



International Conference on  
Emerging Trends in Management Practices - SAMAVAYA  
**ICETMP - SAMAVAYA - 2025**

21<sup>st</sup>-22<sup>nd</sup> February, 2025 | LJ University, Ahmedabad



Organized by



LJ Institute of Management Studies in association with IFERP Academy



International Conference on Emerging Trends in Management Practices (ICETMP)-SAMAVAYA

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## Table of Contents

Preface .....	v
About ICETMP-SAMAVAYA .....	vi
About LJ University .....	vii
About IFERP .....	viii
VC's Message, L J University .....	ix
Director's Message, IFERP .....	x
CEO's Message, IFERP .....	xi
Chief Guest .....	xii
Keynote Speakers .....	xiii
Panel Discussion .....	xvi
Committee Members .....	xvii
Abstract's Index .....	xx



# Conference Theme

**ICETMP-SAMAVAYA :**

**"Technology and Management Practices "**



# Preface

We cordially invite you to attend the International Conference on Emerging Trends in Management Practices - SAMAVAYA (ICETMP-2025) on 21<sup>st</sup>-22<sup>nd</sup> February 2025. The main objective of ICETMP-2025 is to provide a platform for researchers, students, academicians as well as industrial professionals from all over the world to present their research results and development activities in relevant fields of Emerging Trends in Management Practices - SAMAVAYA. This conference will provide opportunities for the delegates to exchange new ideas and experience face to face, to establish business or research relationship and to find global partners for future collaboration.

These proceedings collect the up-to-date, comprehensive and worldwide state-of-art knowledge on cutting edge development of academia as well as industries. All accepted papers were subjected to strict peer-reviewing by a panel of expert referees. The papers have been selected for these proceedings because of their quality and the relevance to the conference. We hope these proceedings will not only provide the readers a broad overview of the latest research results but also will provide the readers a valuable summary and reference in these fields.

The conference is supported by many universities, research institutes and colleges. Many professors played an important role in the successful holding of the conference, so we would like to take this opportunity to express our sincere gratitude and highest respects to them. They have worked very hard in reviewing papers and making valuable suggestions for the authors to improve their work. We also would like to express our gratitude to the external reviewers, for providing extra help in their view process, and to the authors for contributing their research result to the conference.

Since December 2024, the Organizing Committees have received more than 165 manuscript papers, and the papers cover all the aspects in Emerging Trends in Management Practices - SAMAVAYA. Finally, after review, about 90+ papers were included to the proceedings of ICETMP-2025.

We would like to extend our appreciation to all participants in the conference for their great contribution to the success of ICETMP-2025. We would like to thank the keynote and individual speakers and all participating authors for their hard work and time. We also sincerely appreciate the work by the technical program committee and all reviewers, whose contributions made this conference possible. We would like to extend our thanks to all the referees for their constructive comments on all papers; especially, we would like to thank to organizing committee for their hard work.

# About ICETMP-SAMAVAYA

- LJ Institute of Management Studies and IFERP Academy will host the Second International Conference – SAMAVAYA On Emerging Trends In Management Practices on 21st and 22nd February 2025. The objective is to provide a platform for researchers, academics and industry professionals to present their latest findings, share innovative ideas and engage in constructive dialogue. By bringing together experts from across the globe, hailing from diverse backgrounds, SAMAVAYA aims to stimulate the exchange of interdisciplinary knowledge that can contribute towards helping to solve complex global challenges.
- With speakers and scholars from different parts of the world participating at SAMAVAYA, the conference aims to offer networking opportunities, enabling attendees to build relationships that can lead to future collaborations, research partnerships and professional growth.
- For early-career researchers and students, this event will provide valuable exposure, feedback on their work and mentorship from established experts.
- Moreover, SAMAVAYA will also contribute towards continual growth and evolution of scientific and scholarly communities by the dissemination of cutting-edge research, ensuring that discoveries reach a broader audience across the world.

## **Multidisciplinary Confluence**

- ICETMP-SAMAVAYA stands as a melting pot of ideas, where the boundaries between Management disciplines blur, giving rise to innovative solutions that address global challenges. The conference embraces the Interdisciplinary nature of contemporary research, recognizing that true breakthroughs often occur at the intersections of different fields.
- This theme encapsulates the conference's focus on fostering innovation and collaboration across diverse disciplines within Management and technology. It encourages participants to explore and present cutting-edge solutions that contribute to the sustainable development of industries, addressing challenges and advancing knowledge for a better future. The Interdisciplinary perspective highlights the interconnectedness of various fields in creating holistic and impactful solutions.

