति जैन, सहायक प्राध्यापक, लोकमान्य तिलक विज्ञान एवं वाणिज्य, महाविद्यालय, उज्जैन, म.प्र

यह शोध भारतीय ज्ञान परंपरा और वाणिज्य के बीच संबंधों का अध्ययन है। प्रथम उद्देश्य के अन्तर्गत यह ज्ञात हुआ कि प्राचीन भारतीय ग्रंथों जैसे अर्थशास्त्र, मनुस्मृति व वेदों में व्यापार से संबंधित कई सिद्धांत विद्यमान हैं जो नैतिकता, नीति, और सामाजिक उत्तरदायित्व पर आधारित हैं। द्वितीय उद्देश्य के अंतर्गत यह स्पष्ट हुआ कि भारतीय ज्ञान परंपरा आज के व्यापारिक क्षेत्र में भी अत्यंत प्रासंगिक है। उपरोक्त संतोष, पारदर्शिता, दीर्घकालिक संबंध और नैतिक व्यापार जैसे सिद्धांत आधुनिक व्यापार मॉडल को अधिक संतुलित और नियमित बना सकते हैं। अतः यह शोध दर्शाता है कि भारतीय ज्ञान परंपरा केवल अतीत की धरोहर नहीं, बल्कि वर्तमान और भविष्य के व्यापारिक क्षेत्र के लिए भी एक अमूल्य पथप्रदर्शक सिद्ध हो सकती है।

[2008]

Integrating Artificial Intelligence into Indian Agriculture: A Pathway to Sustainable Productivity and Rural Empowerment

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Dr. Mandip Gill, Professor & Head DoM, Shri Vaishnav Institute of Management & Science, Indore, M.P

Agriculture continues to serve as the backbone of the Indian economy, employing nearly 58% of the

population and contributing significantly to national GDP. However, the sector faces persistent challenges such as erratic climatic conditions, limited land productivity, resource scarcity, and outdated traditional practices. In this context, Artificial Intelligence (AI) emerges as a transformative tool capable of addressing multidimensional agricultural challenges through data-driven decision-making, predictive analytics, and smart automation. This study evaluates the role of AI in promoting sustainable agricultural development in India, integrating technological, economic, and environmental perspectives. The research aims to examine the extent of AI adoption among Indian farmers, identify key factors influencing its implementation, and assess its impact on sustainability, productivity, and livelihood improvement. Quantitative empirical surveys include farmers, agricultural officers, and agritech entrepreneurs across five districts of Madhya Pradesh. Data were analyzed using descriptive statistics, correlation, and ANOVA tests to explore relationships between AI adoption and indicators of sustainable agricultural growth. The findings indicate a strong positive correlation between AI integration and agricultural efficiency, with statistically significant improvements in resource optimization (water, fertilizer, and energy use), pest prediction accuracy, and yield forecasting. Farmers adopting AI-based practices reported yield increases ranging from 12% to 27%, alongside reduced input costs and improved environmental sustainability. However, the study also reveals critical constraints such as lack of awareness, inadequate digital infrastructure, and affordability issues that hinder widespread adoption among small and marginal farmers. From a sustainability standpoint, AI contributes directly to multiple United Nations Sustainable Development Goals (SDGs) notably SDG 2 (Zero Hunger) by enhancing food security, SDG 9 (Industry, Innovation, and Infrastructure) through digital transformation in farming, and SDG 13 (Climate Action) by promoting adaptive, climate-resilient agricultural practices. The empirical evidence underscores AI’s capacity not only to improve productivity but also to strengthen rural empowerment, knowledge dissemination, and income diversification. This study analyses that sustainable agricultural transformation in India depends upon integrated policy interventions, AI-based training and capacity building, and collaborative public–private partnerships that democratize technology access. The study concludes that AI can redefine the contours of Indian agriculture from subsistence-based to knowledge-driven, ensuring inclusive growth and environmental harmony. The research thus offers both academic and practical insights into how India can leverage AI to realize the vision of “Digital Agriculture for Sustainable Development.”

[2009]

स्वयं सहायता समूहों द्वारा ग्रामीण महिलाओं के आर्थिक सशक्तिकरण का अध्ययन

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भारत में ग्रामीण महिलाओं की आर्थिक स्थिति को सशक्त बनाने के लिए स्वयं सहायता समूहों (Self Help Groups - SHGs) की भूमिका अत्यंत महत्वपूर्ण रही है। ये समूह महिलाओं को न केवल आर्थिक रूप से आत्मनिर्भर बनाते हैं, बल्कि सामाजिक स्तर पर भी उन्हें आत्मविश्वास, निर्णय-क्षमता तथा नेतृत्व के अवसर प्रदान करते हैं। इस शोध का उद्देश्य यह समझना है कि स्वयं सहायता समूह ग्रामीण क्षेत्रों में महिला उद्यमिता और आर्थिक प्रगति में किस प्रकार योगदान दे रहे हैं

[2010]

EduRoots: Integrating Indigenous Knowledge Systems for Future-Ready Skill Learning

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Nidhi Saini, Research Scholar, Department of Social Work, Kurukshetra University, Kurukshetra, Haryana

This study investigates the integration of Indigenous Knowledge (IK) systems into skill-based education to

enhance culturally grounded learning among students in Gujarat. Using a mixed-method approach, the research examined students’ awareness and understanding of Indigenous knowledge and its application in developing practical skills. The study encompassed secondary and higher secondary students across Gujarat, with Ahmedabad district—selected purposely for its highest Gross Enrolment Ratio (GER)—serving as the study site. A simple random sample representing 5% of secondary and 5% of higher secondary schools yielded data from 369 students aged 13–18 years. Data were collected from primary and secondary sources using pre-tested questionnaires, interviews, discussions, and observations. Analysis through percentages and frequencies revealed limited awareness of the philosophical foundations of Indigenous knowledge—only 12.2% of younger and 16.4% of older students recognized its inseparability and embodied nature. Awareness of ethnoveterinary practices, intergenerational knowledge transfer, and rainwater management was low, whereas understanding of traditional games and family occupations was moderate. Older students exhibited greater recognition of livestock-related Indigenous practices and knowledge transmission across generations. Overall, the findings indicate notable gaps between cultural understanding and practical skill application, underscoring the need for structured educational interventions. The study recommends a three-tier strategy: (1) short-term awareness programs and experiential demonstrations; (2) medium-term curriculum integration and school–community partnerships; and (3) long-term institutionalization of Indigenous knowledge within education and sustainability frameworks. Guided by the EduRoots framework, these measures aim to foster culturally grounded, future-ready competencies and strengthen the link between traditional wisdom and modern education.

[2011]

किसानों की आय वृद्धि में ई कॉमर्स प्लेटफॉर्म के योगदान - आगर जिले के संदर्भ में

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इस शोध पत्र में आगर जिले के किसानों की आय वृद्धि में ई कॉमर्स प्लेटफॉर्म के योगदान का अध्ययन किया गया है। डिजिटल प्रौद्योगिकी के प्रसार ने कृषि विपणन के क्रांतिकारी परिवर्तन लाया है। ई कॉमर्स प्लेटफॉर्म जिसे ई-नाम(e-NAM), एग्रोस्टार बिगहाट, किसान मित्र आदि ने किसानों को सीधे बाजार से जोड़े। लागत घटाने और आय बढ़ाने में मदद की है। इस अध्ययन में द्वितीयक आंकड़ों का उपयोग किया गया है जो आगरा जिले के कृषि विभाग इनाम पोर्टल और सरकारी रिपोर्ट से संकलित किया गया है। परिणाम से स्पष्ट होता है कि ई कॉमर्स के प्रयोग से किसानों की औसत आय में 18-25 प्रतिशत तक की वृद्धि हुई है।

[2012]

An Empirical Study on Green Marketing wrt Sustainable Global Business.

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Green marketing is the process of planning and executing the marketing mix to facilitate consumption, production, distribution, promotion, packaging and product reclamation in a manner i.e. sensitive or responsive to ecological concerns. Sustainability initiatives are being developed to address a host of situations in which efforts are focused on current development without repercussions for future generations. Green marketing wrt sustainable global business is an important perspective to stand in a sustainable global business. It enhances sustainability aspects with green marketing initiatives This paper has a focus on Sustainable global business but has taken in context to green marketing. Through empirical study it gives numerous studies about the given aspect This paper provides an insight for managing standing on sustainable global business.

[2013]

Sutras of Sustainability and Sustainable development from the Mahabharata

*Ram Bhavesh Sharan, Assistant Professor, Shri Vaishnav Institute of Management & Science,
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Sustainability and Sustainable development mean the preservation of development for future and future generations. As the resources are depleting, Sustainable development is required to carry forward the present development that is taking place. But the principle of Sustainable development is not limited only to material development, satisfaction through material pleasure. It also means to carry forward the good practices, carry forward the tradition of knowledge and wisdom in the future. This paper discusses the lessons of Sustainable development established in ancient scriptures the Mahabharata. Stories are narrated briefly, and the messages hidden in the story about Sustainable development and sustainability are extracted from those stories. For example, the story of Akshay Patra from the Mahabharata gives the message of dependency on renewable sources of energy. It also gives the message of valuing a single grain of food, a single drop, a single effort, a small piece of work, a small step. It is explained in detail in the paper. The story of Chakravayuh gives the message of not exploiting the resources excessively for achieving the target because then the future target comes under risk.

[2014]

Economic Growth and Health Sector Development in Tamil Nadu: An Analysis of Health Outcomes, Infrastructure, and Policy Implication - An Empirical Assessment

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This empirical study explores the intricate relationship between Tamil Nadu’s economic growth and its health sector development, emphasizing health outcomes, infrastructure, and policy implications. Tamil Nadu, a leading Indian state, has experienced robust economic expansion, driven by a diversified economy with significant contributions from services, industry, and agriculture. This growth has facilitated increased healthcare investments, improved infrastructure, and better health outcomes, including higher life expectancy and reduced infant and maternal mortality. However, disparities persist between urban and rural areas, with challenges such as inadequate infrastructure, workforce shortages, and high out-of-pocket expenses hampering equitable access. The study employs econometric models to analyze the impact of economic variables, such as GDP and health expenditure, on health outcomes, highlighting the influence of technological innovations like telemedicine and digital health records in enhancing service delivery and cost-efficiency. Public and private sector synergies, along with preventive healthcare programs, have contributed to social and economic gains, although regional disparities and budget constraints remain pressing issues. The findings suggest that sustained economic growth, strategic policy interventions, and technological adoption are essential for improving health equity and outcomes. This research offers actionable insights for policymakers to leverage economic capacity for health sector advancements, promoting inclusive and sustainable development in Tamil Nadu. The research highlights pressing and newly developing challenges that are increasingly significant in our fast-paced, interconnected world, emphasizing their importance in the current global context.

[2015]

The Contribution of Cloud Computing to the Role of Libraries and Librarians in Promoting Research and Innovation

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Dr. Ashwini Yadav, Associate Professor, Department of Library and Information Sciences, Malvanchal University, Indore, M.P

In the modern era, the library has become an extremely important resource for research, innovation, technological, economic and social development. Today's library is no longer just a storage centre, it has become a major platform of knowledge for researchers. The librarian provides the researchers with the necessary information, research-related databases and digital resources through cloud computing, which speeds up the research work and moves it towards progress. This research paper reviews the various roles played by libraries and librarians in promoting research and innovation. It also shows how the flow of information and knowledge is becoming progressive in the present times, and how important is the contribution of libraries and librarians in the techniques of research and innovation. Cloud computing has made a special contribution in the field of data use and preservation, through which any data can be used from anywhere through the Internet or cloud as per requirement. This utility of cloud computing will prove to be an important focal point for knowledge-sharing and research in the times to come.

[2016]

AI-Driven Teaching Techniques and the Evolving Role of Library Services in Modern Education

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Dr. Ashwani Yadav, Associate Professor, Department of Library and Information Sciences, Malwanchal University, Indore, M.P

Analyses the growing role of artificial intelligence (AI) in the modern education system and the resulting changes in library services. AI-powered learning technologies, such as personalized learning, learning analytics, catboats, automated reference services, and smart content recommendations, are making learning processes more user-centric, flexible, and effective. These technologies have transformed libraries from traditional information-gathering centres to “smart knowledge hubs; where information organization, search, access, and user assistance have become more automated and accurate. This paper presents an analysis of the growing role of artificial intelligence (AI) in the modern education system and the resulting changes in library services. AI-powered learning technologies - such as personalized learning, learning analytics, catboats, automated reference services, and smart content recommendations - are making educational processes more effective, flexible, and user-centric. These technologies have transformed libraries from traditional information-gathering centers to “smart knowledge hubs,” where information organization, search, access, and user support have become more accurate and automated. The study also found that AI makes libraries active collaborators in teaching-learning, creating personalized study paths for students and researchers. At the same time, the expansion of digital resources, inclusion of emerging technologies and user engagement have also seen significant growth. However, some challenges such as data security, ethics, and technical infrastructure also come up. Overall, this study demonstrates that AI-driven learning technologies make both education and library services more intelligent, accessible, and future-oriented, creating new possibilities in the knowledge-creation and learning process.

[2017]

लोक प्रशासन में आउट सॉसिंग कर्मचारियों का प्रभाव

डॉ. मनीष चौधरी, सहायक प्राध्यापक , राजनीति विज्ञान, माता जीजाबाई शासकीय कन्या स्नातकोत्तर महाविद्यालय,
इंदौर, म.प्र.

राज्यों की नीतियों, योजनाओं एवं कानूनों के क्रियान्वयन हेतु प्रशासनिक व्यवस्था में भर्ती की जाती है। पिछले कुछ दशकों में बाह्य अभिकर्ताओं की संख्या बढ़ी है, क्योंकि शासन इस हेतु व्यय कम करने के उद्देश्य से नियमित भर्ती नहीं करता ऐसी स्थिति में योग्यता, उत्तरदायित्व, स्थायित्व आदि की समस्याएँ बढ़ जाती है। यदि नियमित भर्ती होती रहे तो योग्य एवं उत्तरदायी कार्मिक कार्यों का सम्पादन सफलतापूर्वक कर सकेंगे।

[2018]

A Roadmap for Viksit Bharat 2047: Themes, Gaps, and Policy Interventions

*Pankaj Kulkarni, Assistant Professor, Chetana's Institute of Management and Research,
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There is just over a decade left for 2047, India's centenary of independence, to this end it is focusing on ambitious goals of achieving a status of developed nation , high human development and a global leadership in technology and climate action. Thus, in this context the term Viksit Bharat encapsulates these ambitions namely economic prosperity, wide coverage of human capability, use of resources in sustainable manner, technology leadership, and a transparent and effective governance. This paper presents a vision for a Viksit Bharat (Developed India) by 2047, and maps the policy, institutional and societal pathways needed to realize it. The research analyses recent government vision documents, policy analyses, and academic literature to define how India should look across five themes - Human Development (empowered Indians), Thriving and Sustainable Economy, Innovation, Science & Technology; Gratifying Governance and Security and India; s role in the World. For each theme, the paper outlines the 2047 end-state, current gaps, enabling actions, metrics for progress, and policy recommendations. The paper concludes with short-, medium-, and long-term interventions that together form a suitable roadmap to Viksit Bharat.

[2019]

Impact of Globalization on Affiliate Marketing in E-Commerce Platforms: from Andhra Pradesh

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Venkanna Dora, Student, KL University, Vaddeswaram, Andhra Pradesh

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Padamati Vamsi, Student, KL University, Vaddeswaram, Andhra Pradesh

Purpose: The purpose of this study is to analyze the impact of globalization on affiliate marketing within e-commerce platforms, with specific reference to consumer behavior in Andhra Pradesh. The research aims to evaluate how affiliate marketing strategies, social media integration, and service features influence online purchase intention among digital consumers in the state.

Design/Methodology/Approach: The study follows a quantitative research design using a structured questionnaire distributed among 389+ respondents across Andhra Pradesh. The survey includes Likert-scale items measuring perceptions of affiliate marketing, social media influence, service features, and buying interest. Data were analyzed using descriptive statistics, correlation analysis, reliability testing (Cronbach's Alpha), and hypothesis testing to identify significant relationships between variables.

Findings: The results reveal that affiliate marketing has a strong positive effect on consumer buying interest. Social media influencers, promotional links, and personalized recommendations significantly enhance purchase intention. Service features such as website usability, secure payment systems, and timely delivery also contribute positively to consumer decisions. All hypotheses of the study were accepted, confirming that globalization-supported affiliate marketing plays a crucial role in shaping online consumer behavior in Andhra Pradesh. Research Limitations/Implications: The study is limited to respondents from Andhra Pradesh and relies primarily on self-reported survey data. The sample size may not fully represent all e-commerce users in the state. Implications: The findings highlight the importance of strengthening affiliate networks, improving service features, investing in trustworthy influencers, and enhancing digital marketing strategies to align with globalization trends. The insights can assist e-commerce companies, marketers, and policymakers in optimizing promotional practices and boosting online consumer engagement across Andhra Pradesh.

[2020]

Consumer Behavior Towards Direct-to-Consumer (D2C) Agri Brands

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The emergence of Direct-to-Consumer (D2C) agri brands is redefining India’s agricultural value chain by enabling producers to connect directly with end consumers through digital and social commerce platforms. This study explores the evolving patterns of consumer behavior towards D2C agri brands, focusing on motivational and psychological dimensions such as trust, authenticity, perceived quality, digital interaction, and convenience. Drawing insights from 1,200 respondents across five major Indian states—Maharashtra, Gujarat, Madhya Pradesh, Karnataka, and Uttar Pradesh—the research examines how these factors collectively shape consumer perception, brand preference, and purchasing intent. The study integrates behavioral theory and digital marketing perspectives to understand how D2C models influence consumer confidence, reshape expectations, and create new forms of loyalty in agri-based commerce. It also identifies critical adoption challenges, including low digital inclusion, limited awareness, and inconsistent product standardization, which hinder large-scale participation. The paper proposes strategic interventions for agri-entrepreneurs and policymakers, emphasizing transparency, digital literacy, and sustainable branding practices as key enablers for growth. Overall, the study contributes to understanding how D2C agri ecosystems can enhance rural income opportunities while offering consumers high-quality, traceable, and ethically sourced agricultural products.

[2021]

A Comprehensive Study on the Role of Employee Experience in Retention Intentions

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Dr. S Padma, Associate Professor, KL University, Vaddeswaram, Andhra Pradesh*

This study focuses on “why employee experience” is significant for continuing in their profession in the IT sector, especially during tough times like the COVID-19 pandemic and fast changes in technology. Even though the IT industry is growing, companies like Infosys and TCS have recently laid off many employees. This shows that growth alone doesn’t guarantee job security. During the pandemic, many companies focused on cutting costs and adopting new technologies, sometimes ignoring the experience and loyalty of their workers. This research offers understanding of employee experience as multidimensional in knowledge context. The research suggests an actionable framework for HR leaders to diagnose retention exposures, prioritize interventions, and comprehensive experience Strategies. By studying recent trends, the research demonstrates that employees shall focus more on acquiring the latest programming/coding

skills, good communication, training, and fair treatment to build long-term growth in the sector. By analysing case data and HR trends, it proposes that employee experience is crucial and a customised core asset for organizational strengthening.