# About LJ University

- LJ Group of Institutes is overseen by Lok Jagruti Kendra (LJK), a Charitable Trust and Registered Society founded in 1980 by distinguished academicians and visionaries such as Prof. B.M. Peerzada, former Dean of Commerce Faculty at Gujarat University, Padma Bhushan Lord Meghnad Desai (London School of Economics), Prof. Gautam Appa (LSE), Late Prof. M.S. Trivedi, former Vice Chancellor of South Gujarat University, esteemed jurist Late Shri Girishbhai Patel, and Shri Subodhbhai Shah.
- The vision was to be "a key player in education and social development by promoting and nurturing creativity, scholarship, innovation, and excellence through a chain of quality institutes." LJK's mission has been "to establish and manage institutions with an environment in which new ideas, delivery strategies, and scholarship flourish, and from where leaders and innovators of tomorrow shall emerge."
- LJK oversees 32 institutions on two well-developed, environmentally friendly campuses with dedicated buildings and infrastructure facilities. These institutes offer various diploma, undergraduate, and postgraduate programs approved by respective apex bodies. LJ Institutes collectively serve over 21,000 students and have 1000+ faculties engaged in teaching, learning, research, and extension activities. The focus is on developing students into well-rounded citizens equipped not only with the necessary subject knowledge and skills but also with empathy towards various environmental, social, cultural, and other issues affecting society.

## About LJ Institute of Management Studies

- LJ Institute of Management Studies was established in 2001 by Lok Jagruti Kendra Trust, a charitable trust established in 1980 by visionaries like Prof. B. M. Peerzada (former Dean of Commerce Faculty, Gujarat University), noted economist and Padma Bhushan awardee Lord
- Meghnad Desai (London School of Economics), Prof. Gautam Appa (London School of Economics), Late Prof. M. S. Trivedi (Former Vice Chancellor – South Gujarat University) and eminent jurist late Shri Girish Patel. It is a constituent institute of LJ University, which is one of the largest and fastest-growing UGC-approved Gujarat's private universities with 15 institutes, 1000 faculty members, and 20,000 students.
- LJ Institute of Management Studies is approved by the All India Council for Technical Education (AICTE) and has been ranked 1st by Gujarat State Institutional Rating Framework with 5 stars in the management institute category consecutively for 2021 and 2022.
- LJMBA is the brand name of the MBA program offered by LJ Institute of Management Studies which also coordinates the MBA programs offered by LJ Institute of Computer Applications and LJ Institute of Engineering and Technology. LJMBA is one of the largest MBA programs.

# About IFERP

The Institute for Educational Research and Publication (IFERP) is a professional association devoted to the advancement of the fields of engineering, science, and technology through the funding of research activities, propagation of the latest research insights, furtherance of industry trends, and other related ventures. IFERP aims to digitalize this entire process of innovation, collaboration, and knowledge-sharing through the fostering of a unified virtual scientific community worldwide. Everything from networking and joint ventures to learning, research assistance, publication, and more, will be carried out as part of this objective.

IFERP has established robust scientific, academic, and industry networks throughout Asia, the Middle East, and Europe. Some of the countries that IFERP has its presence in, include Iraq, Maldives, Thailand, Malaysia, Singapore, Philippines, Indonesia, Taiwan, Vietnam, UAE, Australia, Japan, Sri Lanka, Nepal, Ghana, and Africa.

## **Mission & Vision**

**Mission :** "Upskilling the knowledge hub through technological innovation and excellence for the benefit of humanity."

**Vision :** "A Digitally equipped robust, dynamic & swift professional community integrating academics & industry for upgraded technical knowledge implementation."

## **What We Do**

IFERP believes that there is always a better way to treat the professionals by providing them a world class stage by organizing conferences. We are committed to doing the following activities:

- We encourage convenient access to academic resources and support for all the aspirants and research scholars in urban and rural areas.
- IFERP organizes public education programmes, Workshops, Conferences, Webinars, Seminars, Guest Lectures, Short Term Training Programme, Faculty Development programme in the field of Engineering, Science & Technology.
- IFERP is dedicated to inquisitiveness, innovations and recent trends and developments in the field of Engineering & Technology.
- IFERP believes in knowledge sharing by collaborating with other Universities, organizations/Associations, to bring a better tomorrow.



## VC's Message, L J University



**Prof. Dinesh Awasthi** Ph.D. (Econ.)

Vice Chancellor

L J University, Ahmedabad

India

It gives me immense pleasure to announce the 2nd edition of SAMAVAYA, the International Conference on Emerging Trends in Management Practices, in response to emerging technologies (ICETMP - 2025), hosted by the School of Management Studies, LJ University, Ahmedabad, on February 21st and 22nd, 2025.

Emerging technologies are drastically changing business processes, impacting performance significantly. These technologies create new markets or reshape existing ones, and challenge conventional practices by creating superior alternatives. New business models, in the last decade and a half or so, have unsettled established business practices, markets, and the future of work. The rapid pace of technological advancement is reshaping the business landscape at an unprecedented rate. It has accelerated obsolescence. We are still navigating the 4th Industrial Revolution, while the 5th is upon us, and the 6th is on the horizon. We must proactively adapt to these disruptions to thrive in the new landscape.

This conference 'SAMAVAYA 2025' will delve into these critical trends, exploring how emerging technologies are impacting business processes, creating new markets, and challenging traditional ways of working. It offers a unique platform for industry leaders, academics, and aspiring management professionals to engage in thought-provoking discussions, exchange ground-breaking ideas, and develop practical strategies for navigating the challenges and opportunities presented by emerging technologies. This conference will delve into these critical trends, exploring how emerging technologies are impacting business processes, creating new markets, and challenging traditional ways of working.

I am confident that the participants will gain insights into cutting-edge research, network with leading experts from around the globe, and learn how to leverage these technological advancements for competitive advantage and stay ahead of the curve.

I wish SAMAVAYA 2025 a resounding success.

## Director's Message, IFERP



### **Mr. A. Siddh Kumar Chhajer**

Managing Director & Founder  
IFERP, Technoarete Group  
India

On behalf of IFERP & the organizing Committee, I express my hearty gratitude to the Participants, Keynote Speakers, Delegates, Reviewers and Researchers.

The goal of the ICETMP- SAMAVAYA 2025 is to provide knowledge enrichment and innovative technical exchange between international researchers or scholars and practitioners from the academia and industries in various fields of academics. This conference creates solutions in different ways and to share innovative ideas in the field of Emerging Trends in Management Practices - SAMAVAYA. ICETMP- SAMAVAYA 2025 provides a world class stage to the Researchers, Professionals, Scientists, Academicians, and students to engage in very challenging conversations, assess the current body of research and determine knowledge and capability gaps.

ICETMP- SAMAVAYA 2025 will explore the new horizons of innovations from distinguished researchers, scientists and eminent authors in academia and industry working for the advancements in Generic and Pedagogical Research Evolutions in Emerging Trends in Management Practices - SAMAVAYA from all over the world. ICETMP- SAMAVAYA 2025 hopes to set the perfect platform for participants to establish careers as successful and globally renowned specialists in various fields of Academics.

## CEO's Message, IFERP



**Mr. Rudra Bhanu Satpathy**

Founder & Chief Executive Officer

IFERP, Technoarete Group

India

IFERP is hosting the International Conference on Emerging Trends in Management Practices - SAMAVAYA (ICETMP-2025) this year in month of February. The main objective of ICETMP-2025 is to grant the amazing opportunity to learn about groundbreaking developments in modern industry, talk through difficult workplace scenarios with peers who experience the same pain points, and experience enormous growth and development as a professional. There will be no shortage of continuous networking opportunities and informational sessions. The sessions serve as an excellent opportunity to soak up information from widely respected experts. Connecting with fellow professionals and sharing the success stories of your firm is an excellent way to build relations and become known as a thought leader.

I express my hearty gratitude to all my Colleagues, Staffs, Professors, Reviewers and Members of organizing committee for their hearty and dedicated support to make this conference successful. I am also thankful to all our delegates for their pain staking effort to make this conference successful.