[2022]

A Study of Effect of Personalized Algorithmic Nudging on Beverage Add-on Sales in Daily Food Orders on A Mid-Size Food-Aggregator and Delivery Platform in India

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Saurabh Sharma, Director (Sales & Operations- India) Red Bull*

*Dr. Narayan Patidar, Program Coordinator, Educational Multimedia Research Centre Devi Ahilya
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The rapid expansion of India’s online food delivery ecosystem has created new opportunities for platforms to optimize revenue through strategic cross-selling and personalized recommendations. Among these, beverage add-ons represent a high-margin but underutilized category where customer conversion remains significantly lower compared to food items. This study investigates the impact of personalized algorithmic nudging on beverage add-on sales within a mid-size food aggregator and delivery platform in India. While global research has explored the influence of recommendation systems on consumer choice, limited empirical evidence exists in the Indian market—particularly concerning beverages purchased alongside routine food orders. This research addresses that gap by analyzing whether personalization-driven nudging mechanisms can meaningfully alter user behavior, increase average order value (AOV), and improve platform-level revenue performance. The study A/B and multivariate testing across a sample of 59313310 real customer orders over a 24 months period. Four types of nudges were examined: (1) generic beverage prompts (2) personalized behavioral nudges based on past purchases and taste preferences, (3) combo-based nudges featuring curated food–beverage pairings, and (4) price nudges offering limited-time beverage discounts. A control group received no nudges to establish baseline conversion. Data collected included order-level attributes, user demographics, cuisine type, historical purchase behavior, click-through rates on nudges, and beverage conversion outcomes. The impact was studied using measurable metrics like impressions, CTR, CVR, Clicks, CPC, Number of leads, Number of orders, ARPU. Analytical techniques such as simple statistical analysis, Content analysis, NLP techniques of Sentiment analysis, Hybrid narrative analysis, and inferential statistical (Paired sample t-test) analysis were used to evaluate the statistical significance and strength of the nudging interventions. Findings from the study reveal that personalized algorithmic nudges significantly increase beverage add-on conversion, with an observed uplift of 22–35% compared to the control group. Among nudge categories, combo-based suggestions emerged as the most effective, particularly for North Indian, Italian, Chinese, Street Food, Biryani, and Fast-Food Cuisine orders. Time-of-day personalization—especially afternoon cold beverage nudges, late-night energy drink, morning juice prompts and evening warm hot beverages —also demonstrated high responsiveness. Furthermore, high-frequency users and customers with historically larger basket sizes reacted more positively to personalized nudges, validating the hypothesis that habituated app users are more susceptible to behavioral triggers. In contrast, generic nudges had minimal impact, while heavy discount-based nudges produced short-term gains but suppressed beverage sales once discounts were removed, highlighting the importance of sustainable and value-driven personalization over price-driven tactics. The study contributes to both academic literature and industry practice. Academically, it offers novel insights into the role of algorithmic choice architecture in Indian food-tech platforms, particularly in the context of beverage ordering—a category largely overlooked in prior research. For practitioners, the study provides a practical framework to optimize beverage sales through ethically designed nudging strategies that enhance customer experience without inducing pressure or misleading claims. The findings underscore the potential for mid-size food aggregators to enhance profitability through intelligent design of

personalization systems, ultimately achieving higher engagement, increased AOV, and improved customer satisfaction. Overall, this research establishes that well-calibrated, personalized nudges can meaningfully shift consumer behavior in the online food-ordering journey, offering substantial implications for the future of recommendation engines, digital menu design, and revenue optimization strategies in India’s rapidly evolving food delivery market.

[2023]

Beyond the Label: Harnessing Neuro-Aesthetics for Emotionally Driven Food and Beverage Branding

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The oversaturated food and beverage sector today demands more from its consumers than just basic functionality. In order to differentiate themselves from competitors, brands need to go beyond simple product descriptions and turn into storytellers who craft emotional narratives that go beyond the plate. In order to analyse the complex relationship between emotions and brand perception in culinary branding, this research investigates the application of neuro-aesthetics. It explores the world of brain reactions to unearth tactics for increased brand engagement. A road map for developing emotionally compelling food and beverage brands is provided in the research's conclusion, with a focus on strong storytelling, immersive sensory experiences, and long-lasting emotional bonds.

[2024]

Bridging Communication Skill Gaps to Enhance Employability: A Study on MBA Students in Ahmedabad

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MBA graduates in India are among the most employable groups across all academic streams, with their employability rate reaching an all-time high of 78% in 2025. Communication skills were identified as one of the top three critical competencies employers sought in MBA graduates in 2025, especially for roles in banking, sales, consulting, and leadership. To ensure that MBA students are ready for the workforce and capable of performing effectively in diverse business environments, management schools in India are increasingly investing in soft-skill development initiatives such as corporate presentations, communication training, and experiential learning programs. The purpose of this study is to examine the role of communication skills in enhancing the employability of MBA students in Ahmedabad. The primary research method employed is a structured questionnaire used to collect data. The study evaluates students’ current communication proficiency and identifies areas where skill gaps exist. It also explores the importance of effective communication in job interviews, workplace interactions, and overall professional development. Additionally, the study assesses the effectiveness of communication-related training programs offered by universities in improving students’ communication capabilities. The findings reveal that students significantly lack fundamental communication skills such as speaking, listening, politeness, tone modulation, and paralanguage. The results emphasize the need for these abilities to be integrated into students' everyday academic and personal activities. Adhering to basic communication principles is now essential in both personal and professional contexts. Communication skills play a crucial role in overall personality development. The study recommends implementing industry-driven curricula that introduce communication-oriented assignments and assessments at the undergraduate level. Soft-skill training workshops should prioritize hands-on learning supported by real-world examples. Activities such as TED-style talks, panel discussions, and group debates help students enhance their managerial abilities while simultaneously improving internal communication. Moreover, individual viva examinations and vocational assessments serve as effective tools for strengthening and evaluating communication proficiency. According to the study’s findings, communication skills have a significant impact on the career

advancement of MBA students in Ahmedabad. Despite the strong focus on technical and managerial skill development within MBA programs, the study shows a clear deficiency in basic communication abilities—especially speaking, listening, tone modulation, politeness, and the appropriate use of paralanguage. These shortcomings directly affect students’ performance in interviews, workplace interactions, and long-term career growth. The study further reveals that employers consistently rank communication as one of the most essential skills required for roles in banking, sales, consulting, and leadership. Therefore, improving communication skills is not merely an additional requirement but a critical determinant of employability and career success. Overall, the study highlights the importance of structured, industry-relevant communication training beginning early in higher education. Practical strategies such as group discussions, presentations, panel sessions, mock interviews, and vocational viva tests can significantly enhance students’ confidence and competence. The study concludes that effective communication is a foundational component of managerial success and personality development, and continuous, hands-on training is essential to prepare MBA graduates for the rapidly evolving and highly competitive corporate world.

[2025]

**A Descriptive Study on the Importance of Soft Skills in the Modern Workforce –
With Reference to Ahmedabad City**

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In the current era of globalization and technological advancement, success in the workplace is determined not only by technical expertise but also by an individual’s ability to communicate, collaborate, and adapt effectively. These attributes, collectively known as soft skills, have emerged as essential components of professional competence. The present study aims to explore the importance of soft skills in the modern workforce, specifically focusing on working people in Ahmedabad city, a rapidly growing economic and educational hub of Gujarat, India. The main objective of this descriptive research is to assess the level of awareness, application, and significance of soft skills among employees and employers in Ahmedabad, while identifying the key soft skills most valued across industries. The study also seeks to examine the existing gap between employer expectations and employee competencies. The study employs a descriptive research design, collecting both primary data. Primary data were gathered through a structured questionnaire distributed to employees and HR professionals working in diverse sectors including information technology, education, healthcare, manufacturing, and finance within Ahmedabad. The findings of the study reveal that professionals in Ahmedabad widely acknowledge soft skills as essential for career advancement and workplace success. Among the various skills, communication, teamwork, adaptability, and leadership were identified as the most significant. Respondents indicated that individuals possessing strong interpersonal and emotional intelligence skills tend to achieve higher job satisfaction, improved productivity, and better professional relationships. However, the research also uncovers a notable skill gap, where a considerable number of Employees, especially new graduates, lack adequate training in communication, teamwork, and problem-solving skills. This gap suggests a disconnect between academic education and the practical requirements of the workplace. Furthermore, while most organizations recognize the need for soft skill development, formal training initiatives in Ahmedabad remain limited. Employees often learn soft skills informally through workplace interactions, mentorship, or self-learning, rather than through structured institutional programs. The study emphasizes that both educational institutions and employers in Ahmedabad need to work collaboratively to integrate skill-based learning into their systems. Workshops, internships, experiential projects, and communication training can significantly enhance employability and workplace performance. In conclusion, the research highlights that soft skills act as a vital bridge between education and employment in Ahmedabad’s evolving economy. As industries in the city become more competitive and customer-driven, the demand for professionals with strong interpersonal and adaptive skills continues to grow. Therefore, integrating soft skill development

into educational curricula and professional training programs is not only beneficial but essential for sustaining long-term organizational success. The findings of this study will assist policymakers, educators, and corporate leaders in Ahmedabad in formulating targeted strategies to strengthen the city’s human resource capabilities and promote holistic workforce development.

[2026]

Perception and Motivation Toward Menopausal Well-being: A Community Health Study in Rural India

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Siddharth Jain, Assistant Professor, Vishisht School of Management, Indore, M.P

Menopause in an Indian woman's life is a significant transition but it is still frequently neglected by the rural population mainly due to cultural practices and limited health awareness which are obstacles to the women's well-being. The paper analyses how rural Indian women perceive menopause and deal with their health during the period and how this, in turn, affects both community health and human resource management. A conceptual model is built which scrutinizes the menopausal health of the women using community health theories merging with gender studies and behavioural motivation models that evaluate the social factors and the knowledge gaps together with stigma and healthcare availability. The research suggests three main approaches, which include community programs, workplace HR policies for midlife women, and public health initiatives to teach menopause and offer psychological assistance.

[2027]

Digital Consumer Behaviour and Market Trends in the Cloud Kitchen Industry: A Study of Technology-Driven Business Practices

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Introduction to Cloud kitchen concept: Cloud kitchen concept is now a very famous and well known concept in India as well as the international market as per the need of time. Cloud kitchen also known as Virtual kitchen is a Place from where you can supply food to various places. It is a Take away or online delivery option, it doesn't have a dine-in facility which becomes a boon for this business, as a big place or prime location is not required for this business, no need to pay huge amount for its location. Complete business is dependent on Takeaway, delivery through Swiggy/Zomato or personal delivery. The Cloud kitchen concept is working from 2015-16. It started with the name of rebel foods and then slowly and gradually it started covering the market, although it was a good concept but still it did not had the pace what was expected because of few things, it was a new concept, it had yet to prove it's worth, people required time to understand this new form of business, Doing business from home at that time was not accepted as a very good idea. Cloud kitchen became very famous after the COVID 19 also termed as Pandemic. After the lockdown when people weren't able to access restaurant food, The cloud kitchen business took its flight and became the best solution for the people who were in need of food. Digital Transformation: Along with the shift in the business format from the Restaurant to Cloud kitchen concept, we saw a dynamic transformation in Digital payments, In the pre-demonetization era we could see a lot of cash with the people using for every purpose and a very restrictive use of online method for payment even after so much of the awareness campaign of the government to Curb Black money by Using only Online tools for payment like Paytm/Phonepe or Google pay. But after Demonetization we could see a big difference in the payment method by the people. Nowadays even the street vendors keep QR machines to receive payments and you will face trouble for change and so even the smallest of the amounts are being paid through online sources. Now people use digital platforms for their every need. Maybe it is Recharge, paying bills, payment at Petrol pump, restaurant, online shopping etc. this transformation has also affected the paying habits of the individual. Why is it important to study consumer behaviour in this digital environment? Previously

when online payment options were not so famous and available at all the places, people used to keep cash with them and used to pay from their own hands which would psychologically give them an alarm that they are spending from their savings. Post COVID 19, since when people have started using online transactions, they will pay even the smallest amount through online sources and now we can see the situation where maximum people do not have any cash in their pockets and they are completely dependent on online sources in their mobile phones. We need to study how this shift has taken place and what effects have been experienced through such changes. As the payments are, digitally made, the feeling that I have spent sufficient money has been lost. We all have to sacrifice our one need to satisfy another.

[2028]

Caste Census and Policy Reform: The Debate over Expanding OBC Quotas to 51% in Karnataka

*Bhimasheppa Muddapur, Research Scholar, DOSR in Political Science,
University Tumkur, Karnataka*

Indian caste-related controversies have sparked off once again with the Karnataka caste census and its suggestion to increase the OBC quota of reservation to 51% instead of 32%. The report under the Jayaprakash Hegde Commission based on statistics of more than 13.8 million households indicates that backward classes take about 70 percent of the population in Karnataka which has brought significant demographic changes. The commission suggests the internal reorganization of OBC subcategories (1A-3B) to provide equal benefits distribution within the small castes, and the rigid implementation of the principle of the so-called creamy layer. Advocates assert that the reform matches the proportions of representation and eliminates historical injustices which are not considered in the existing system. But critics, especially the Lingayat and Vokkaliga groups, who form most of the population reject the findings as unscientific and politically inclined leading to a major backlash by opposition parties and the civil societies. The suggested quota increase would increase the overall reservation of Karnataka to 85, which would outstretch the 50-percent limit of the Supreme Court in *Indra Sawhney v. Union of India* (1992). The legal opinionists state that it would have to be implemented with constitutional protection under the Ninth Schedule as Tamil Nadu has done. Politically, the discussion highlights tensions between the dominant communities that want to protect their positions and the arising OBC coalitions that require evidence-based changes. The government is confronted with the two challenges of policy proportionality defense and social harmony and compliance with the constitution. This case is a perfect example of Karnataka rewriting the affirmative action history of India--of putting information-based governance over established caste hierarchies. How much democratic institutions can adapt to regional demographic reality under the constraints of constitutional equality will be determined by the resolution of this policy impasse.

[2030]

The Role and Influence of AI-Powered Personalized Advertising on Consumer Engagement in the Fashion Apparel Industry

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The use of AI to develop customized advertisements that offer incredibly more personalized consumer experiences has completely revolutionized the fashion apparel industry through their rapid adoption by the growing use of AI. This paper examines how the aspects of AI-enhanced personalization, ad relevance, interactivity, and transparency of data affect consumer interest, buying intention, and loyalty to a brand. With a quantitative research design, the study gathered data on 300 online fashion customers by way of a structured online questionnaire by implementing Likert-scale measurements. The findings reveal that AI

personalization ($\beta = 0.32$), ad relevance ($\beta = 0.28$) interactivity ($\beta -0.21$), and trust (0.24) have a significant opportunity to boost consumer engagement, which accounts for 62 percent of its variation. The mediation analysis also shows that personalization and engagement also have a positive relationship that is mediated by trust to some extent, which means that transparency in data use reinforces consumer reactions to AI-generated adverts. It was found that engagement has a great positive impact on purchase intention (= 0.48) and brand loyalty (= 0.44). The research also concludes that AI-based advertising is a potent tool that can be used to develop meaningful consumer relationships and lead to a long-term brand outcome in the fashion apparel industry. Nevertheless, restrictions in the domains of sample diversity, self-report data, and cross-sectional design imply that future research may be conducted to understand cultural differences and other psychological variables, and longitudinal consumer behaviour in the context of AI mediation.

[2031]

Innovative Teaching Methods and Use of Artificial Intelligence in Higher Education

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In the present era, Artificial Intelligence (AI) and innovative teaching methods are changing the nature of higher education at a rapid pace. Moving away from traditional teaching methods, education has now become digital, data-driven and student-centric. AI based tools like – smart classrooms, chatbots, virtual labs, and automated assessment systems have made teaching more effective, accessible, and adaptive. Through these, students get the experience of personalized learning, which increases their learning ability and interest. Innovative teaching methods—such as blended learning, flipped classrooms, and project-based learning—make education more interactive and hands-on. In a developing country like India, the use of AI and technological innovations is proving helpful in taking education to remote and deprived areas, thereby realizing the objective of “equal and quality education”. However, these advances also come with challenges—such as lack of technical literacy, data privacy, and questions of ethical use. Therefore, it is essential that educational institutions give priority to ethical standards in teacher training, development of digital infrastructure and policy-making. The findings of this study show that a balanced and responsible integration of artificial intelligence and innovative teaching methods can make higher education more inclusive, quality and forward-looking. This change will not only bring innovation in the teaching methodology, but will also move India towards building a knowledge-based society.

[2032]

Using Indian Knowledge System Narratives to Foster Critical Thinking in ELT

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English Language Teaching (ELT) in India has been focused on the linguistic aspects of language like grammar, comprehension and vocabulary. While these methods have been centrally focused on developing the linguistic competence of the students, it lacks the socio-cultural depth and seems distant. While reading the western texts, the student may develop the ability to read and write but to think better and analyse it, the texts must be familiar to their own experiences so that they can relate to the text better and analyse it effectively. Learners can only engage with texts critically and develop deeper thinking skills only when they resonate with it culturally and cognitively. Modern English Language Teaching has shifted its focus from rote learning to developing critical thinking. As per NEP 2020 and global ELT structures, language classrooms must not only focus on the spoken aspect of language but also help the learners to analyse and question the information they read and learn. India’s indigenous tales such as the Panchtantra, Tenali Rama Tales and Simhasana Battisi along with the folklore, oral epics and narratives rooted in the ancient art of storytelling have the capability to bring the students to reason, to question and to introspect. These stories

based on morals and ethics make them understand the moral dilemma, question it, reason with it and also make them understand how to think better and from a different point of view. These stories can make them learn how to think critically and reflect upon the character’s integrity and sense of righteousness. It helps them to predict the moral compass and when compared to the real life situations or any text, the student can better apply his skills. This research paper aims to bridge the gap between these stories and the human mind. It seeks the help of IKS stories to present them as a pedagogical tool and make English language learning not only confined to teacher centric process but also make it student centred. The research also tries to explore the realm where the teachers and experience the progress and also get to know some of the news methods.

[2033]

Learning Beyond Boundaries: A Case of Women Prisoners of Central Prison, Vadodara

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Adult education plays an indirect but significant role in the educational as well as economic development of a nation. As adult education begins where vocational education leaves off. Adult education offers some, who were not privileged, a last chance to learn. Nowadays various NGOs, Government Organizations and CSR have remarkable contributions in changing the lives of women prisoners to fight for health, nutrition and for their legal rights. As an educational institution working in collaboration with Government, NGOs and other departments or agencies can be a strategic in the development of prisoners’ life where they are struggling with their basic needs and human rights. Department of Extension and Communication under the course of “Workshop in Adult Education” offers experiential learning to Third Year Graduate students. In collaboration with the District Legal Services Authority, Vadodara 15 students were placed in the central women prison, Vadodara to provide vocational training to 75 women prisoners. The present article focuses on enhancement of knowledge regarding menstrual health and hygiene, PCOD and PCOS, basic rights of women prisoners, importance of yoga and meditation and mental health and betterment as well as skills for personal and vocational development of women prisoners. It also depicts the experiences and reflections of students and women prisoners during the programme.

[2034]

Barriers in Scaling Green Bonds in Renewal Energy with Special Reference to Medium and Small Scale Projects

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The transition to a low-carbon economy has boosted global interest in green bonds as a financing instrument for renewable energy projects. However, despite their potential, Medium and Small Scale Enterprises (MSMEs) continue to have limited adoption and scalability of green bonds. This report investigates the primary challenges inhibiting MSMEs from leveraging green bonds to finance renewable energy initiatives. Findings emphasise structural restrictions such as high certification and compliance costs, poor financial awareness regarding green financing instruments, and inadequate creditworthiness that inhibits MSMEs’ access to capital markets. Demand and participation

are further undermined by regulatory uncertainty, a lack of standardised frameworks, and low investor confidence. The study also cites operational constraints including small project sizes, fragmented supply chains, and limited availability of pooled finance solutions geared to MSMEs. By analysing these hurdles, the research underlines the need for targeted legislative reforms, improved financial intermediaries, greater transparency measures, and new financing structures—such as pooled green bond issuances—to expand accessibility. By strengthening these sectors, MSMEs' position in the renewable energy sector may be further expanded, and the overall expansion and efficacy of green bond markets can be accelerated.

[2035]

Bridging The Digital Divide: Pathways to Inclusive Growth in the Digital Economy

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Digital technologies are reshaping economic landscapes, yet access to and benefits from the digital economy remain unevenly distributed. This study examines Digital Economy Inclusion (DEI), emphasizing the interplay between access, digital literacy, usage of digital financial services, and socio-economic outcomes. Drawing on a mixed-methods approach, the research integrates econometric analysis of household and regional-level data with qualitative insights from case studies and interviews to identify the determinants, opportunities, and challenges of digital inclusion. Results highlight that enhanced digital access and literacy significantly increase participation in the digital economy, fostering financial empowerment, entrepreneurship, and reduced income inequality, particularly among disadvantaged groups. However, infrastructural gaps, socio-cultural barriers, and inadequate regulatory frameworks mediate these benefits, limiting equitable inclusion. The study also identifies risks such as over-indebtedness and exclusion due to low digital proficiency, underscoring the need for careful policy design. Building on these findings, the paper proposes a comprehensive framework for promoting inclusive digital growth through targeted infrastructure investment, capacity-building initiatives, financial literacy programs, and supportive regulatory policies. By linking digital inclusion with economic development and social equity, this research provides actionable insights for policymakers, financial institutions, and development practitioners seeking to harness digital technologies for sustainable and inclusive growth.

[2036]

Mapping Rural–Urban Disparities through Social Work Theories and Evidence

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Rural–urban disparities in India continue to shape unequal trajectories of wellbeing, access, and opportunity, despite ongoing development reforms. This review article critically maps these disparities through established social work theories—person-in-environment, systems theory, ecological perspective, and rights-based practice—to offer a holistic understanding of structural and psychosocial differences across spaces. Using a narrative review method, the study synthesises evidence from government datasets, national surveys, and peer-reviewed literature published between 2015 and 2024. The analysis highlights persistent gaps in education, healthcare, livelihoods, social protection, and digital infrastructure, alongside

emerging challenges related to migration, urban precarity, agrarian distress, and community disintegration. Findings reveal how intersecting inequalities reinforce marginalisation for rural populations and create new vulnerabilities for urban poor households. The review underscores the need for context-responsive, development-oriented social work interventions aimed at strengthening community resilience, enhancing service delivery, and promoting social justice.

[2037]

Health Consciousness and Nutritional Labelling as Predictors of Consumer Acceptance of Fortified Foods in India

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One of the main reasons for the worldwide demand for healthier food alternatives has been the growing health awareness and the concerns over unhealthy dietary habits. India has become one of the key markets in this global transformation. This paper studies how consumers accept fortified foods and beverages (FFBs) in India and relates the study to the health and wellness (H&W) industry. Using data from Euromonitor International, the paper presents that India is growing faster than the average, and in the H&W sector, packaged; processed foods and beverages are the growth contributors, while naturally healthy and fortified/functional products are the fastest expanding and most preferred by consumers. Theory of Planned Behavior (TPB) forms the basis of the conceptual framework with additional features such as health consciousness and nutritional labelling to give a more detailed explanation of consumer choices. The independent variables are sociodemographic characteristics, health consciousness, and labelling practices, while consumer attitudes as an intermediate variable affect purchase intention. Some factors like taste and price, although not the main variables, are considered to give a better picture of the situation. To complement this review, a comprehensive research of literature from 1975 to 2023 was undertaken in major academic databases and through well-known secondary sources. The review analyzed 70 research papers dealing with consumer behavior in relation to functional, organic, natural, and fortified foods. The results show that consumer acceptance of FFBs is dependent on psychological, social, and contextual factors that intermingle. Health consciousness was always cited as the most influential factor leading to positive consumer attitudes, while also clear nutritional labelling had the strongest effect on purchase intentions. Subjective norms, i.e., family, friends, and community opinion, were also considered to have a big influence on consumers' choices. The collected data confirm five hypotheses: (1) sociodemographic characteristics influence consumer attitudes, (2) health consciousness is positively related to attitudes toward FFBs, (3) good attitudes lead to purchase intention, (4) subjective norms significantly influence purchase decisions, and (5) clear nutritional labelling facilitates adoption. These findings emphasize the roles of consumer psychology, social environment, and communication strategies in the acceptance of fortified foods and beverages. This research extends TPB in the Indian setting and thus theoretically contributes to the international literature by addressing the scarcity of the FFBs topic in the economies of the Global South. On the practical side, it empowers marketers to decide the target segments, create effective positioning strategies, and communicate product benefits more convincingly. The implementation of the policy comprises stipulating regulatory frameworks and public health campaigns that allow for a safe fortification process and consumer education. Additionally, the industry stakeholders, comprising agribusinesses and international food retailers, can use this research to adjust their product innovation, development and marketing strategies accordingly to fit the Indian market. The next study should conduct an empirical test of the proposed model through longitudinal and cross-cultural investigations which includes variables such as brand trust, consumer knowledge about fortification, and perceived value for money. The present research combines behavioral theory and market insights to lay a foundation for the consumer acceptance of fortified foods and beverages in

India and thus makes a contribution to the implementation of healthy dietary practices and sustainable expansion of the health food sector.

[2038]

Reimagining Schooling as an Entrepreneurial Ecosystem: A Case Study of Riverside School Ahmedabad’s ‘I CAN’ Pedagogy and Its Impact on Economic Reskilling among Learners

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The objective of the paper is to Prepare children for an uncertain economic future demands pedagogies that go beyond academic content. This research paper examines how Riverside School, Ahmedabad, positions itself as an entrepreneurial ecosystem through its globally recognised “I CAN” pedagogy. Using a qualitative case study approach, the paper explores how student-led projects, community problem-solving cycles, and real-life market simulations cultivate entrepreneurial mind-sets and economically relevant skills among learners. Primary observational insights and secondary analyses of publicly available Riverside documentation indicate that students develop confidence, financial awareness, opportunity recognition, collaboration, and ethical judgement. The study argues that Riverside’s approach is a viable model for rethinking mainstream education, making it more relevant to 21st-century economic challenges. The findings highlight how experiential, agency-driven learning can reskill young students to navigate an innovation-based economy with responsibility and empathy.

[2039]

Inclusion and Accessibility in the NEP 2020: Opportunities and Challenges for Children with Disabilities

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The presence of a disability can disrupt children's typical developmental trajectory, adversely influencing multiple dimensions of holistic growth, including academic achievement, social interaction, behavioral adjustment, and emotional well-being. Inclusive and equitable education is a fundamental right and a foundation of sustainable development of children. In India, despite the Right to Education (RTE) Act (2009) and the Rights of Persons with Disabilities (RPwD) Act (2016), children with disabilities continue to face barriers that hinder full participation in mainstream schooling. The National Education Policy (NEP) 2020 envisions “barrier-free access to education for all children with disabilities,” emphasizing inclusion through curriculum flexibility, teacher preparedness, and the use of assistive technologies (Government of India, 2020). However, persistent challenges such as infrastructural inaccessibility, inadequate training of educators, limited resources, and deep-rooted social stigma continue to impede the realization of this vision (UNESCO, 2020). This paper critically examines the opportunities and challenges of implementing NEP 2020 in the context of inclusive education. It highlights the policy’s transformative potential while identifying gaps in its operationalization. This paper critically examines the opportunities and challenges presented by NEP 2020 in promoting inclusion and accessibility for children with disabilities. It also reviews key government acts, policies, and programs aimed at ensuring educational equity and empowerment. The paper concludes with recommendations for fostering inclusive school cultures, strengthening teacher preparedness, multi-stakeholder collaboration, and developing barrier-free educational environments to realize NEP 2020’s vision of inclusive education.

[2040]

विद्यार्थियों के सुनहरे भविष्य के लिए रोजगार निर्मित विषय : हस्तकला

डॉ. गायत्री पटेल, विभागाध्यक्ष, गृह विज्ञान विभाग, कस्तूरबाग्राम, रूरल इंस्टिट्यूट, इंदौर, म.प्र.

हाथों की सहायता से, परंपरागत तकनीकों और विधियों द्वारा कलात्मक एवं उपयोगी वस्तुओं का निर्माण करना हस्तकला कहलाता है। वर्तमान समय में बेरोजगारी एक गंभीर सामाजिक समस्या के रूप में तेजी से बढ़ रही है। ऐसे समय में मध्य प्रदेश उच्च शिक्षा विभाग द्वारा महाविद्यालयों में हस्तकला को व्यावसायिक विषय अथवा कौशल संवर्धन पाठ्यक्रम के रूप में प्रारंभ करना अत्यंत सराहनीय और दूरदर्शी पहल है। इस विषय के माध्यम से विद्यार्थी अपने क्षेत्र में आसानी से उपलब्ध स्थानीय संसाधनों का उपयोग कर न केवल उपयोगी एवं आकर्षक सामग्री का निर्माण कर सकते हैं, बल्कि इन उत्पादों को राष्ट्रीय एवं अंतरराष्ट्रीय स्तर तक पहुँचाकर अपनी विशिष्ट पहचान भी बना सकते हैं। इससे वे स्वरोजगार, लघु उद्यम तथा हस्तकला-आधारित उद्योगों में स्वर्णिम रोजगार अवसर प्राप्त कर सकते हैं और अन्य लोगों को भी रोजगार से जोड़ने में सक्षम होते हैं। तीन वर्षीय स्नातक अध्ययन के साथ हस्तकला विषय का व्यावसायिक प्रशिक्षण विद्यार्थियों को उद्यमिता, स्वरोजगार, और स्थानीय वैश्वीकरण की दिशा में आत्मनिर्भर बनाता है। यह न केवल उनकी रचनात्मकता को विकसित करता है, बल्कि उन्हें आधुनिक बाजार की मांगों के अनुरूप नई तकनीकें अपनाने, और अपने व्यवसाय का विस्तार करने में भी सक्षम बनाता है। अतः हस्तकला विषय विद्यार्थियों को कौशल, ज्ञान और रोजगार—तीनों स्तरों पर सशक्त बनाता है और उन्हें आर्थिक रूप से स्वतंत्र तथा समाज में योगदान देने योग्य बनाता है।

[2041]

Sacred Remnants: Streamlining Repurposed Offerings Through Circular Economy and Waste Management in India

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India's vibrant spiritual heritage results in the creation of large quantities of sacred waste expenditure involving material remnants like used flowers, tender coconut shells, resin from incense sticks and feed offerings made during religious activism. Although culturally significant, this type of waste and its burial in rivers such as the Ganges causes major environmental issues including water pollution, toxic chemical contamination, and greenhouse gas generation. Nevertheless, holy remains are largely biodegradable and nutrient rich, providing a virgin resource base for the re-valorisation of waste in the Indian but circular economy. This paper articulates the pressing need to reconcile traditional practices of sacred waste disposal with modern environmental sustainability imperatives. The intention is to investigate how organized circular economy solutions can prevent the pollution liability for sacred remnants and transform them into new resource streams, while respecting their religious- and cultural relatedness. The study is based on mixed-method research comprising extensive literature review, estimation of waste quantities empirical data collection from the major pilgrim centres across India and case studies of social enterprises and temple-based waste management practices. Approaches include waste characterization study, stakeholder interviews and examination of circular economy models practiced by entities including Phool and HelpUsGreen. The results show that temples in India create, on average 2,000–3,000 tons of sacred waste/day and 70–80% of the total is flowers/botanicals and damned material suitable for reuse. Exemplars show how discarding of floral waste into water bodies can

be redirected effectively through flowercycling, composting, and deriving bio-products that offer environmental advantages in the form of lesser pollution of rivers and methane emissions. Economically, they are economically feasible with return from the businesses of organic fertilizer, incense sticks and natural dye production. They generate socially viable employment, notably empowering underprivileged women who earn at least three to five times more than they would through informal waste picking. The study presents an integrated scalable model of technological innovation, community participation, and policy framework for sacred waste circularity in India’s heterogeneous temple landscape. If we acknowledge that sacred waste is a separate category in the national policies, if we invest in infrastructure and support social enterprises, it will be possible to promote inclusive green growth which will increase environmental stewardship while conserving cultural values. This study highlights sacred residues as a singular node where tradition and sustainability can meet and serve as an example for establishing replicable models of circular economy in culturally sensitive situations.

[2042]

Digital India and Trade Transformation Opportunities, Challenges, and Policy Directions

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India’s economic digitalization has become a key driver of trade, industrialization, and sustainable economic development. Digital India initiatives, along with e-commerce’s strong growth, have enhanced international trade engagement, competitiveness in manufacturing, and administrative efficacy. Digital technology integration has facilitated optimized supply chains, enhanced business market access, and promoted innovation-driven economic development. At the same time, digital infrastructure and AI solutions are opening new frontiers to policy innovation, industrial change, and global connectivity. Alongside these developments, there remain challenges. Fragmentation of regulation, intricate taxation frameworks, and digital exclusion still constrain inclusive benefits to regions and socio-economic segments. In addition, cybersecurity vulnerabilities, data privacy issues, and uneven digital literacy undermine the resilience of digital ecosystems. The development of digital trade agreements and AI-facilitated industrial practices offers India increasing opportunities to reinforce its global economic position, but also calls for adaptive governance, resilient policy structures, and inclusive approaches. Focusing on infrastructural modernization, industrial digitization, and digital collaborations, India can potentially leverage digitalization as a means for inclusive growth, greater global competitiveness, and sustainable trade. Long-term digital resilience can be achieved through concerted measures to provide inclusive access, secure systems, and synchronized governance.

[2043]

Rape Offences in India : A Comparative Study of Pre-Nirbhaya and Post- Nirbhaya Case

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The 16 December 2012 Delhi gang rape (“Nirbhaya” case) triggered unprecedented public outrage and led to major criminal-law reforms in India. This paper compares the legal framework and NCRB-reported rape statistics in the pre-Nirbhaya period (roughly up to 2012) and the post-Nirbhaya period (2013 onwards), and briefly examines conviction trends and systemic challenges.

[2044]

Assessing SDG Progress in Madhya Pradesh: A Multi-Method Statistical Approach (2018–2030)

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A global framework for assessing inclusive and sustainable development is provided by the Sustainable Development Goals (SDGs). The SDG India Index, created by NITI Aayog, uses goal-wise performance scores to assess state-level development in India. Madhya Pradesh is a state with persistent challenges in health, education, and economic growth, provides an intriguing case for examining long-term development performance. The present study examines SDG progress of Madhya Pradesh from the year 2018-2024 based on the secondary data from NITI Aayog, using the statistical methods along with descriptive comparison. Time-trend analysis is employed to evaluate changes in overall and goal-specific SDG performance over the study period. Moreover, forecasting methods are applied to estimate expected performance up to 2030 based on observed trends. Correlation analysis is employed to examine inter-goal relationships. Additionally, multivariate statistical techniques are applied to group multiple SDGs into broader underlying themes, helping to identify which goals exhibit similar patterns and are influenced by common development factors such as social progress or economic growth. The finding aims to identify goals showing faster improvement, goals lagging behind, and broader development patterns, while also assessing whether current trends suggest progress towards SDG targets by 2030.

[2045]

Impact of the Adoption of Electrical Vehicle Sustainable Mobility on the Environment

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This study explores rapid adoption of electric vehicles (EVs) is transforming the landscape of sustainable transportation, offering a promising pathway toward reducing the environmental impacts of traditional, fossil-fuel-powered vehicles. This study evaluates the environmental implications of the widespread integration of EVs, focusing on greenhouse gas (GHG) emissions, energy consumption, air quality, and resource sustainability. Through a comprehensive analysis, the research highlights that EV adoption significantly reduces tailpipe emissions, contributing to improved air quality and decreased urban pollution. However, the net environmental benefit depends on several factors, including the electricity generation mix, battery production processes, and the lifecycle management of EV components. The findings suggest that while EVs present a cleaner alternative, sustainable mobility will require advancements in renewable energy, battery recycling, and supportive infrastructure. Policy measures and strategic investments in green energy are crucial to maximize the positive environmental impacts of electric vehicle adoption and support the transition to a sustainable transportation system.

[2046]

Understanding Listening Styles: A Comprehensive Exploration

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Listening, a fundamental yet often overlooked communication skill, represents a complex intellectual and emotional process that has a significant impact on personal and professional interactions. This

comprehensive study explores the multi-natured nature of listening styles, presenting a sophisticated framework that identifies six distinct approaches to listening: comprehensive, evaluative, empathetic, appreciative, reflective, and passive listening. Through an in-depth theoretical analysis, the research examines the intricate mechanisms by which individuals receive, interpret, and respond to communicative inputs. The study bridges critical gaps in communication research by demonstrating how listening styles influence interpersonal dynamics, organizational effectiveness, and individual intellectual development. By examining the psychological and social factors that shape listening behaviours, this research provides insights into the cognitive mechanisms defining effective communication. This investigation not only contributes to the theoretical understanding of communication processes but also provides practical strategies for developing better listening skills, challenging existing paradigms of interpersonal communication and human interaction.

[2047]

Analysis of Crime Rate Using Powerbi

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The following project uses Power BI to transform large, complex datasets into clear and engaging insights regarding the changing face of global crime over the past fifteen years. This is significant in a world where the calls for safety are increasingly in the fore, and crime is increasing diversity between countries. Based on secondary data emanating from major international crime databases, the study adopts a quantitative approach and reveals key indicators that include crime rates per 100,000 people, regional hotspots, and country comparisons. The dashboard visually articulates various crime types, including violent, property, and organized crimes, in such a way that important trends, such as falling crime rates across many of the developed regions and an upsurge in specific developing nations due to socio-economic pressures, emerge. Evidence analysed discloses the strong associations that exist between crime and other variables such as unemployment, rapid urbanization, inequality, and political instability. The ability of telling visual stories with numbers helps this study demonstrate the capability of Power BI in underpinning smarter and better-informed decision-making that can improve the understanding of global crime dynamics among policy thinkers and help the thinkers in formulating more useful crime prevention strategies.

[2048]

Model Development For Predicting Online Student Performance Based on Student Engagement Determinants

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Online student engagement is one of the challenges to take into account in this era of digital learning, where learning is flexible and accessible. When compared to offline learning and education, many students continue to feel disengaged, have very low motivation, and participate inconsistently, which directly affects their learning and academic outcomes. To overcome this challenge the current study develops a validated parsimonious model for predicting student performance in order to suggest suitable parameters to flourish. This major objective is met by using Kaggle dataset named "Predict Online Course Engagement Dataset" with 9000 observations under 9 variables, that predicts student performance based on student engagement determinants. This predictive model development is based on classification models under supervised Machine Learning algorithms such as Logistic Regression, KNN classifier, Support vector classifier, Decision Tree Classifier, Bagging Model (Random Forest Classifier), Boosting models (i.e.,

XGBoost, ADA Boost, CatBoost) and stacking models, validated by using Confusion Matrix and ROC-AUC. Even model tuning is performed for choosing the best model. Results showed that AdaBoost fits better than Random Forest. This model helps faculty in identifying the parameters where they nurture their pupils for better results. Similar kinds of models can be developed by Institutions in assessing and guiding students.

[2049]

A Study on Impact of Cyber Security and Networking: Trends, Threats, and Modern Defense Mechanisms

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Networking and cyber security have become inseparable in the digital world we live in today. As organizations move to the cloud, connect billions of IoT devices, adopt 5G, and weave AI into everyday operations, our networks grow larger and more complex. This paper looks at why modern networking relies on solid cyber security, the kinds of threats that are becoming more common, and how advanced approaches like no trust, intelligent threat detection, and modern Security protocols help keep systems safe.

[2050]

A Global Review of Financial Literacy Studies and Trends

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Dr. Manish Seth, Assistant Professor, Guru Ghasidas Vishwavidyalaya, Bilaspur, Chhattisgarh.

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This review paper synthesizes existing research to explore the concept of financial literacy and its importance in promoting informed financial decisions, economic stability, and overall well-being. Financial literacy is examined through key aspects: financial knowledge, financial attitude, financial awareness, and financial behavior. Its relevance extends across various demographic groups, including students, youth, women, working professionals, investors, and the elderly. The paper aims to provide a comprehensive overview of scholarly work on financial literacy, starting with its conceptual foundation, then outlining the methodology used for the literature review, and concluding with a summary of key findings. The discussion section highlights major themes and ends with reflections on future research directions.

[2051]

भारत में सोने के आभूषण निर्माण उद्योग का विकास और रोजगार में भूमिका

नूरजहाँ, छात्रा, विशिष्ट स्कूल ऑफ मैनेजमेंट, इंदौर, म.प्र.

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सोने का उद्योग न केवल भारत में बल्कि पूरे विश्व में अंतरराष्ट्रीय रूप से फैला हुआ है। यह भारत की पहचान पूरे विश्व में करवाता है। स्वर्ण आभूषण भारत की संस्कृति का एक प्रतीक है। इस शोध में स्वर्ण आभूषणों का निर्माण करने वाले स्वर्णकार कारीगरों और स्वर्ण उद्योग से जुड़े व्यापारी व्यवसाय और उसके उतार चढ़ाव का अध्ययन किया गया है। बात अगर सोने के बाजार की स्थिति की की जाए तो वर्ष 2025 में सोने का भाव कई वर्षों के मुकाबले अधिक रहा पूरे वर्ष ही बाजार में इसकी कीमत अधिक रही जिसके कारण कई लोगों को नुकसान ,तो कई लोगों को फायदे भी हुए। कारीगर और स्वर्णकार को सोने की बढ़ती कीमतों के कारण निराशाजनक स्थितियों का सामना करना पड़ा कई कारीगरों और स्वर्णकारों को अपना रोजगार संसाधन बदलना भी पड़ा। इस शोध

में बाजार की स्थिति स्वर्णकारों की स्थिति इस उद्योग से जुड़े व्यापारी और उनका इस उद्योग में योगदान और स्वर्ण आभूषण बनाने की आधुनिक व पारंपरिक प्रक्रियाओं का वर्णन है। किस प्रकार से यह भारत की संस्कृति का प्रतीक है और एक आम आदमी इस उद्योग में अपना सहयोग किस प्रकार से दे सकता है इन बातों को इस शोध के माध्यम से समझा जा सकता है। इस उद्योग में छोटे बड़े संगठन मिलकर कार्य करते हैं। सोने की कीमत बढ़ने के कारण उन पर क्या प्रभाव पड़ता है यह भी हम इस शोध के माध्यम से समझ सकते हैं।

[2052]

मध्यप्रदेश में उपभोक्ता संरक्षण का अध्ययन इंदौर जिले में उपभोक्ता जागरूकता के विशेष संदर्भ में

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व्यवसाय के आधुनिक युग में उपभोक्ता पर अधिक ध्यान केंद्रित करने और निगमों की अपने ग्राहकों के प्रति नैतिक और सामाजिक दायित्वों पर विचार करने की जिम्मेदारी को बढ़ावा दिया है उपभोक्तावादी आंदोलन के उदय ने उपभोक्तावाद विषय पर और अधिक से अधिक शोध और विकास को प्रोत्साहित किया है, जिससे व्यवसायों को उपभोक्ता संचालित बाजार में सफलता प्राप्त करने में मदद मिली है। पिछले कुछ दशकों में उपभोक्तावाद काफी चर्चा का विषय रहा है इस सामाजिक आंदोलन —जिसने उपभोक्ताओं को सुरक्षित उत्पाद, अधिक जानकारी, पर्याप्त चयन और निवारण तंत्रों तक बेहतर पहुंच प्राप्त करने में मदद करने का प्रयास किया है – इसका विभिन्न विषयों के शोधकर्ताओं द्वारा विधिक शोध दृष्टिकोण का उपयोग करके परीक्षण किया गया है इन शोधकर्ताओं ने समग्र उपभोक्ता आंदोलन और इस आंदोलन को बनाने वाले संगठनों, व्यक्तियों और मुद्दों का वर्णन, व्याख्या, पूर्वानुमान और नियंत्रण करने का प्रयास किया है। दूसरे शब्दों में, यह कहा जा सकता है कि इन शोधकर्ताओं ने वृहद और सूक्ष्म, दोनों स्तरों पर उपभोक्तावाद का व्यापक अध्ययन किया है वैश्विक बाजार में उपभोक्तावाद, उन तरीकों पर केंद्रित है जिनसे व्यवसाय ग्राहकों के साथ अपने संबंधों को बेहतर बना सकते हैं और साथ ही क्रय व्यवहार पर विश्लेषण और भी डाल सकते हैं। सरल शब्दों में, यह उपभोक्ताओं को वस्तुओं और सेवाओं में स्वामियों, मिलावट और भ्रामक विज्ञापनों के विरुद्ध सुरक्षा प्रदान करता है। यह अधिनियम उपभोक्ताओं के लिए एक सरल, सस्ता और त्वरित निवारण करवाने हेतु उपभोक्ताओं के लिए वरदान सिद्ध हुआ है। उपभोक्ताओं के हितों की सुरक्षा के लिए उन्हें धोखाधड़ी और अनुचित व्यापार व्यवहार से बचाना और बाजार में उन्हें उत्पाद के प्रति जानकारी, सुरक्षा, विकल्प और निवारण के अधिकार देना। उपभोक्ता संरक्षण अधिनियम का उद्देश्य निष्पक्ष और सुरक्षित बाजार बनाना है। जिसमें उपभोक्ता अपने अधिकारों के प्रति जागरूक होकर सूचित निर्णय ले सकें।

[2053]

Role of Youth in Viksit Bharat 2047

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Viksit Bharat 2047 outlines a comprehensive and ambitious national vision to transform India into a developed, self-reliant, inclusive and globally respected nation by the year 2047- coinciding with its 100th year of independence. The vision transcends mere economic growth; it aims for balanced progress across economic prosperity, social equity, technological innovation, environmental sustainability, and good governance. The foundation of Viksit Bharat lies in inclusive growth, ensuring that the benefits of development reach all sections of society, particularly youth, women, the poor, and farmers, who are identified as key pillars of the nation's progress. This requires equal access to quality education, skills

training, and public services, which are critical for both rapid economic growth and equality of opportunity. The focus is on empowering individuals through skill development, innovation, and entrepreneurship, integrating technology skills and career training into the education system to prepare a dynamic workforce capable of adapting to changing global economic models. Social equity is a core component, with an emphasis on gender equality, women's empowerment through initiatives like Beti Bachao Beti Padhao and Ujjwala Yojana and ensuring access to education and healthcare for all. The vision also prioritizes environmental sustainability, advocating for renewable energy adoption, biodiversity conservation, and waste management to achieve long-term, sustainable development. Addressing climate change and pollution through sustainable practices is essential for a healthy and resilient nation. Environmental sustainability is paramount, with a commitment to achieving net-zero carbon emissions and promoting green growth across all sectors. The vision also seeks to strengthen governance through transparent, efficient, and citizen-centric systems. This holistic approach, which includes modernizing agriculture, expanding infrastructure, and enhancing public services, is designed to create a prosperous, self-reliant, and resilient India.

[2054]

भाषा दस्तावेजी कारण और डिजिटल अभी लेखिका कारण के माध्यम से भारतीय भाषाओं और प्राचीन लिपियों का संरक्षण

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हमारे देश में भाषाओं का एक महत्वपूर्ण स्थान है भाषाओं को सामाजिकता का एक महत्वपूर्ण हिस्सा माना गया है तथा भारत में भाषाओं का अत्यंत महत्वपूर्ण स्थान है। क्योंकि किसी भी व्यक्ति को संवाद करने के लिए दुनिया को समझने के लिए सामाजिक कल्याण के लिए तथा किसी व्यक्ति को दूसरे व्यक्ति से संपर्क करने के लिए किसी भी एक भाषा का उपयोग तो अवश्य ही करना पड़ता है भाषा की सहायता से एक व्यक्ति दूसरे व्यक्ति से अपने विचारों भावनाओं व अनुभवों का आपस में आसानी से आदान-प्रदान करते हैं भारत में कई प्रकार की जाति धर्म तथा संस्कृति के व्यक्ति निवास करते है। इसीलिए भारत में कई प्रकार की भाषाएं आमतौर पर बोली जाती है। भारतीय संविधान में 22 भाषाओं को मान्यता प्रदान की गई है जिसे संविधान की अनुसूची 8 के अंतर्गत सूचीबद्ध किया गया है कुछ भाषाओं के नाम इस प्रकार है हिंदी, बंगाली, मराठी, तेलुगू, तमिल, गुजराती, उर्दू, कन्नड़, मलयालम, पंजाबी आदि भाषाओं को भारत में प्राथमिकता दी गई है। उसी प्रकार मध्य प्रदेश में भी कई प्रकार की भाषाएं बोली जाती है जिनमें कई प्रकार की भाषाएं अस्तित्व में है परंतु वे भाषाएं खतरे में है। जैसे कोरकू, गोंडी, भीली जैसी अन्य भाषाएं विलुप्त होने के कगार पर है इन भाषाओं को विलुप्त होने से बचाने के लिए हमें जनजातीय भाषाओं को भी दस्तावेजीकरण (documentation) तथा फिर से प्रयोग में लाने के लिए प्रयास व कोशिश करनी चाहिए तथा इन भाषाओं को भी अस्तित्व में रहने का अधिकार होना चाहिए परंतु यह धीरे-धीरे अपना अस्तित्व होती जा रही है।

[2055]

Toward A Theoretical Model of AI Adoption Among Service Sector Entrepreneurs: Integrating Technology Acceptance And Entrepreneurial Orientation Perspectives

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Artificial Intelligence (AI) is one of the groundbreaking technologies which is transforming most of the industries including the service sector, but many entrepreneurs particularly in emerging economies are still

hesitant to adopt it. This study explores why this gap exists by examining how entrepreneurs’ own perceptions and ways of thinking influence their willingness to work with AI technologies. The paper will explore how perceived usefulness, perceived ease of use, and entrepreneurial orientation shape entrepreneurs’ attitudes toward AI, and how these attitudes influence their intention to adopt it, depending on the Technology Acceptance Model (TAM) and the Entrepreneurial Orientation (EO) framework, the paper looks at. The study also considers whether attitude acts as a bridge connecting technological perceptions and entrepreneurial characteristics with actual adoption intentions. By bringing together cognitive, attitudinal, and entrepreneurial viewpoints, the study offers a conceptual model relevant to service-sector fields such as IT, healthcare, education, and hospitality. The insights presented here set the stage for future empirical research and point to important considerations for policymakers, AI designers, and organizations that support entrepreneurship.

[2056]

Empowering Youth in Developing Nations: Evaluating the Role of the Gig Economy in Reducing Unemployment and Enhancing Labour Market Opportunities

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Youth unemployment and underemployment are persistent global challenges, particularly in a rapidly mobile and technology-driven workforce. The gig economy, characterized by short-term, flexible work arrangements, presents both opportunities and challenges in addressing these issues. The gig economy includes independent contractors, Delivering food online, Freelance writing, Software development, Painting walls, Building furniture, Babysitter or childcare provider, Home health aide, Tutor, Photographer, Graphic designer, Content writer or copywriter, Web developer, Editor, Consultant. This research paper explores how the gig economy can be leveraged by providing income opportunities to young workers, fostering entrepreneurship, and developing relevant skill sets. The study also examines potential pitfalls such as job insecurity, lack of benefits, and regulatory challenges, offering recommendations for improving gig work to empower young people. The modern workforce is evolving rapidly due to technological advancements, globalization, and changing work preferences. Traditional employment structures are being supplemented, and in some cases replaced, by gig-based work. This paper explores how the gig economy can serve as a viable solution to youth unemployment and underemployment by analyzing its benefits, challenges, and necessary policy frameworks to ensure its effectiveness. The gig economy presents a viable solution to youth unemployment and underemployment by offering flexible work options, promoting skill development, and fostering entrepreneurship. However, it is essential to tackle the challenges associated with gig work to ensure it serves young people positively in the long run. By effectively utilizing the gig economy, young individuals can acquire valuable experience, build their careers, and contribute to economic growth. The gig economy continually adapts to new technology, society, and policy trends. While it provides opportunities for flexibility and innovation, it also brings forth challenges concerning worker rights, sustainability, and equity. Understanding these intersections is vital for policymakers, businesses, and workers navigating the evolving work landscape. Young people's involvement in gig work reflects a complex blend of economic conditions, personal goals, and societal trends. Although they appreciate its flexibility and opportunities, their engagement is multifaceted. This research aims to shed light on the role of the gig economy in shaping the future of work for young people, offering insights that can inform policymakers, educators, and employers in creating more inclusive and sustainable labour markets.

[2057]

From Local to Global: Digital Platforms Drive Market Expansion and Revenue Growth in Women-Led Startups in Context to Financial Sector

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This study investigates how e-commerce and social media platforms are reshaping the growth trajectories of women-led startups in India by enabling them to move from local, home-based ventures to scalable, nationally visible businesses. The research examines how digital marketplaces, social commerce models, and online branding tools expand customer reach, increase sales volumes, and lower entry barriers for women founders across sectors such as retail, services, and lifestyle enterprises. It also analyses the role of platforms in enhancing financial inclusion and entrepreneurial confidence, particularly for first-generation and rural women entrepreneurs who previously faced restrictions related to mobility, capital, and market access. Using a mixed-methods approach that combines survey data from women-led startups with in-depth interviews of founders actively using e-commerce and social media, the study evaluates key dimensions of scalability, including market expansion, revenue growth, operational efficiency, and brand visibility. Additionally, the research considers the emerging role of fintech services—such as digital payment systems, online lending platforms, and micro-credit facilities—in enabling smoother financial operations for women-led startups. These tools not only simplify cashflow management but also improve access to formal credit, helping founders scale more confidently within competitive markets. The analysis further explores platform-specific challenges such as algorithmic dependence, digital skill gaps, online harassment, and high commission or logistics costs that can limit sustainable scaling despite initial growth. Findings are expected to provide evidence-based insights for policymakers, ecosystem enablers, and platform companies on how to design more inclusive digital infrastructures, targeted capacity-building, and supportive regulatory frameworks that strengthen the long-term scalability of women-led startups in India.

[2058]

Human Resource Analytics as a Strategic Capability for Sustainable and Inclusive Growth: A Scopus-Based Bibliometric Study

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In today's world, managing employees in an organization is not a one-man task. With the evolving business and advancement in technologies, managing employees and tracking their performance can be performed online with the help of Human Resource Analytics (HRA). There has been certain scepticism concerning the use of HRA and its potential for meaningful impact on HR practices and operations. Therefore, the objective of this study is to analyze the most relevant scientific work being undertaken in HR analytics and to understand the evolution of the conceptual, intellectual, and social structure of this topic in a way that allows the expansion of empirical and conceptual knowledge. This study combines a systematic literature review with bibliometric analysis of HRA published between 2020 and 2026, using a Scopus-indexed dataset. With bibliometric techniques, the study analyses publication trends, influential authors, journals, keyword co-occurrence, and network clusters. VOS viewer was employed to perform co-authorship, co-citation, and thematic evolution analyses. The results reveal significant growth in HRA, driven by digital transformation and identified three major research clusters – technological enablers, strategic HR decision making and analytics driven organisational transformation. Regardless of this growth, the analysis also discloses critical gaps related to ethical data use, privacy issues, the involvement of emerging economies,

and lack of HRA adoption in non-corporate and SME contexts. The literature review framework was developed using the Dynamic Capabilities Theory to position HRA as a strategic capability that builds organizational adaptability and resilience. Overall, this bibliometric study contributes to the growing discourse on sustainable and inclusive HRM by offering a structured understanding of how HRA research has evolved and where it is heading. It provides academics, practitioners, and policymakers with valuable insights into the strategic role of analytics in shaping the future of equitable global business practices. The findings support the idea that HRA, when implemented responsibly, can become a transformative capability that supports long-term sustainability, organizational resilience, and inclusive growth.

[2059]

Building Tomorrow Responsibly: Youth Understanding of Sustainable Tourism and SDG Goals

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As a global phenomenon, the tourism sector has played a very significant role in the global economic development for the last three decades. The concept of sustainable tourism has gained much importance, due to alarming environmental and social challenges arising from uncontrolled tourism activities. This sector has become a major source of income to many countries all over the world. This research paper tries to explain the concepts of sustainable development in the tourism sector and youths’ prospective for sustainable tourism and its alignment to SDGs. Sustainable tourism aims to maintain a balance between environmental protection, social and cultural well-being, and economic development, ensuring that all three grow together in harmony for both present and future generations. Sustainable tourism should help local people, support the government, and benefit investors, both now and in the years to come. The tourism sector understands that sustainability is no longer just nice to have, but it is must to have. This study aims to clarify the concept of sustainable tourism, examining the current factors influencing the intention to choose sustainable tourism. This study also explores how young people understand and support sustainable tourism in relation to the Sustainable Development Goals (SDGs). As awareness about responsible travel and environmental protection grows, to find out how youth take part in eco-friendly and ethical tourism practices in India. A structured questionnaire has been used to measure their awareness, attitudes, and willingness to act toward sustainable tourism. The study revolves around five SDG areas: Responsible Consumption and Production (SDG 12), Life on Land (SDG 15), Sustainable Cities and Communities (SDG 11), Decent Work and Economic Growth (SDG 8), and Youth Innovation and Personal Choices in Tourism (SDG 9). Using a Likert-scale survey, the study will look at how young people connect tourism with environmental care, social responsibility, and local economic development. The expected results will highlight the important role youth can play in making tourism more ethical, inclusive, and environmentally friendly.

[2060]

The Spillover Effect of Digital Freemium Engagement on Offline FMCG Sales Channels

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The research investigates the impact of freemium engagement, on buying behaviors within the Moving Consumer Goods (FMCG) industry. As apps, gamification, loyalty initiatives and free offerings become more prevalent FMCG firms are progressively implementing freemium approaches to draw in and keep customers. While these engagements occur on platforms their effect reaches physical retail locations

influencing consumer mindsets buying choices, preferences and store selection. Using a research approach relying on secondary data, this study collects existing literature, theories and industry reports to explore the spillover impacts of digital freemium engagement, on offline FMCG sales channels. The evaluation shows that digital freemium interactions boost brand recall, trust and involvement which subsequently encourage product trials and purchasing behavior. Furthermore the results demonstrate that offline retailers and dealers gain from these campaigns via increased customer foot traffic, greater product sales and enhanced sales outcomes. Overall, the study concludes that digital freemium engagement serves as an effective bridge between online consumer interaction and offline FMCG market outcomes, offering strategic advantages for brands, retailers, and channel partners.

[2061]

Driving Sustainable Growth through Green HR Practices: Enhancing Employee Engagement and Retention in the IT Sector

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The increasing focus on environmental sustainability has prompted organizations, especially in the IT sector, to incorporate Green Human Resource (HR) practices into their operations. This study, titled “Driving Sustainable Growth through Green HR Practices: Enhancing Employee Engagement and Retention in the IT Sector,” aims to explore how green HR initiatives contribute to improved employee engagement and retention, which ultimately supports long-term organizational sustainability. The research utilizes a mixed-methods approach, combining both quantitative and qualitative methods to gather comprehensive insights. Primary data is collected through a structured questionnaire distributed to IT professionals selected via non-probability purposive sampling. The questionnaire measures essential variables, such as environmental training, green recruitment and selection, green performance appraisal, and green rewards, alongside indicators of employee engagement and retention. To analyze the data, various statistical tools are employed, including descriptive analysis, correlation analysis, t-tests, ANOVA, and regression analysis, to assess relationships and identify significant variations among the variables. Additionally, qualitative interviews are conducted with HR managers to validate the findings and gain deeper insights into green HR implementation strategies. The study is supported by an extensive review of secondary data from academic journals, corporate sustainability reports. The findings are expected to demonstrate a strong positive correlation between green HR practices and employee engagement and retention, highlighting the vital role these practices play in enhancing workplace commitment and advancing organizational environmental goals. This research offers practical recommendations for IT firms to integrate sustainability into their HR functions, fostering a greener, more engaged, and loyal workforce for sustainable growth in the future.

[2062]

Financial Inclusion Through Public and Private Banks: A Comparative Study in Semi-Urban and Rural Areas of Banaskantha and Patan

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Financial inclusion is a critical driver of inclusive economic growth in India, especially in rural and semi-urban regions where access to formal financial services remains limited. Public and private banks have played important yet distinct roles in expanding the reach of financial services. This research paper presents a comparative analysis of public and private sector banks in enhancing financial inclusion within the semi-urban and rural areas of Banaskantha and Patan districts of Gujarat. Using a descriptive research

design, primary data was collected from 40 respondents through a structured questionnaire. The study evaluates key dimensions such as bank account ownership, access to credit, usage of digital banking, awareness of financial inclusion schemes, customer satisfaction, and perceived service effectiveness. Statistical tools including descriptive statistics, chi-square tests, ANOVA, and gap analysis were applied. The findings reveal that public sector banks perform better in social banking initiatives, government scheme outreach, and credit access, whereas private sector banks excel in digital banking usage, service quality, and customer convenience. The paper concludes with recommendations to enhance inclusive financial services, reduce digital divides, and improve the participation of private banks in deeper rural markets

[2063]

A Study on the Contribution of Religious Tourism in Indian Tourism

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Religious tourism plays a pivotal role in shaping India’s tourism landscape, reflecting the country’s rich spiritual, cultural, and historical heritage. This study explores the contribution of religious tourism to India’s tourism industry using secondary data obtained from government reports, tourism statistics, scholarly articles, and research studies. Analysis indicates that religious tourism significantly drives economic growth by generating substantial revenue, creating employment opportunities, and promoting regional development. Beyond economic benefits, it also fosters cultural preservation, strengthens local traditions, and encourages community participation. India’s diverse religious sites—including temples, mosques, gurudwaras, churches, and pilgrimage circuits—attract millions of domestic and international visitors annually, reinforcing the country’s image as a global spiritual destination. The study emphasizes that strategic planning, effective promotion, and sustainable management of these sites are essential to maximize the benefits of religious tourism, enhance visitor experiences, and ensure the conservation of cultural heritage for future generations. Overall, religious tourism emerges as not only an economic asset but also a vital instrument for preserving India’s cultural identity and promoting social cohesion.

[2064]

Growth of Digital Wallets (Phonepe, Google Pay, Paytm)

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The rapid expansion of digital wallets in India has transformed the country’s payment ecosystem, driven by increasing smartphone penetration, affordable internet access, and government initiatives promoting cashless transactions. Platforms such as PhonePe, Google Pay, and Paytm have emerged as leading players by offering fast, secure, and user-friendly payment solutions based on the Unified Payments Interface (UPI). Their widespread adoption has enabled seamless peer-to-peer transfers, bill payments, online shopping, and merchant transactions. The COVID-19 pandemic further accelerated the shift toward contactless payments, increasing consumer trust and usage frequency. This study examines the growth trajectory of these digital wallets, factors driving adoption, competitive dynamics, technological innovations, and their overall impact on financial inclusion and India’s digital economy.

[2065]

E-Commerce as a Catalyst for Empowering Rural Women in India: Opportunities, Barriers, and Sustainable Pathways

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E-commerce is changing India's digital economy. Its helping rural women who face problems like moving

around, getting to markets, and social rules with digital tools growing fast. Things like Digital India, ONDC, and programs for women entrepreneurs are helping rural women make money, grow skills, and be more independent. This study looks at how e-commerce helps empower rural women in India. It finds that e-commerce creates chances like running businesses from home, selling to more people, lower cost, and more control over our money through digital payments, but there are problems like not knowing technology well, a few people owning smartphones, bad logistics, low trust in online deals, and old rules about gender. The study says we need things like teaching digital skills, communities, E-commerce models, better digital set women-focused logistics, and using Self-help groups with digital tools. Overall, E-commerce can help rural women earn more, grow, and develop long-term if the government helps with rules and teaches digital skills.

[2066]

Bridging the Rural–Urban Startup Divide through Generative AI Tools

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The rural–urban divide creates systemic inequalities for startup founders, concentrating essential resources such as funding, expert guidance, and specialized talent in urban centres while leaving rural areas underserved. This paper proposes that Generative AI (GenAI) can act as a powerful Resource Virtualization (RV) mechanism, effectively substituting these scarce urban resources and democratizing entrepreneurship across geographical boundaries. I introduce a conceptual model postulating that rural GenAI adoption enhances Rural Startup Success and Scalability (RSS), primarily mediated by the degree of resource virtualization achieved. This relationship is moderated by Digital Ecosystem Factors (DEF), such as broadband infrastructure and digital literacy, which determine the effectiveness of GenAI tools. To empirically test this framework, a convergent mixed-methods (QUAN + QUAL) design is proposed. The quantitative phase (survey research, $N \approx 300$) will test causal links and hypotheses (H1–H4) using SEM/regression analyses. The qualitative phase (semi-structured interviews, $N \approx 20–30$) will explore the mechanisms of RV (RQ1) and the influence of DEF (RQ4) through rich narrative data. The findings inform a three-pronged intervention strategy: 1. Direct GenAI Access (e.g., localized LLMs, content vouchers) to address resource scarcity; 2. Capacity Building (e.g., prompt- engineering bootcamps) to strengthen digital literacy; and, 3. Enabling Infrastructure and Policy Support (e.g., broadband subsidies, vernacular data policy) to improve the digital ecosystem. In conclusion, this study positions GenAI not merely as an efficiency tool, but as a structural equalizer capable of mitigating entrenched spatial resource disparities, fostering inclusive innovation and more equitable economic growth.

[2067]

Social Equality: Sustainable Business Practices and Inclusive Growth on Visit Bharat

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This paper examines the role of sustainable business practices in fostering social equality and inclusive growth in India, with a particular focus on gender equality. It highlights traditional models and approaches that can be leveraged to create a more equitable and environmentally conscious business environment.

[2068]

Viksit Bharat: An Analysis of Headwinds, Tailwinds and Imperatives

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The idea of making India a developed nation by 2047, the 100 th year of its independence seems attainable given the pace at which the Indian economy is progressing. The vision encompasses several aspects of

development including economic growth, social progress, environment sustainability and good governance. The NITI Aayog is working on a roadmap towards this end. The recent concern voiced by former governor of RBI, Duvvuri Subbarao, is will this roadmap “get us to Denmark”? This is a phrase coined and popularized by Francis Fukuyama to describe the challenge confronted by developing countries in transforming into developed nations. By ‘Denmark’ he meant a society which is prosperous, democratic and secure, has good governance and low levels of corruption. Presently, India is one amongst the big economic powerhouses and the second largest emerging economy. A faster rate of economic growth coupled with a growing middle class, a larger proportion of young population enjoying an access to a better quality of life reflected in both an increase in the longevity and improved literacy levels are some indices to cheer upon. Undoubtedly, size is a useful index, yet it raises numerous concerns, challenges and issues as GDP has its own limits. The progress on three Hs namely, Human Development Index, Human Happiness Index and Hunger Index raise compelling doubts towards the attainment of this end. Additionally, ‘getting to Denmark’ requires a well ordered society resting on three building blocks – the rule of law, a strong state and democratic accountability. The sequence in which these blocks appear also influences the route to Denmark. The complex journey to developed country status is not merely about high income, but bridging sharp inequalities in health and education too. Inequalities of any form and degree are morally wrong and hence it needs to be ensured that the benefits of growth are widely shared. The biggest growth driver of the Indian economy is the huge consumption base of the bottom half of our population. Therefore, more income needs to be put into their pockets. So, high growth must spread material prosperity. Development experience also exhibits that the transit from low to middle income status is easy, but countries find it exceedingly difficult to graduate from middle to high income. This middle-income trap can be overcome by focusing on innovation and intellectual property which necessitates more brain power than muscle power. Quality rather than quantity needs to be emphasized more. The present paper is an attempt to analyse the progress of the economy in light of the goal of Viksit Bharat. The paper will be divided into five sections viz., a) conceptual implications b) the tailwinds c) the head-winds d) the imperatives and e) concluding remarks.

[2069]

Exploring Cultural Intelligence and Its Influence on Remote Team Collaboration

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The increasing prevalence of remote and hybrid workspaces has heightened the need for effective cross-cultural collaboration. This phenomenon is leading organizations to adopt and improve a critical strategic capability called “Cultural Intelligence (CQ) for effectively navigating in these newer environments in digital offices. This paper has synthesised empirical evidence and theoretical models to examine how CQ synergises remote team collaboration, digital communication and global leadership effectiveness. The paper has focused on a wide body of published research between 2015 and 2024 to uncover the most recent evidence in CQ. This paper also intends to propose an enriched conceptual framework that makes CQ integral to an effective catalyser for trust-building, conflict management, adaptability and collaborative performance in virtual businesses through an integration of Cultural Intelligence Theory, Hofstede’s Cultural Dimensions, Social Learning Theory, and the Dynamic Constructivist Perspective. Findings from diverse studies indicate that higher CQ strengthens digital adaptability, improves multicultural communication, promotes inclusive leadership behaviours, and fosters innovation through culturally diverse knowledge-sharing. The paper offers strategic organizational recommendations for embedding CQ into recruitment, learning and development, leadership pipelines, and technology-mediated collaboration practices. It concludes by identifying future research directions, particularly in the domains of technology–culture interactions, virtual leadership development, and remote employee well-being.

[2070]

मध्य प्रदेश में ई-गवर्नेंस का प्रभाव:एम पी ऑनलाइन; पोर्टल की प्रभावशीलता और चुनौतियों का एक विश्लेषणात्मक अध्ययन

दिव्यांश साहू, छात्र, विशिष्ट स्कूल ऑफ मैनेजमेंट, इंदौर, म.प्र
डॉ.जलज सेठी, सहायक प्राध्यपक, विशिष्ट स्कूल ऑफ मैनेजमेंट, इंदौर, म.प्र

सूचना प्रौद्योगिकी के युग में, ई-गवर्नेंस (E-Governance) ने प्रशासनिक कार्यों में पारदर्शिता और दक्षता लाने में महत्वपूर्ण भूमिका निभाई है। मध्य प्रदेश सरकार की पहल;एम पी ऑनलाइन (MP Online) राज्य में डिजिटल ति का चेहरा बनकर उभरी है। इस शोध पत्र का उद्देश्य इस पोर्टल की उपयोगिता, पहुंच और इसके सामने आने वाली तकनीकी बाधाओं का मूल्यांकन करना है। इंदौर क्षेत्र के 26 उत्तरदाताओं (मुख्य रूप से छात्रों) के प्राथमिक डेटा और विभिन्न द्वितीयक स्रोतों के विश्लेषण के आधार पर, यह अध्ययन दर्शाता है कि पोर्टल ने सरकारी कार्यों में लगने वाले समय को काफी कम कर दिया है। जहाँ 96% उपयोगकर्ताओं ने समय की बचत की बात स्वीकार की, वहीं 76.9% ने सर्वर डाउन को एक गंभीर समस्या बताया। यह शोध पत्र नीति निर्माताओं के लिए सुधार के सुझावों के साथ समाप्त होता है।

[2071]

Sustainability-Driven Entrepreneurship: Evaluation the Role of Green Startups in Achieving SDGs in India

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Sustainable Development is becoming a guiding concept of nations looking to achieve balanced economic growth, rather than merely being an environmental issue. This change has created new opportunities for entrepreneurs in India who are creating companies that prioritize sustainability. This study examines how important Sustainable Development Goals (SDGs) of the United Nations, particularly those related to clean energy, climate action, responsible consumerism and equitable economic growth are being shaped by green entrepreneurs. A mixed method approach was employed to comprehend their impact, including surveys, interviews with start-up founders and examination of academic literature and policy paper. According to the survey, green start-ups are changing how companies function in addition to offering environmentally friendly goods and services. They are pushing resource-efficient industrial processes, experimenting with renewable technology and cutting waste using circular economy concepts. These initiatives are promoting more conscientious consumer behaviour, lowering carbon footprints and reducing reliance on traditional energy sources. In addition to their contributions to the environment, green entrepreneurs are opening up new job and skill-development opportunities, especially in industries like sustainable manufacturing, waste management and renewable energy. Additionally, their efforts are pushing markets in the directions of greater ethics and environmental consciousness. There are still difficulties in spite of these encouraging advancements. Limited finance, complicated regulatory processes and a lack of general consumer and investor understanding of sustainable alternatives are challenges faced by many green firms. This study provides insight into how entrepreneurship is becoming a catalyst for long term environmental and societal change and emphasizes the growing significance of sustainability-driven initiatives in India's development journey.

[2072]

The Role of Carbon Credits in Promoting Green MSMEs in India: Opportunities Challenges and Insights from Madhya Pradesh

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Micro, small and medium enterprises form the backbone of India’s industrial structure and contribute more than one third of the country’s total manufacturing output. Despite their importance, several regions have reported signs of strain. In Madhya Pradesh, the number of new MSME registrations fell from 2,49,009 in 2023 to 2,31,164 in 2024, indicating that business growth has been slowing. In this situation, the adoption of sustainable methods becomes difficult for enterprises that already face financial and technical limitations. The emergence of carbon credit frameworks offers a possible way forward. India has been an active participant in global carbon markets and issued roughly 278 million carbon credits between 2010 and 2022, indicating that the country already has experience in generating tradable emission reductions. With the launch of the Carbon Credit Trading Scheme in 2024 and the MSE GIFT scheme supporting green investment, MSMEs may now find opportunities to convert cleaner production into additional income rather than seeing sustainability as an expense. The purpose of this study is to explore whether carbon credit mechanisms can support MSMEs in adopting cleaner production processes while remaining competitive. The paper relies on secondary information from government documents, sectoral reports and research studies on sustainability practices. Certain MSME clusters that adopted efficient production systems with institutional support have demonstrated measurable reductions in energy use and emissions, suggesting that environmental improvements are possible even for smaller units. At the same time, there are challenges. Limited awareness of carbon markets, complex certification procedures and fluctuating credit prices make participation difficult for enterprises without guidance or financial support. The research contributes to ongoing discussions on sustainable business by suggesting that carbon credits can act as a practical incentive for MSMEs rather than a theoretical environmental idea. Madhya Pradesh, with its combination of traditional industrial activity and emerging sustainability efforts, provides a suitable setting to study this transition. If policy measures are implemented clearly and supported through institutions, carbon finance can help MSMEs move towards environmentally responsible and economically stable growth. This study offers a direction for understanding how smaller enterprises may become part of India’s climate oriented industrial future.

[2073]

Digital Platform–Driven Inclusive Growth: Impact of E- Commerce on Small and Rural Enterprises

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Digital platforms have emerged as powerful catalysts of inclusive economic growth, particularly through the rapid expansion of e-commerce and its transformative impact on small and rural enterprises. This study examines how e-commerce ecosystems enable micro and small businesses in rural regions to overcome traditional barriers related to market access, distribution inefficiencies, information gaps, and high operational costs. By leveraging online marketplaces, digital payments, logistics networks, and social commerce tools, rural entrepreneurs gain the ability to reach wider consumer bases, enhance product visibility, and participate competitively in national and global value chains. The research highlights how digital platforms reduce entry barriers, promote financial inclusion, and stimulate local innovation by providing affordable technological infrastructure and data- driven insights. At the same time, the paper analyzes challenges that continue to

restrict full participation, including digital literacy gaps, inconsistent internet connectivity, inadequate logistical support, and limited access to credit and training. The study underscores that the positive impact of e-commerce on rural enterprises is maximized when supported by enabling policies, digital skill development programs, rural broadband expansion, and the integration of small producers into platform-driven supply chains. The results conclude that digital platforms significantly contribute to inclusive growth by empowering rural enterprises, enhancing competitiveness, and fostering sustainable economic development across underserved regions.

[2074]

From Classroom to Green Enterprise: How Entrepreneurship Education Drives Sustainable Business Growth in Emerging Economies (With Reference to India)

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Entrepreneurship education has emerged as a critical driver of sustainable business growth in emerging economies, where rapid industrialization, demographic transformation, and environmental stress coexist. This study explores how entrepreneurship education influences the creation and growth of environmentally responsible and socially inclusive enterprises in India. It argues that when entrepreneurship education is intentionally designed to integrate sustainability principles, experiential learning, and ecosystem linkages, it can transform students from passive recipients of knowledge into proactive agents of “green” entrepreneurial change. The paper first reviews the evolution of entrepreneurship education globally and in India, highlighting the shift from traditional business training focused mainly on profit maximization towards broader models that incorporate environmental stewardship and social responsibility. Drawing on literature on sustainable entrepreneurship, triple bottom line performance, and human capital development, the study develops a conceptual framework linking three key dimensions of entrepreneurship education—curriculum content, pedagogy, and ecosystem engagement—to sustainable business outcomes. The framework suggests that exposure to sustainability concepts (such as circular economy, green technologies, and inclusive business models), combined with practical learning (incubation, live projects, community engagement) and access to support networks (mentors, investors, government schemes), enhances students’ green entrepreneurial intention, opportunity recognition, and capability to implement sustainable ventures. With reference to India, the paper situates this framework within the current policy and institutional context. National initiatives such as “Startup India,” “Atal Innovation Mission,” “Unnat Bharat Abhiyan,” and “Skill India,” alongside the integration of entrepreneurship and innovation into the National Education Policy (NEP) 2020, have provided a fertile ground for promoting sustainable entrepreneurship. Universities, technical institutes, and business schools increasingly offer courses and programs on entrepreneurship and sustainability, often supported by incubation centres, technology business incubators, and Centres of Excellence for clean technologies and social innovation. The study analyses how these initiatives can contribute to sustainable business growth, especially among youth-led start-ups and small and medium enterprises (SMEs) in sectors like renewable energy, waste management, sustainable agriculture, and inclusive digital services. The paper concludes that entrepreneurship education in India holds significant potential to drive sustainable business growth, but its impact depends on the depth and coherence of sustainability integration. Many programs still treat sustainability as an add-on topic rather than a core dimension of business strategy and value creation. The study recommends embedding sustainability throughout entrepreneurship curriculum, strengthening experiential and community-based learning, and building stronger partnerships between educational institutions, industry, investors, and government bodies. It also suggests the need for systematic assessment of learning outcomes related to green entrepreneurial intention and sustainable venture performance. By aligning educational practices with the country’s broader sustainable development goals, entrepreneurship education in India can play a pivotal role in moving “from classroom to green enterprise,” contributing simultaneously to economic growth, environmental protection, and social inclusion in an emerging economic context.

[2075]

Shaping Sustainable Futures: A Bibliometric Study on Women’s Empowerment and Children’s Involvement in Sustainability

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This bibliometric analysis investigates the scholarly literature on the roles of women and children in sustainable development practices from 2000 to 2024. The study examining 454 peer-reviewed articles sourced from Scopus, Web of Science, and Google Scholar, employs bibliometric methodology mainly VOS viewer software, citation analysis, and keyword co-occurrence mapping. Major findings indicate a marked increase in research output post-2015, coinciding with the implementation of the United Nations Sustainable Development Goals (SDGs), with India identified as the foremost contributor. The results underscore the significance of women's empowerment and children's involvement in sustainability initiatives as key drivers of progress across various SDGs, including poverty reduction (SDG 1), quality education (SDG 4), climate action (SDG 13), and gender equality (SDG 5). The analysis delineates five principal research clusters, highlighting prevalent themes such as women's empowerment, environmental stewardship, gender equality, education, and climate action. The study also mentions some notable barriers to effective implementation, including gender-based discrimination, social and cultural obstacles, limited resource access, and insufficient funding. This bibliometric analysis emphasizes the urgent need for integrated, gender-sensitive strategies and policy interventions to enhance the contributions of women and children to sustainable development on a global scale.

[2076]

Comparison of Concept Mapping Strategy and Conventional Method in Terms of Achievement in Science

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The present study was undertaken to develop and standardize achievement in science tests for students of class VII students. A sample of 335 students was selected using random sampling techniques from the four schools of Indore district to ensure representation across gender, socio-economic status, and academic backgrounds. The test items were constructed to cover cognitive, affective and psychomotor domain according to bloom taxonomy. The initial pool of items was subjected to expert validation conducted using difficulty index and discrimination index, leading to the refinement of the test. Reliability was established through test-Retest method, The correlation coefficient was established with the help of Pearson’s Product moment correlation. The reliability coefficient was found to be 0.846 Content and face validity was established. Ensuring that the test measured the intended construct of science achievement. The standardized science achievement test thus provides a reliable and valid tool for assessing the academic performance of class VII students in science. It can be effectively utilized by teachers, researchers and curriculum developers to evaluate learning outcomes, identify gaps in instruction, and design interventions for improving science education at the middle-school level.

[2077]

Threads of Tradition, Knots of Challenges: The Strategic Journey of Abha Emporium

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This case study explores the operations, challenges, and growth prospects of Abha Emporium, a family-run home décor manufacturing unit established in 2005. Located in a 5,400 sq. ft. facility spread across three floors and supported by two additional manufacturing units in Shikshak Nagar and Ashok Nagar, the firm specializes in producing comforters, bed sheets, dohar, blankets, and handloom-based products. With 17–20 employees and a labour-intensive production process, the business relies on industrial sewing machines, basic cutting tools, and manual operations to deliver handcrafted and affordable bedding products. Its unique selling propositions include personalised supervision, trusted local relationships, good product quality, and customization options for retailers and bulk buyers. The organizational structure is simple, centralized, and closely-knit. The proprietor oversees all major business decisions and maintains client and vendor relationships. The manufacturing head-his wife-manages the production floor, quality control, and raw material usage. Their son handles accounts, billing, and basic financial documentation. Supporting staff members execute tasks such as stitching, cutting, packaging, and inter-unit material movement. This family-based system ensures quick decision-making but also limits professional management and scalability. The firm faces several operational challenges that restrict its growth. Key issues include raw material price fluctuations, limited working capital, high labour dependency, small storage space, inventory management constraints, and competition from larger brands with advanced technology and better market reach. Seasonal demand variations and lack of branding further impact sales consistency. Competitors often benefit from superior packaging, online presence, and large-scale production capacities, while smaller units like Abha Emporium rely mainly on trust, word-of-mouth, and local market channels. While the business enjoys strengths such as flexibility, personal involvement, cost efficiency, and strong retailer relations, it also suffers from weaknesses like minimal branding, limited technology, and small-scale operations. Opportunities exist in expanding to online platforms such as Amazon, Flipkart, Meesho, and Instagram, improving packaging to premium formats, and supplying to institutions like hotels, PGs, and hostels. However, threats include rising input costs and online discount-driven competition. The company's future plans focus on branding upgrades, better packaging, technology adoption, improved warehouse organization, financial discipline, and expansion into digital marketing. Additionally, environmental consciousness is reflected through fabric scrap reuse, reduced plastic usage, and clean production practices. Customer care is primarily relationship-based, handled personally by the owner and his wife through phone and WhatsApp. Overall, this case study provides a comprehensive understanding of a small-scale manufacturing unit navigating operational limitations while leveraging family-driven management, local market strength, and gradual modernization to build a sustainable path forward.

[2078]

Flexibility as Control: Re-thinking Bias and Wage Suppression in India’s Gig Economy

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The expansion of digital labour platforms has reconfigured the meaning of work, freedom, and control in contemporary capitalism. Promoted as engines of inclusion and flexibility, platforms such as Uber, Swiggy, and Urban Company claim to democratise employment by allowing workers to choose their hours and become “micro-entrepreneurs.” Yet, this paper argues that flexibility functions less as freedom and more as a sophisticated form of algorithmic control. Drawing on secondary data from the Periodic Labour Force Survey (2022–23), International Labour Organisation (2021), Fairwork India (2022), and NITI Aayog (2022), the study develops a conceptual framework that links the political economy of informality with emerging forms of digital governance. Three hypotheses guide the analysis. First, flexibility conceals new architectures of algorithmic discipline that regulate workers through data, ratings, and behavioural nudges. Second, algorithmic evaluation amplifies pre-existing social and gender biases, leading to systematic wage and visibility differentials. Third, the gig economy represents a digital continuation of India’s informal sector, where risk is externalised onto workers and protections remain absent. Evidence across datasets confirms that Indian platform workers face among the highest levels of monitoring and precarity globally, with women and lower-caste workers disproportionately concentrated in low-wage segments. The paper concludes that the platform economy does not democratise labour but digitises inequality. Reclaiming rights in the digital age requires algorithmic transparency, portable social protection, collective bargaining, and gender-sensitive governance to ensure that technological progress serves justice rather than exploitation.

[2079]

The Empirical Study on Personal and Social Factors on Psychological Capital of Students

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The present study investigates the influence of personal and social factors on the Psychological Capital (PsyCap) of students. Psychological Capital, comprising hope, self-efficacy, resilience, and optimism, is recognized as a key determinant of student well-being, academic adjustment, and overall performance. The study adopted a quantitative, descriptive, and correlational research design to explore how gender, family type, and place of residence contribute to variations in PsyCap levels among students. A structured questionnaire using a 5-point Likert scale was administered to the sample. Data were analyzed using descriptive statistics, correlation analysis, and independent samples t-tests. The results revealed that gender exhibited a significant difference on only one psychological dimension (Subscale 4), with female students scoring higher. Family type (nuclear vs. joint) did not show any significant influence on any of the PsyCap dimensions. However, residence (urban vs. rural) emerged as a significant predictor, with urban students scoring higher on Subscales 1, 2, and 8, indicating better psychological resources than their rural counterparts. Correlation analysis showed weak to moderate associations between personal/social variables and psychological capital, further highlighting the dominant role of environmental factors. The findings suggest that psychological capital is shaped more by contextual and environmental influences than

by inherent personal characteristics. The study concludes that targeted interventions—especially for rural students—are essential to enhance psychological resources. The implications extend to educational institutions, policymakers, counselors, and families, emphasizing the need to integrate positive psychology practices into academic settings. Recommendations for future research include expanding the sample, incorporating additional variables, and employing longitudinal designs.

[2080]

Trends in Fertilizer Consumption in India: A Secondary Data Analysis

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Fertilizers have been instrumental in boosting agricultural productivity in India, where a significant proportion of the population depends on farming for their livelihood. This paper analyzes long-term trends in fertilizer consumption using secondary data from government publications, FAO databases, and national agricultural surveys. The study explores changes in total fertilizer use, nutrient-wise consumption patterns, regional variations, and the shifting NPK ratio over time. The findings reveal a consistent increase in fertilizer consumption over the past five decades; however, issues such as nutrient imbalance, excessive reliance on urea, regional disparities, and emerging environmental challenges persist. The study emphasizes the need for promoting balanced nutrient application, enhancing soil health management, and adopting sustainable fertilizer practices to ensure long-term agricultural growth and environmental sustainability in India.

[2081]

A Study on Effect of AI Tools on Student’s Learning and Assignments

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This study investigates the impact of AI tools like ChatGPT on undergraduate students’ assignment performance, learning outcomes, and academic integrity among 60 BBA students at Acropolis Institute. A cross-sectional survey measured AI usage frequency (73% always/often, 90% ChatGPT), perceptions via Likert scales, and tested two hypotheses using t-tests: higher frequency positively correlates with assignment scores/quality ($t=4.82, p<0.001$) and enhances conceptual understanding ($t=3.41, p=0.001$), rejecting null hypotheses, though critical thinking gains were neutral (mean=3.2) and over-reliance concerns rose (52-58%). Findings reveal improved efficiency and superficial performance but risks to originality, plagiarism, and deep cognition, urging educators to integrate AI ethically with redesigned assessments emphasizing reflection and application-based tasks. Descriptive statistics showed strong central tendencies for workload management (mean=4.1) and quality (mean=3.9), supporting balanced adoption over bans. Future longitudinal studies should link perceptions to actual grades across disciplines.

[2082]

Holistic Education in the Light of National Education Policy (NEP) 2020 for Sustainable Management

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Holistic education is an educational philosophy that aims to develop the whole person: intellectually, emotionally, socially, physically, creatively, and spiritually. It is sometimes described in academic

literature as holistic learning theory. Holistic education under NEP 2020 supports the sub-concept of sustainable management by integrating environmental, ethical, and life skills with traditional academics. It promotes a flexible curriculum that includes vocational training, arts, and sports to develop critical thinking, problem-solving, and a sense of responsibility towards the environment and society, thereby creating well-rounded, ethical global citizens ready to address contemporary challenges like climate change and resource management. The concept of Holistic Sustainability Frameworks, at its most elemental level, represents a structured approach to consider environmental, social, and economic dimensions as interconnected facets of organizational operation and societal progress. When educators seek to address the emotional, social, ethical and academic needs of the students in an integrated form, such an approach to teaching is called the Holistic approach to Education. A multidisciplinary education, as envisaged in the NEP- 2020 aims to develop social, physical, intellectual, emotional, and moral capacities of human beings in an integrated manner. A flexible curriculum will facilitate creative combinations of various disciplines. The four major pillars that contribute to the holistic development of the child include cognitive development, emotional development, social development, and physical development Education's role in sustainable development is to empower individuals with the knowledge, skills, and values needed to create a sustainable future by fostering environmental stewardship, social equity, and economic well- being. It achieves this by developing critical thinking and problem-solving abilities, promoting awareness of global challenges like climate change, encouraging ethical behavior, and inspiring collective action to address these issues. Learning to do, learning to know, learning to be, learning to live together and learning to transform oneself and the society are the five pillars of education. NEP 2020 emphasizes holistic assessment as a shift from rote memorization to a competency-based system that evaluates students' overall development in cognitive, affective, and psychomotor domains. This approach includes a 360- degree evaluation through a holistic progress card, incorporating factors like critical thinking, creativity, problem-solving, and values, using tools like project-based learning, self-assessment, peer assessment, and portfolios, alongside continuous, formative feedback

[2083]

E-Commerce Adoption and Challenges in Rural Madhya Pradesh: A Qualitative and Exploratory Assessment

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Rural e-commerce refers to the use of online platforms for buying and selling products in village and semi-urban areas. It allows people in rural regions to access a wider range of goods than what is available in local markets and gives small sellers a chance to reach customers beyond their immediate surroundings. Supported by smart phones, digital payments, and expanding delivery networks, rural e-commerce is slowly reshaping traditional shopping habits and promoting digital participation in remote communities. Rural e-commerce adoption in India is rising, yet many regions still face barriers that limit digital participation. This qualitative study investigates the challenges and opportunity landscape of e-commerce in rural Madhya Pradesh (MP). The qualitative data was collected during Aug-Sept 2025, through semi structured interview and focused group discussion which includes 50 participants in total, from rural shoppers, E-commerce sellers, and Small shop owners to local service providers. After gathering All that input, using Thematic Analysis, looked for some categorical hypothesis tested .One thing jumped out right away: 1. Reliable Internet Connection is associated with past online purchase behavior (Fisher’s exact test, $p = 0.012$). 2. Trust in digital payments is associated with willingness to adopt into e-commerce

platforms ($p = 0.021$). But it's not all smooth sailing. Spotty and unreliable network coverage is a real headache. People still don't totally trust digital transactions. Some e-commerce sellers struggle with logistics, like high return-to-origin rates that eat into their profits. Many consumers/shoppers just aren't aware of what's available online. Still, it's not all doom and gloom. Smartphone use and social media influence is shooting up. UPI payments are catching on fast. A lot of businesses are trying out hybrid approaches—mixing offline shops with online listings. Plus, government and telecom companies are making real efforts to improve connectivity. In the end, the study hands out some solid, practical advice for policymakers, digital platforms, and local MSMEs. The goal? Get more rural consumers involved and comfortable in the digital marketplace.

[2084]

A Critical Analysis of Government Schemes Effectiveness in MSME Sector

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The Micro, Small, and Medium Enterprises (MSME) sector constitutes a critical component of national economic development, contributing significantly to employment generation, innovation, and inclusive growth. In response to persistent structural challenges faced by MSMEs—such as restricted access to finance, limited technological capability, inadequate market linkages, and regulatory complexities—governments have introduced a wide array of policy interventions and support schemes. This literary piece presents a scholarly, critical analysis of the effectiveness of these government schemes, assessing their design, implementation, and impact on the sector's performance. Drawing on existing literature, policy documents, and empirical evidence, the study evaluates the extent to which such initiatives have succeeded in addressing sectoral constraints and promoting sustainable MSME growth. Findings indicate that while several schemes have achieved measurable progress, the overall efficacy remains constrained by gaps in awareness, uneven scheme penetration, administrative inefficiencies, and challenges in policy coordination. The paper underscores the necessity for evidence-based policy refinement, enhanced monitoring frameworks, and a more integrated, technology-driven approach to ensure that government interventions translate into tangible and equitable outcomes for the MSME sector.

[2085]

डॉ उषायादव की कहानियों में स्त्री पात्र के प्रकार: एक अनुशीलन

कविता कनेल, सहायक प्राध्यापक हिंदी साहित्य, शासकीय महाविद्यालय उमरबन, धार, म.प्र

डॉ. ऊषा यादव की कहानियाँ समकालीन हिंदी कथा-परंपरा में स्त्री अनुभवों, संवेदनाओं और संघर्षों की सशक्त अभिव्यक्ति प्रस्तुत करती हैं। उनकी रचनाओं में स्त्री केवल पारंपरिक भूमिकाओं तक सीमित नहीं रहती, बल्कि वह अपने अस्तित्व, पहचान और अधिकारों के लिए निरंतर जूझती हुई एक जीवन्त और बहुआयामी रूप में उभरती है। प्रस्तुत शोध का उद्देश्य उनकी कहानियों में स्त्री पात्रों के प्रकारों का विश्लेषण करना है, जिससे यह स्पष्ट हो सके कि आधुनिक स्त्री-चेतना किस रूप में साहित्य में अभिव्यक्त होती है। शोध में यह पाया गया कि उनकी कहानियों में स्त्री पात्रों को मुख्यतः चार प्रमुख श्रेणियों में रखा जा सकता है—संघर्षशील स्त्री, आत्मनिर्भर स्त्री, संवेदनात्मक/त्यागमयी स्त्री और विद्रोही स्त्री। संघर्षशील स्त्री पात्र सामाजिक, आर्थिक तथा पारिवारिक दबावों के बीच जीते हुए हर परिस्थिति का डटकर सामना करती हैं। आत्मनिर्भर स्त्रियाँ शिक्षा, रोजगार और आत्मसम्मान को केंद्रीय मूल्य मानते हुए अपनी जीवन-यात्रा स्वयं निर्धारित करती हैं। संवेदनात्मक और त्यागमयी स्त्रियाँ परिवार, रिश्तों और नैतिक मूल्यों को प्राथमिकता देती हैं, किंतु उनके त्याग में दबी हुई सामाजिक विसंगतियाँ भी उजागर होती हैं। विद्रोही स्त्री पात्र पितृसत्ता और अन्याय के विरुद्ध प्रतिरोध की आवाज़ उठाती हैं, जो स्त्री स्वतंत्रता तथा सामाजिक परिवर्तन का संकेत देती हैं। अतः अध्ययन से स्पष्ट होता है

कि डॉ. ऊषा यादव की कहानियों में स्त्री पात्र मात्र कथा- भूमि के सहायक तत्व नहीं, बल्कि संपूर्ण सामाजिक वास्तविकता को प्रतिबिंबित करने वाली सक्रिय, संघर्षशील और चेतनशील इकाइयाँ हैं। उनकी कहानियों के स्त्री पात्र समाज में स्त्री की बदलती भूमिका और उसके विकसित होते आत्म-सम्मान को गंभीरता से उजागर करते हैं। यह शोध हिंदी साहित्य में स्त्री विमर्श की निरंतरता और व्यापकता को नए दृष्टिकोण से समझने में सहायक है।

[2086]

Enhancing Machine Learning Optimization Using Quantum-Inspired Evolutionary Strategies

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Machine Learning has changed the world over the past few years. Optimization, which is responsible for its performance, still faces some problems such as Local minima, slow convergence, and high computational cost. This research proposes to integrate Quantum-Inspired Evolutionary Strategies to enhance optimization of Machine Learning models. By implementing principles of quantum mechanics such as superposition, amplitude measurement, rotation gate update and evolutionary selection. This study explores that by implementing QIES optimization techniques in modern ML optimization problems such as local minima and slow convergence can be solved. This study conducted an experiment using python, and the results of the experiment compared traditional algorithms with QIES-enhanced methods to measure improvements in accuracy, convergence time and robustness. This study used traditional algorithms like Genetic algorithms (GA) and Particle Swarm Optimization (PSO) to compare with Quantum Inspired Evolutionary Strategies (QIES).

[2087]

Limitations of Machine Learning in Modern Optimization Frameworks: A Review-Based Analysis

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Machine Learning (ML) has become central to optimization-driven applications across domains such as prediction, classification, data mining, and intelligent decision-making. However, despite rapid progress, ML models continue to face significant limitations related to data dependency, computational cost, overfitting, bias, interpretability, and real-world generalization. This paper presents a structured review of key limitations affecting ML algorithms, especially in the context of optimization challenges. Using a qualitative and exploratory approach, this paper identifies critical gaps in current ML approaches and outlines future directions that can support the development of more robust and efficient optimization frameworks. The findings serve as a background for advanced algorithmic improvements, including hybrid and next-generation optimization models.

[2088]

Date Seeds: A Pleasant and Healthful Alternative to Coffee

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This research evaluates the potential of roasted date seeds (*Phoenix dactylifera*) as a sustainable, caffeine-free alternative to conventional coffee. Drawing on extensive literature review, laboratory nutritional analysis, sensory evaluation, and urban consumer surveys, the study addresses core questions of nutritional superiority, processing optimization, market feasibility, and consumer acceptance. The research confirms that date seed coffee possesses remarkably high dietary fiber (25g/100g), is caffeine-free, and delivers substantial antioxidant activity and bioactive compounds—including phenolics, flavonoids, and minerals—that position it as a premium health beverage. Sensory trials and survey data indicate moderate but promising consumer acceptance, especially among health-conscious and female demographics, with 56.1% expressing positive motivation to switch, though main barriers relate to taste and aroma differences. Market analysis highlights substantial global growth for caffeine-free alternatives, suggesting considerable commercial opportunity for date seed coffee, provided sensory challenges are addressed and targeted marketing adopted. Environmental and sustainability assessments demonstrate strong circular economy benefits by upcycling agricultural waste and reducing water and carbon footprints compared to coffee cultivation. In conclusion, roasted date seed coffee is found to be a scientifically valid and commercially promising alternative, but successful adoption will depend on further sensory optimization and broadening of consumer education and engagement strategies.

[2089]

Meta Analysis of WebQuest Related Studies

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Web Quest-based learning is a technology-driven, inquiry-oriented approach where students use carefully selected online resources to complete tasks, solve problems, and explore concepts independently. Research from around the world shows that WebQuests can improve academic performance, critical thinking, problem-solving, collaboration, and student engagement, particularly in STEM subjects. This review examines international and Indian research, highlighting the benefits of WebQuest-based learning while identifying gaps such as its use in Social Sciences, language learning, and culturally diverse classrooms. The paper emphasizes the need for larger, contextually relevant studies in India to explore its impact on higher-order thinking, digital literacy, teacher readiness, and equitable access. Filling these gaps will help design effective, engaging, and culturally appropriate WebQuest activities, supporting evidence-based teaching, curriculum development, and policy decisions for technology-enhanced learning.

[2090]

Social Equality and Gender Equality: Prime Concern for Our Country

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India’s Constitution promises equality to all citizens, but reality still diverges significantly from that assurance, especially for women and groups positioned at caste-class margins. This study investigates the persistence of inequality by studying demographic patterns, gender-linked economic participation, digital access, institutional policy response, and social-attitudinal behaviour. Findings are made from primary survey responses collected through a Google-form questionnaire administered to individuals aged 18–30, supported by secondary evidence from NFHS-5 (2019–21), Census projections, Ministry datasets, government indices, and international comparative frameworks. The core question driving the research is, “why equality guaranteed on paper continues to disappear in practice”? The SDG India Index for Gender Equality at 49/100 (2023–24) reflects

this problem significantly. Gender disparities appear as structural patterns throughout society: although the overall sex ratio has risen to 1,020 females per 1,000 males, the sex ratio at birth remains skewed at 929, showing persistent son preference. Women’s paid labour participation has increased from 23.3% (2017–18) to 41.7% (2023–24), but still lies below the global 47% benchmark, while wage differences remain at roughly 76% of male earnings. If we look at domestic care labour, which is nearly 3.1% of GDP, remains excluded from formal economic accounting. Inferential analysis using T-tests and ANOVA across the primary data indicates noticeable differences in perception regarding gendered labour distribution, opportunity access, and economic agency, suggesting that inequality is reproduced not only through structural policy deficits but also through one’s behaviour. Distinct marginalisation is particularly visible among Dalit women, who face a high percentage of caste-gender discrimination, illustrated by an 89.9% rise in sexual-violence cases between 2014–2022. Transgender persons and LGBTQ+ individuals, especially in rural contexts, continue to experience exclusion across education, healthcare, employment, and digital access. The digital divide also shows disparity: 33% of women use the internet compared to 57% of men, widening to 25% and 49% in rural regions. Government programmes such as Beti Bachao Beti Padhao, Gender Budgeting, and NEP 2020 were introduced to decrease these disparities; but field-level evaluations indicate that uneven implementation, weak monitoring, and institutional resistance leads to persistence of problem. India’s positions — 108/193 on the UNDP Gender Inequality Index and 131/148 in the WEF Global Gender Gap Report — shows these deficiencies. Yet, some community initiatives demonstrate some changes as: SEWA, its reach to two million informal women workers and Kudumbashree’s network of 3.7 million members illustrate the potential of collective resource ownership, participatory governance, and local-scale empowerment. The study concludes that few reforms remain insufficient. Positive concern is required toward recognising unpaid labour, securing women’s property and digital rights, correcting gender-bias in educational content, and ensuring accountability within both governmental and corporate structures. Achieving equal female labour force participation could contribute an estimated USD 2.9 trillion to Indian GDP, affirming that gender equality is not symbolic but developmental in measurable economic terms.

[2091]

Integrating Artificial Intelligence into Portfolio Management in the Indian Market: Impact, Challenges, and Adoption Framework

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This study examines the impact, applicability, and integration challenges of Artificial Intelligence (AI) in portfolio management within the Indian financial market. With rising market volatility, rapid digitization, and increased retail investor participation, the research explores how AI-driven models can enhance risk assessment, predictive accuracy, and overall portfolio performance.

[2092]

Smart or Swayed? Behavioural Biases, Financial Literacy, and Uses of Robo Advisory: Impact on Investment Decisions

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This study looks at how behavioural biases and financial literacy shape investment decisions for Millennials and Gen Z, especially in the world of digital investing. The researchers got 100 responses through convenience sampling and checked that the sample was good for analysis using the KMO and Bartlett’s tests. After digging into the data, they pulled out some big themes: FOMO, digital trust, risk perception, impulsiveness, and different levels of financial literacy. What stood out? About 60% of people knew about digital investment platforms like Groww and Zerodha. Even so, only 32% actually used robo-advisory services—and most of them didn’t use them often. There’s also a clear generational gap when it comes to using these automated tools.

The stats back this up ($\chi^2(2, N = 100) = 9.745, p = .008$). Basically, younger and older folks don't feel the same about robo-advisors. On top of that, people with higher financial literacy were less likely to fall for common biases and felt more confident using digital investment tools. In the end, this study adds something new to behavioural finance by showing how psychology and knowledge play into how new investors make choices. It also points out that there's a real need for focused digital literacy programs and a mix of human and automated advice—anything that helps people make smarter moves in digital investing.

[2093]

Artificial Intelligence Empowered NOMA: LSTM Approach for Improved Performance

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The rapidly increasing demand for high data rates and massive connectivity in today's bandwidth-hungry wireless environment has accelerated the need for advanced multiple access solutions. Non-Orthogonal Multiple Access (NOMA) has emerged as a key enabling technology for 5G and beyond networks due to its ability to simultaneously serve multiple users over the same time-frequency resources. However, traditional NOMA approaches, including Conventional SIC based NOMA and clustering-based K-means NOMA, face challenges such as increased computational complexity, reduced throughput, and poor scalability as the number of users and SNR levels change. To address these limitations, this paper proposes an Artificial Intelligence-driven NOMA framework that integrates Long Short-Term Memory (LSTM) networks for intelligent power allocation and user clustering. The proposed LSTM-NOMA model significantly enhances throughput, reduces simulation time, and adapts efficiently to varying SNR conditions and increased user counts. Comparative analysis shows that LSTM-NOMA consistently outperforms Conventional NOMA and K-means NOMA by delivering improved performance under dynamic channel environments. These results highlight the potential of AI-enhanced NOMA as a promising solution for future large scale wireless communication systems.

[2094]

Long-Term Trend Analysis of Solar Radiation, Temperature, and Cloud Cover for Solar Energy Planning in Indore (1990–2024)

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This study analyses the long-term changes and seasonal behavior of Global Horizontal Irradiance, surface air temperature, and cloud fraction in Indore City using NASA POWER reanalysis data for the period 1990–2024. Monthly GHI in kWh/m²/day, temperature in °C, and cloud amount in % were averaged into annual means to investigate trends relevant for urban solar energy use. A significant negative trend was seen in annual GHI at a rate of -0.0166 kWh/m²/day per year ($R^2 = 0.6849, p < 10^{-9}$), which clearly suggests that surface solar radiation is steadily decreasing during the last three decades. By contrast, trends in temperature and cloud fraction were statistically insignificant during the same period ($p = 0.96, p = 0.99$), indicating that neither of the two variables explains the decline of GHI. Seasonal analysis revealed a pronounced summer peak from March to May when GHI exceeds 6.4–7.2 kWh/m²/day and a strong monsoon-related minimum during July–August. These months correspond closely to peak cloud cover. These observations support the argument that increased aerosol loading and atmospheric pollution are more likely to be responsible for the reduced GHI in Indore. These results bring forth the importance of integrating climatological assessment into renewable energy planning in cities, particularly for PV performance forecasting, rooftop solar system design, and improvements in air quality for enhancing the long-term solar energy potential.

[2095]

Strengthening Agricultural Credit Systems for Farmer Welfare: A Pillar of Socio-Economic Advancement in Viksit Bharat

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Agricultural credit constitutes a fundamental enabler of rural transformation in India, particularly as the nation envisions a Viksit Bharat—a fully developed, inclusive, and resilient India by 2047. This research paper critically examines the role of agricultural credit systems in enhancing farmer welfare and shaping socio-economic development. By exploring institutional credit frameworks, government reforms, technological interventions, and welfare-driven lending mechanisms, the study demonstrates that agricultural credit is not merely a financial input but a catalyst for structural rural transformation. Through qualitative analysis and conceptual data interpretation, the paper reveals how timely, adequate, and affordable credit contributes to productivity gains, income stability, risk mitigation, social mobility, and rural prosperity. The paper concludes that strengthening agricultural credit systems—through digital innovations, targeted subsidies, inclusive financial models, and cooperative reforms—is central to positioning agriculture as a strong pillar of India’s socio-economic advancement in the era of Viksit Bharat.

[2096]

Achieving Rural Prosperity for Viksit Bharat through MGNREGA (Implementation in the Western Region of Khandwa District)

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The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) represents one of India’s most ambitious rights-based social security and livelihood programs. By guaranteeing a minimum of 100 days of wage employment to rural households, it seeks to reduce poverty, prevent distress migration, strengthen local infrastructure, and empower marginalized communities. This study examines the impact of MGNREGA on the rural prosperity of the western region of Khandwa district, Madhya Pradesh, an area characterized by semi-tribal populations, agriculture-based livelihoods, and seasonal unemployment. The research analyses the implementation framework, beneficiaries’ experiences, asset creation, wage distribution, transparency mechanisms, and socio-economic changes in villages under the blocks of Harsud, Punasa, and Khandwa. Using mixed methods involving primary surveys, interviews, and secondary government records, the study highlights the strengths, challenges, and outcomes of MGNREGA in shaping Viksit Bharat at the grassroots. The findings reveal substantial contribution of MGNREGA to income stability, women’s empowerment, and rural infrastructure development, though constraints related to delayed payments, technical manpower shortages, and awareness gaps persist. The paper concludes with policy suggestions to strengthen MGNREGA as a powerful instrument of rural prosperity.

[2097]

Status and Condition of Women Workers in Agriculture Sector in India: A Review

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The Indian economy is an agricultural economy where most of the people are dependent on the agriculture sector for their livelihood. Women form the backbone of India’s rural economy, contributing significantly to crop production, livestock management and post-harvest operations. According to Periodic Labour Force Survey (PLFS) data, women constitute a large share of the agricultural workforce, although much of their work remains invisible, unpaid and undervalued. Despite their extensive involvement, women agricultural

workers face structural disadvantages that limit their productivity and income. Women are mostly assigned manual, time-intensive and repetitive tasks, which are often considered as unskilled and lowering their perceived status. The condition of women workers vary from state to state and region to region. In the present paper we discuss the various research papers related to the status and condition of women workers in the agriculture sector in India.

[2098]

Blockchain and Indian Agriculture: An Empirical Feasibility Study

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Blockchain technology offers a robust digital architecture for enhancing trust, transparency, and data integrity across agricultural value chains. This empirical study evaluates the feasibility of blockchain adoption in Indian agriculture using a three-stage mixed-methods framework. Stage I examines ICT pre-readiness (1993–2007) and confirms the presence of essential digital infrastructure. Stage II analyses the current ecosystem (2018–2024), including national schemes, NITI Aayog reports, public–private MoUs, and state-level pilots, to identify emerging blockchain use cases. Stage III incorporates expert insights from semi-structured interviews to validate findings and assess perceived benefits and constraints. Results indicate that India possesses the foundational ICT capacity and institutional momentum necessary for blockchain deployment, with early adoption concentrated in states such as Andhra Pradesh and Telangana. Experts recognize blockchain’s potential for strengthening traceability, transparency, and market linkages, while highlighting challenges related to regulation, awareness, cost, and data governance. The study concludes that blockchain deployment in Indian agriculture is technically feasible and recommends a structured, policy-aligned implementation framework to support scalable and secure adoption.

[2099]

Scaling Blockchain in Indian Agriculture: Policy Framework and Roadmap

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Blockchain technology offers transformative potential to reshape Indian agriculture by enabling transparency, strengthening trust, and improving the efficiency of complex and often fragmented value chains. As India moves toward large-scale digital transformation through initiatives such as AgriStack, the National Blockchain Strategy, and the India Digital Ecosystem of Agriculture (IDEA), blockchain emerges as a catalyst capable of addressing persistent sectoral challenges, including supply-chain opacity, fraud, delayed payments, and information asymmetry. Despite this promise, adoption remains limited to Indian states–centric isolated pilots due to regulatory uncertainty, uneven digital readiness, and infrastructural constraints. This paper presents a strategic, phased roadmap designed to unlock blockchain’s full potential in Indian agriculture. Integrating extensive secondary research, evaluations of central and state government schemes, detailed case studies, and expert insights, the study introduces a Blockchain Adoption Framework (BAF) tailored to India’s agricultural landscape. The findings reiterate that India has achieved baseline ICT readiness, but scaling blockchain requires targeted interventions in policy modernization, institutional capacity building, data and interoperability standards, and strong public–private collaboration. The proposed framework provides a coherent national strategy to accelerate blockchain adoption, enabling a more replicable, transparent, resilient, and farmer-centric digital agriculture ecosystem.

[2100]

Role of Skill Development in Business Growth

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Skill Development should not be separate from business. It is directly connected with business because

every business grows through their employees. The qualities of workers like ability, confidence, talent and skills play a very, very important role in growing the business. So business runs through their employees and employees work through their skills. Therefore, skill development and business connect each other. They both are independent. Skills support our mission, our ideas, our performance, our thoughts and our problems. Skills drive our business successfully. Skilled workers give their 100 %. When our workers apply new skills, practices, and new ideas in business, our business grows fast. Workers first work on small projects then it will take big projects for successful business.

[2101]

A Study on Vikshit Bharat @2047: Blueprint for a Developed India

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This strategic document outlines the commitment to realizing ‘Vikshit Bharat @2047’, a national aspiration to elevate India to the status of a developed nation by the Hundredth anniversary of independence. The transformation is predicated on a four-pillar strategy, integrating accelerated economic growth with cutting-edge technological innovation, ensuring deep-seated social equity, and upholding stringent environmental sustainability. Achieving this vision demands a comprehensive overhaul, prioritizing robust policy architecture, massive strategic investments into both physical infrastructure and human capital, and sweeping governance reforms designed to champion inclusive progress. We identify critical levers for success- notably advancement in education, universal access to healthcare, rapid expansion of renewable energy, and pervasive digitalization. The recommendations here serve as an actionable strategic blueprint for all stakeholders. The path forward requires a singular, unified collaborative effort spanning the government, private industry, and civil society. This combined force as the key to unlocking a future defined by prosperity and genuine equity.

[2102]

परशुराम शुक्ल की बाल वैज्ञानिक कहानियों की भाषा का अध्ययन

विभा शुक्ला, शोधार्थी, इंस्टिट्यूट ऑफ एडवांस्ड स्टडीज इन एजुकेशन जी वी एम सरदारशहर, राजस्थान

डॉ.कल्पना मौर्या, संकाय अध्यक्ष हिन्दी साहित्य, राजस्थान

बाल कहानियों के माध्यम से बाल संस्कारों पर बहुत अधिक प्रभाव पड़ता है। विज्ञान और तकनीकी के युग में मानव जीवन शैली बहुत तेजी से बदल रही है, ऐसे में बाल कहानियों के माध्यम से समाज में परिवर्तन लाया जा सकता है, क्योंकि बाल साहित्य विज्ञान कथाओं का सृजन कर, मानव जीवन को एक नया आयाम दिया जा सकता है इसी अवधारणा ने विज्ञान बाल कथाओं को जन्म दिया है, जिससे बाल वैज्ञानिक कहानियों को एक नई दिशा मिली है। आज के युग में विज्ञान और इन्टरनेट अपनी ऊंचाइयों पर है, मानव जीवन को सुधारने उसकी भूमिका भी अहम है। डॉ. परशुराम शुक्ल ने अपनी बाल वैज्ञानिक कहानियों के माध्यम से मनोरंजन, नैतिकता, प्रेरणा रोचकता, शिक्षाप्रद और प्रेरणादायक कर बालकों के मनोविज्ञान को बहुत अधिक प्रभावित करते हुए बालकों के मानसिक विकास में सहायक होकर उनकी जीवन की कठिनाइयों को प्रमुख रूप से सुलझाने के लिए किया जा सकता है। अतः स्पष्ट है कि परशुराम शुक्ल की बाल कहानियों में वैज्ञानिक रूप को भाषा के माध्यम से भली-भांति दर्शाया गया है। वे अपनी कहानियों के माध्यम से बालकों में ईमानदारी, मेहनत, करुणा, सहानुभूति, देश प्रेम, सहयोग और धैर्य जैसे गुणों को सहजता से बताते हैं। उनकी भाषा और रचनाओं में कल्पना और यथार्थ का सुंदर संयोजन होता है, जिससे बच्चे अपनी कल्पनाशक्ति को विकसित कर सकते हैं। उनकी भाषा और कहानियां बच्चों को महत्वपूर्ण जीवन मूल्यों से अवगत कराती हैं। जो बच्चों में हास्य एवं रोचकता को पूर्ण कर उन्हें लोकप्रिय बना देती हैं। डॉ. परशुराम शुक्ल की बाल कहानियाँ हिन्दी बाल साहित्य की अमूल्य धरोहर हैं।

[2103]

AI MI and Emerging Trends

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Artificial Intelligence (AI) refers to the capability of a digital computer or computer-controlled robot to perform tasks commonly associated with intelligent beings. These tasks include reasoning, learning, problem-solving, perception, and language understanding. Machine Learning (ML) enables systems to learn patterns from data and make predictions without explicit programming. It's widely applied in recommendation systems, fraud detection, NLP, and computer vision, making it a core skill for modern developers. AI and ML are being used in our day-to-day life as well as in our professional life. Example: Doors of shopping malls open and close as we arrive close to it. It works on the Expert system which uses AI. Our Internet web browsers have inbuilt co-pilot technology which helps in getting information faster. Samsung Android uses a Bixby feature like you give a voice command or click a picture and you will have all the information. AI is part of the medical industry as well where many successful robotic surgeries have been performed by surgeons by using AI as a feature. Concepts like Neuromarketing, Neurodiversity and Neuroplasticity use AI and ML concepts. Amazon Go is one example which uses AI and an expert system which gives a wonderful shopping experience. The research paper will be based on many meta-applications used in different industries like Sunglasses, watches, computers, fitness industries etc.

[2105]

Exploring the Impact of AI and ICT Integration on Academic Performance in High School Students

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Dr. Kavita Padegaonkar, Assistant Professor, Dean, Education Bhabha University, Bhopal, M.P

This research paper explores the impact of Artificial Intelligence (AI) and Information and Communication Technology (ICT) integration on the academic performance of high school students. With the increasing prevalence of digital tools in educational settings, this study examines the relationship between AI-powered learning platforms, ICT tools, and student outcomes. The paper utilizes a mixed-methods approach, combining quantitative data from academic performance records and qualitative insights from student and teacher interviews. Findings indicate that while AI and ICT tools show a positive correlation with academic improvement, challenges such as unequal access to technology and the need for teacher training persist. This paper concludes by suggesting strategies for effective integration and highlights areas for future research.

[2106]

भारत में साइबरबुलिंग: विधिक चुनौतियां, सांख्यिकीय रुझान और निवारण तंत्र

निधि बिल्लौर, छात्रा, विशिष्ट स्कूल ऑफ मैनेजमेंट, इंदौर, म.प्र

अंजली हार्डिया, छात्रा, विशिष्ट स्कूल ऑफ मैनेजमेंट, इंदौर, म.प्र

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इंटरनेट क्रांति ने मानव जीवन को सुगम बनाया है, लेकिन इसके साथ ही साइबरबुलिंग जैसे डिजिटल अपराधों का भी उदय हुआ है। यह शोध पत्र साइबरबुलिंग की अवधारणा, इसके विविध रूपों और भारतीय समाज पर इसके प्रभाव का विस्तृत विश्लेषण करता है। शोध में पाया गया है कि सोशल मीडिया, गेमिंग प्लेटफॉर्म और इंस्टेंट मैसेजिंग के माध्यम से किया गया उत्पीड़न पीड़ितों, विशेषकर युवाओं के मानसिक स्वास्थ्य पर गहरा आघात करता है। सांख्यिकीय विश्लेषण (NCRB 2022) के आधार पर

यह पत्र भारत के वर्तमान कानूनी ढांचे, विशेष रूप से सूचना प्रौद्योगिकी अधिनियम, 2000 और भारतीय न्याय संहिता (BNS) की प्रभावशीलता का मूल्यांकन करता है। अंत में, यह अध्ययन एक त्रि-स्तरीय निवारण ढांचा (पहचान, प्रबंधन, रोकथाम) प्रस्तावित करता है।

[2107]

The Impact of Digital Payments on Consumer Spending Habits Parida

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Purpose: The purpose of this study is to examine how digital payments affect consumer spending habits in India. With the quick rise of UPI, mobile wallets, and online banking, digital payments have changed the way consumers plan, spend, and manage their money. This research looks at how using digital payments impacts spending frequency, impulse buying, financial discipline, convenience-driven behaviors, and shifts in consumer decision-making patterns. **Design/Methodology/Approach:** The study follows a descriptive and analytical research design. A structured questionnaire covering numerous digital payment platforms, including Google Pay, PhonePe, Paytm, Amazon Pay, and banking apps, was used to gather primary data from 120 respondents. Secondary data were sourced from RBI digital payment reports, fintech industry publications, government documents, and previous research studies. **Percentage analysis and behavioural interpretations** were used for data analysis. **Findings:** According to the study, the ease of transactions and lower psychological barriers related to handling cash make digital payments a significant increase in consumer spending frequency. About 67% of respondents reported an increase in impulse purchases after shifting to digital payments. Convenience, cashback/rewards, and faster checkout processes emerged as major behavioural drivers. However, because digital payments provide instant transaction histories, 58% of respondents felt that they improved their budgeting and financial tracking. **Research Limitations/Implications:** The study is limited to 120 respondents from urban regions, and responses are self-reported, which may involve personal bias. The results reflect short-term behavioural patterns and do not fully capture long-term financial discipline impacts. The findings provide useful insights for policymakers, fintech providers, retailers, and behavioural researchers **Studying consumer spending trends in a cashless economy.** **Originality/Value:** This research adds value to the existing literature by linking digital payment adoption directly with consumer spending behaviour. It highlights the dual nature of digital transactions promoting spending convenience while simultaneously improving financial tracking. The findings contribute to understanding how digital payment ecosystems shape modern consumer behaviour in the Indian context.

[2108]

ट्रांसपोर्ट कंपनी में कार्यरत ड्राइवरों में कार्य-संतुष्टि और कार्य-तनाव का अध्ययन

राजनंदनी मालवीय, छात्रा, विशिष्ट स्कूल ऑफ़ मैनेजमेंट, इंदौर, म.प्र

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इस अध्ययन का मकसद यह जानना था कि ट्रांसपोर्ट कंपनी में काम करने वाले ड्राइवरों अपने काम से कितना खुश है और उन्हें कितना तनाव होता है। ट्रैफिक का दबाव झेलना होता है समय पर सामान पहुंचने की जिम्मेदारी रहती हैं और परिवार से दूर रहना पड़ता है ये सब बातें उनके काम से जुड़ी संतुष्टि और तनाव दोनों को प्रभावित करती है अध्ययन के दौरान ड्राइवरों से बात चित और प्रश्नावली के माध्यम से जानकारी इकट्ठी की गई परिणामों से पता चला कि ज्यादातर ड्राइवर अपने काम से माध्यम स्तर तक संतुष्ट

है लेकिन उन्हें काफी तनाव भी रहता है अच्छी तन्वाह सुरक्षा की सुविधाएं आराम का समय सहकर्मियों का सहयोग और प्रबंधन का अच्छा व्यवहार उनकी संतुष्टि बढ़ाते है वही ट्रैफिक का दबाव समय की पाबंदी लंबी यात्राएं और सेहत से जुड़े खतरे उनके तनाव को बढ़ाते है।अध्ययन यह बताता है कि अगर कम करने की परिस्थितियों बेहतर हो समय समय पर स्वास्थ्य जांच हो ड्राइवरों को प्रोत्साहन मिले और तनाव कम करने वाले कार्यक्रम चलाए जाए तो उनके कम से संतुष्टि बढ़ाई जा सकती है और तनाव कम किया जा सकता है

[2109]

Breaking the Silence: A Critical Analysis of the Implementation and Effectiveness of the Protection of Women from Domestic Violence Act, 2005 in India

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Violence within the domestic sphere is often normalized under the guise of family matters, forcing countless women to suffer in silence. The Protection of Women from Domestic Violence Act, 2005 (PWDVA) was enacted to shatter this silence, recognizing domestic violence not merely as a private dispute but as a fundamental violation of human rights. This research paper critically examines the PWDVA, exploring its legislative aims, the mechanism of Protection Orders, and the ground-level impact on women’s safety. By synthesizing theoretical frameworks with practical realities, the study analyses key implementation challenges, including a lack of legal awareness, deep-rooted social stigma, procedural delays, and inadequate institutional responses. Furthermore, it evaluates the role of state agencies and Non-Governmental Organizations (NGOs) in providing support services. Through an analysis of judicial precedents, such as the Indra Sarma case, the paper highlights the complexities of non-traditional relationships under the Act. The research argues that while the PWDVA is a powerful legislative tool, its promise can only be fulfilled through a synchronized effort involving legal enforcement, policy reform, and a change in basic assumptions in societal attitudes.

[2110]

स्थापत्य कला में भारतीय पारंपरिक डिज़ाइनों का सौंदर्यशास्त्रीय अध्ययन

साक्षी आंजने, छात्रा, विशिष्ट स्कूल ऑफ मैनेजमेंट, इंदौर, म.प्र.

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भारतीय वास्तुकला (Architecture) न केवल ईंट और पत्थरों का निर्माण है, बल्कि यह भारत की सांस्कृतिक, आध्यात्मिक और ऐतिहासिक यात्रा का एक जीवंत दस्तावेज है। इस शोध पत्र का उद्देश्य भारतीय स्थापत्य कला में पारंपरिक डिज़ाइनों और उनके सौंदर्यशास्त्र (Aesthetics) का अध्ययन करना है। यह अध्ययन वैदिक काल से लेकर मध्यकालीन मंदिरों और आधुनिक अनुकूलन तक के सफर को रेखांकित करता है। साथ ही, यह पत्र इस बात का विश्लेषण करता है कि कैसे पारंपरिक कला शैलियाँ—जैसे मधुबनी, वारली और ज्यामितीय रूपांकन—वास्तुशिल्प सजावट और डिज़ाइन का अभिन्न अंग रही हैं। निष्कर्षतः, यह शोध यह सिद्ध करता है कि आधुनिकता की दौड़ में पारंपरिक सौंदर्यबोध को संरक्षित करना हमारी सांस्कृतिक धरोहर के लिए अनिवार्य है।

[2111]

कुशल कारीगरों पर तकनीकी परिवर्तन का प्रभाव
मुश्कान शर्मा, छात्रा, विशिष्ट स्कूल ऑफ मैनेजमेंट, इंदौर, म.प्र.
अनुष्का यादव, छात्रा, विशिष्ट स्कूल ऑफ मैनेजमेंट, इंदौर, म.प्र.
डॉ. जलज सेठी, सहायक प्राध्यपक, विशिष्ट स्कूल ऑफ मैनेजमेंट, इंदौर, म.प्र.

भारत में हस्तशिल्प का एक गौरवशाली इतिहास रहा है और यह भारतीय संस्कृति का एक अभिन्न अंग है। ये कारीगर पीढ़ियों से चले आ रहे अद्वितीय कौशल और तकनीकों का उपयोग करके फ़र्नीचर बनाते हैं, जो अक्सर पर्यावरण के अनुकूल सामग्री से बनाए जाते हैं। कई कारीगर असंगठित क्षेत्र में काम करते हैं और अक्सर बिचौलियों द्वारा उनका शोषण किया जाता है, जो अधिकांश लाभ ले जाते हैं, जिससे कारीगरों को बहुत कम आय प्राप्त होती है। अनियमित आय और वित्तीय साक्षरता की कमी से उनकी आर्थिक अस्थिरता बनी रहती है। स्थानीय और वैश्विक स्तर पर बड़े पैमाने पर उत्पादित सस्ते, मशीनीकृत फ़र्नीचर से कड़ी प्रतिस्पर्धा के कारण हस्तनिर्मित फ़र्नीचर की मांग में गिरावट आई है। आधुनिक बाज़ार की बदलती मांगों और रुझानों के बारे में जानकारी न होने के कारण वे अपने उत्पादों को प्रभावी ढंग से बाज़ार में नहीं उतार पाते हैं। उन्हें कच्चे माल की ऊंची लागत या अनुपलब्धता, पुराने औजारों, और आधुनिक विपणन (marketing) कौशल की कमी जैसी समस्याओं का भी सामना करना पड़ता है। इन चुनौतियों के बावजूद, हस्तकला क्षेत्र में ग्रामीण क्षेत्रों में लाखों लोगों के लिए रोजगार के अवसर पैदा करने की अपार क्षमता है। ई-कॉमर्स और टिकाऊ प्रथाओं में बढ़ती उपभोक्ता रुचि पारंपरिक कला को आधुनिक बाज़ार से जोड़ने और कारीगरों की आजीविका को बेहतर बनाने के अवसर प्रदान कर रही है। संक्षेप में, पारंपरिक हस्तकला फ़र्नीचर कारीगरों की आजीविका चुनौतियों और अवसरों के बीच संतुलन बनाए हुए है, जिसमें उनकी कला के संरक्षण और आर्थिक सशक्तिकरण के लिए बाजार पहुंच, तकनीकी सहायता और नीतिगत समर्थन की आवश्यकता है।

[2112]

An Empirical Study on Government and Private Hospital in Chhattisgarh with Special Reference to Raipur City

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The quality of services in hospitals has been a major topic of discussion since the last decades, as it ensures patient satisfaction, profitability, good market value, and better treatment for patients. This research paper discusses the quality of services provided by major public and private hospitals in Raipur City of Chhattisgarh — AIIMS and MMI Narayana Multispecialty Hospital, Raipur. In this research study, three major variables have been examined: perception, service delivery, and patient satisfaction. Most quality factors have been considered to study the quality of services. The study was conducted with 100 inpatients of both hospitals, OPD patients who visited the facility for the second or third time, and the attendants who accompanied the patients. Primary data was collected from them. The research hypothesis testing and data analysis have been conducted by SPSS29.

[2113]

शहरी एवं ग्रामीण विद्यार्थियों की कैरियर प्राथमिकताओं का तुलनात्मक अध्ययन

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प्रस्तुत अध्ययन का उद्देश्य शहरी एवं ग्रामीण पृष्ठभूमि से संबंधित उच्चतर माध्यमिक स्तर के विद्यार्थियों के कैरियर प्राथमिकताओं का तुलनात्मक विश्लेषण करना है। विद्यार्थियों की कैरियर प्राथमिकताओं पर पारिवारिक पृष्ठभूमि, सामाजिक-आर्थिक स्थिति,

सूचना की उपलब्धता तथा कैरियर मार्गदर्शन जैसी विभिन्न परिस्थितियाँ प्रभाव डालती हैं। इस अध्ययन में वर्णनात्मक सर्वेक्षण पद्धति का उपयोग किया गया तथा शहरी एवं ग्रामीण क्षेत्रों के चयनित विद्यालयों से विद्यार्थियों के नमूने लिए गए। कैरियर प्राथमिकता मापनी को प्रमुख उपकरण के रूप में अपनाया गया। अध्ययन से ज्ञात हुआ कि शहरी और ग्रामीण विद्यार्थियों की कैरियर प्राथमिकताओं में उल्लेखनीय अंतर मौजूद है। शहरी विद्यार्थी आधुनिक एवं पेशेवर क्षेत्रों की ओर अधिक आकर्षित पाए गए, जबकि ग्रामीण विद्यार्थियों का झुकाव पारंपरिक और स्थायित्व प्रदान करने वाले कैरियरों की ओर अधिक रहा। परिणाम दर्शाते हैं कि पारिवारिक पृष्ठभूमि, संसाधनों की उपलब्धता और कैरियर जानकारी की पहुँच कैरियर चयन को महत्वपूर्ण रूप से प्रभावित करती है। अध्ययन इस तथ्य को उभारता है कि प्रभावी कैरियर मार्गदर्शन और संसाधनों की समान उपलब्धता शहरी और ग्रामीण विद्यार्थियों के बीच कैरियर संबंधी अंतर को कम करने में सहायक हो सकती है।

[2114]

Embracing AI for Sustainable Fashion Marketing: A Systematic Review

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This paper presents a systematic review examining how Artificial Intelligence (AI) is transforming sustainable fashion marketing. Taking insights from five key scholarly sources, this review explores how AI technologies—ranging from machine learning to blockchain are being employed to address pressing environmental barriers in the fashion industry. By integrating theoretical frameworks, empirical evidence, and practical case studies, we identify core applications, emerging trends, challenges, and future directions. Our findings underline the prospect of AI to enable circular business models, personalize consumer experiences, and optimize supply chains, while also highlighting critical ethical and infrastructural considerations.

[2115]

तुलनात्मक राजनीति: वैश्विक शासन में अवलोकन और महत्व

संगीता कुमारी, सहायक प्रोफेसर, राजनीति विज्ञान विभाग, सी.सी.ए.एस. जैन गर्ल्स पी.जी. कॉलेज, गन्नौर

यह वैश्वीकरण का युग है, जहाँ समाज एक-दूसरे से घनिष्ठ रूप से जुड़े हुए हैं। यह एक निर्विवाद तथ्य है। हमें यह समझने की ज़रूरत है कि तुलनात्मक राजनीति और वैश्वीकरण एक-दूसरे को कैसे जोड़ते हैं। इस प्रक्रिया की शुरुआत संबंधित विचारों को परिभाषित करके और उनके अभिसरण और विचलन के बिंदुओं को खोजकर की जा सकती है। तुलनात्मक राजनीति विभिन्न देशों की घरेलू राजनीति का अध्ययन और मूल्यांकन है। यह देशों की घरेलू राजनीति, राजनीतिक संस्थाओं और संघर्षों का अध्ययन है। इसमें विभिन्न देशों के बीच और एकल देशों के भीतर तुलनात्मक विश्लेषण किया जा सकता है, जिसमें लौकिक और स्थानिक सीमाओं को शामिल करते हुए समानताओं और अंतरों के मुख्य पैटर्न पर प्रकाश डाला जा सकता है। तुलनात्मक राजनीति राजनीति विज्ञान का एक महत्वपूर्ण क्षेत्र है और तुलनात्मक अनुभवजन्य अध्ययनों द्वारा इसकी पहचान है। यह शोधपत्र वैश्वीकृत और गतिशील विश्व में तुलनात्मक राजनीति के महत्व का अध्ययन करेगा।

[2116]

Addressing the Sustainable Development Goals with the Wisdom of Shrimad Bhagavad Gita

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The world is going through a survival struggle whether it is war between different countries or issues of climate change. The United Nations adopted the 17 SDGs (Sustainable Development Goals) in 2015 in order to promote peace, progress and prosperity across the globe. This paper is an attempt to explore the role of Shrimad Bhagavad Gita to achieve various SDGs. Shrimad Bhagavad Gita is a source of ancient Bhartiya

wisdom and presents the solutions to many modern world's problems. In this paper, researchers attempt to establish a relationship between the wisdom of Shrimad Bhagavad Gita and various Sustainable Development Goals.

[2117]

कौटिल्य और प्लेटो की शिक्षा-व्यवस्था का तुलनात्मक अध्ययन

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कौटिल्य और प्लेटो की शिक्षा-दृष्टि प्राचीन भारतीय और ग्रीक राजनीतिक दर्शन के दो भिन्न लेकिन समान रूप से प्रभावशाली प्रतिमानों का प्रतिनिधित्व करती है। दोनों विचारकों ने शिक्षा को राज्य-निर्माण, नागरिक-निर्माण, नैतिक अनुशासन, नेतृत्व विकास, और शासन-योग्यता का मूल साधन माना, किन्तु उनके दृष्टिकोणों में आदर्शवाद बनाम व्यवहारवाद, दार्शनिक दृष्टि बनाम प्रशासनिक यथार्थ, तथा राजनीतिक-नैतिकता बनाम राजकौशल जैसे स्पष्ट अंतर दिखाई देते हैं। कौटिल्य की शिक्षा-व्यवस्था गुरुकुल, व्यावहारिक प्रशिक्षण, अनुशासन, नीति-शास्त्र, अर्थशास्त्र, युद्ध-नीति, कूटनीति, दण्डनीति और सामाजिक उत्तरदायित्व पर आधारित है, जिसका प्रमुख उद्देश्य सक्षम, अनुशासित और रणनीतिक दृष्टि वाले शासक तथा नागरिक तैयार करना था। वहीं प्लेटो की शिक्षा-व्यवस्था अपने आदर्शवादी त्रिपरटाइट सोल, जस्टिस, और 'फिलोसफर किंग की अवधारणा से प्रेरित होकर शारीरिक प्रशिक्षण से लेकर संगीत, गणित, ज्यामिति, खगोल, तर्कशास्त्र और द्वंदवाद तक की दीर्घ प्रक्रिया के माध्यम से नैतिक एवं बौद्धिक रूप से परिष्कृत शासक तैयार करने की दिशा में अग्रसर होती है। तुलनात्मक रूप से देखा जाए तो कौटिल्य का दृष्टिकोण अधिक प्रशासनिक-उन्मुख, व्यावहारिक, सुरक्षा-केन्द्रित और राजनीतिक-यथार्थवाद से प्रेरित है, जिसमें शिक्षा सीधे राज्य की स्थिरता, राजकीय संस्थाओं के संचालन, और सामरिक क्षमता को मज़बूत करने से जुड़ी है। इसके विपरीत प्लेटो की शिक्षा-व्यवस्था नैतिक आदर्शवाद, मानसिक शुद्धि, न्याय के सैद्धांतिक स्वरूप, और दार्शनिक नेतृत्व पर केन्द्रित है, जिसमें शिक्षा का लक्ष्य व्यक्ति को सत्य, ज्ञान और न्याय की उच्चतम अवस्थाओं तक पहुँचाना है। दोनों ही विचारकों की शिक्षा-दर्शन के तुलनात्मक विश्लेषण से यह स्पष्ट होता है कि कौटिल्य जहाँ राजनीतिक व्यावहारिकता पर बल देते हैं, वहीं प्लेटो नैतिक-दर्शन और आदर्शराज्य की परिकल्पना को प्राथमिकता देते हैं। इस प्रकार यह अध्ययन दर्शाता है कि कौटिल्य और प्लेटो की शिक्षा-व्यवस्था राजनीति, शासन, नेतृत्व, नागरिकता, नैतिकता तथा राज्य की अवधारणा को समझने में परस्पर पूरक संदर्भ प्रदान करती है। उनके विचार आधुनिक शिक्षा-नीति, प्रशासनिक प्रशिक्षण, नेतृत्व विकास और राजनीतिक सिद्धांतों पर आज भी महत्वपूर्ण प्रभाव रखते हैं।

[2118]

Simulation Times of Smoke Voxels and FLIP Particles in Houdini FX

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Accurate estimation of simulation times of FX based visual effects like smoke, fire, water, destruction etc has been a challenge ever since digital effects became the standard way to do visual effects in the early 1990s. Most technological hurdles encountered since then have been eliminated but the long wait times for FX simulations continue to persist. This is due to the ever increasing demand for better output where despite substantial research and technological advancements in this field, simulation times continue to be a major cause of frustration among artists. This research paper focuses on taking a different approach where instead of coming up with methods to reduce wait times, it directly gives artists a quick glance at how long their simulations could take based on the resolution of their effect. A basic simulation has been employed to obtain simulation times so that this study caters to the widest audience possible. It has been found that simulation times roughly octuple each time the resolution of the effect is halved. Furthermore, some unexpected findings are identified where liquid simulations consistently take lesser time to simulate for a given resolution. This discovery possibly opens avenues for further research into this phenomenon.

[2119]

मध्यप्रदेश में पुस्तकालय एवं सूचना विज्ञान शिक्षा की गुणवत्ता पर एक अध्ययन

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पुस्तकालय ज्ञान का भंडार होते हैं और छात्रों को पुस्तकों, संदर्भ सामग्रियों तथा डिजिटल संसाधनों की विस्तृत श्रृंखला उपलब्ध कराकर शिक्षा में महत्वपूर्ण भूमिका निभाते हैं। यह अध्ययन हेतु शांत वातावरण प्रदान करते हैं, पढ़ने की आदत विकसित करते हैं तथा शिक्षण एवं शोध कौशल में सुधार को प्रोत्साहित करते हैं। पुस्तकालय सभी के लिए ज्ञान का प्रसार करते हैं, विषय ज्ञान बढ़ाते हैं, आलोचनात्मक चिंतन को विकसित करते हैं और शैक्षणिक प्रदर्शन को बेहतर बनाने में सहायक होते हैं। सूचना विज्ञान शिक्षा में उच्च गुणवत्ता वाली सूचनाएँ छात्रों एवं शिक्षकों के लिए प्रासंगिक और अद्यतन ज्ञान उपलब्ध कराती हैं। सूचना विज्ञान शिक्षा सीखने को सरल, प्रभावी व तकनीकी रूप से सशक्त बनाती है। यह डिजिटल संसाधनों, ऑनलाइन पाठ्यक्रमों और शैक्षणिक उपकरणों तक पहुँच प्रदान करती है, जो जिज्ञासा, विज्ञान एवं प्रौद्योगिकी आधारित इंटरैक्टिव शिक्षण, आभासी प्रयोग तथा अनुसंधान को संभव बनाती है। इस शोध अध्ययन का उद्देश्य मध्यप्रदेश के इंदौर क्षेत्र में स्थित केंद्रीय पुस्तकालयों में सूचना विज्ञान शिक्षा की गुणवत्ता का विश्लेषण करना है। प्रस्तुत शोध में प्राथमिक एवं द्वितीयक आंकड़ों का उपयोग कर विश्लेषण किया गया है।

[2120]

Assessment of Spatiotemporal Glacier and Glacial Lake Dynamics in the Dhauliganga River Basin, Uttarakhand (1995–2025)

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The Dhauliganga river basin in Uttarakhand is a major Cryosphere zone and a recognized hotspot for natural disasters. This study provides a comprehensive spatiotemporal assessment of the basin's glacier and glacial lake dynamics over a 30-year period from 1995 to 2025. This study measures changes in glacier area and the development of glacial lakes by examining a multi-temporal Landsat satellite imagery collection (Landsat 5, 7, 8, and 9). A hybrid automated-manual delineation process was adopted, utilizing spectral indices (NDSI, NDWI) used with manual digitizing. The data demonstrate a consistent and accelerating pattern of glacier recession throughout the basin. Glaciers exhibit notable area loss and snout retreat, maintaining and escalating the patterns seen in previous research. A direct and disturbing consequence of this ice loss is the fast increase of glacial lakes, particularly moraine-dammed lakes. The overall number and area of glacial lakes have increased, with a notable acceleration in the 1995-2025. By quantitatively linking faster glacier retreat to proglacial lake extension, this analysis validates the basin's elevated GLOF risk profile, which has recently been identified by national monitoring agencies. These results highlight the critical need for improved in-situ monitoring and hydrodynamic modelling tailored to individual lakes in order to reduce the danger of future GLOF.

[2121]

The Evolution of Patta Chitra: Navigating Tradition, Commercialisation, and the Digital Marketplace

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This research paper explores Patta Chitra, an ancient scroll painting tradition of Odisha and West Bengal, analysing its transition from a ritualistic storytelling medium to a commercial commodity. The study examines the distinct stylistic differences between Odisha and Bengal Patta Chitra, the traditional methods of preparing natural colours and canvas, and the socio-economic shifts caused by modern market demands. Furthermore, it investigates the impact of e-commerce on artisan livelihoods, highlighting the opportunities for global exposure alongside the challenges of digital literacy and the preservation of authenticity. Using a qualitative method based on secondary data, this paper concludes that while modernisation offers economic sustenance, it poses a significant threat to the traditional integrity of this 3000-year-old art form.

[2122]

Mapping Future-Proof Career with Human Centric Roles That Artificial Intelligence Cannot Replace

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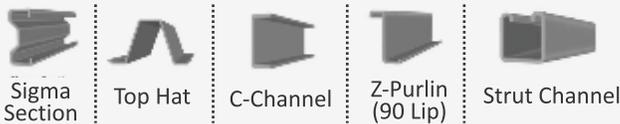
Artificial intelligence is rapidly transforming the global work landscape yet much existing research focuses primarily on quantitative automation forecasts and overlooks the deeper human-centric qualities that safeguard certain professions. This study addresses that gap by conducting a qualitative analysis grounded entirely in secondary data, drawing from global labour reports, academic literature, and task-based occupational studies. Through thematic synthesis, the paper identifies the core human abilities—emotional intelligence, ethical judgement, creativity, interpersonal communication, contextual reasoning, and tacit knowledge—that remain difficult for AI to replicate. The findings classify future-proof careers into four major clusters: Empathy-Driven Roles (healthcare, counselling), Creativity- Anchored Professions (arts, design, and innovation), Judgement-Intensive Occupations (law, governance, leadership), Dexterity-Based Skilled Trades (crafts, field technicians). Through emphasizing the mechanisms that protect these roles from full automation, the study offers a conceptual roadmap for policymakers, educators, and workforce planners. This research strengthens the existing literature by shifting emphasis from technological capability to the unique, non-replicable dimensions of human work , providing a foundation for developing resilient career pathways in an AI-driven future. This study will conclude the need for a balanced perspective that embraces the benefit of human augmentation that AI will amplify the importance of human skills, making such careers more valuable in the future.



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