# Chief Guest



## **Dr. Montek Singh Ahluwalia**

Padma Vibhushan,  
Eminent Economist &  
Former Deputy Chairman,  
Planning Commission of India

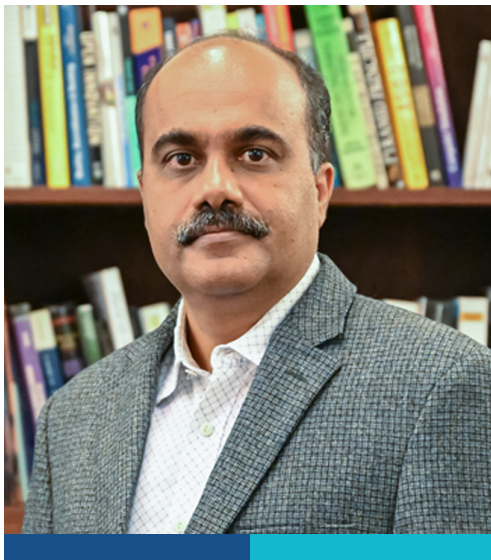
Montek Singh Ahluwalia, an economist, and civil servant, was former Deputy Chairman of Planning Commission, Government of India. He joined the Government in 1979 as Economic Adviser in the Ministry of Finance, after which he held a series of positions including Special Secretary to the Prime Minister; Commerce Secretary; Secretary in the Department of Economic Affairs; Finance Secretary in the Ministry of Finance; Member of the Planning Commission and Member of the Economic Advisory Council to the Prime Minister. In 2001, he was appointed as the first Director of the newly created Independent Evaluation Office of the International Monetary Fund. He resigned from that position in 2004 to take up the position of Deputy Chairman of the Planning Commission which he held from 2004 to 2014.

Mr. Ahluwalia has been a key figure in Indian economic policy. He writes on various aspects of development economics and has been published in prominent Indian and international journals and books. He co-authored *Re-distribution with Growth: An Approach to Policy*, which, published in 1975, was a path-breaking book on income distribution. In February 2020, he published his book, *Backstage: The Story Behind India's High Growth Years*, an insider's account of policymaking from 1985 to 2014.

For his outstanding contribution to economic policy and public service, he was conferred the prestigious 'Padma Vibhushan' in 2011, India's 2<sup>nd</sup> highest civilian award for exceptional and distinguished service.

Mr. Ahluwalia graduated from Delhi University and holds an MA and an MPhil in Economics from Oxford University. He is an Honorary Fellow of Magdalen College Oxford.

# Keynote Speaker

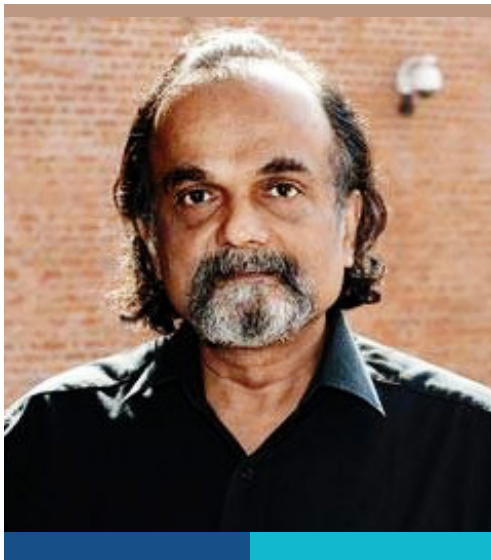


## **Pankaj Setia**

The IIMA Chair Professor,  
Professor of Information Systems

Prof. Setia consults and conducts executive education programs with leading organizations and government institutions. His opinions on various aspects of digital transformation and leadership have appeared in leading outlets, such as the Business World, Outlook, and Forbes India, amongst others. He is often quoted by leading national dailies, such as Economic Times, Indian Express, and many others. He teaches graduate-level courses on the leadership of digital organizations, strategic management of digital innovations, and digital transformation at the Indian Institute of Management, Ahmedabad (IIMA). He has previously taught for many years at Michigan State University and the University of Arkansas in the US. His research has been published in the top information systems and business journal such as MIS Quarterly, Information Systems Research, and Journal of Operations Management, amongst many others. Over the last ten years, based on his publications in the top two leading IS journals (on the Financial Times top 50 journal list), he has featured among the top 100 researchers in the field of Information Systems worldwide. His research has been presented at conferences across the world. He has been invited to give research talks or keynote speeches by universities from different countries, such as India, the US, Chile, and Singapore. He is serving or has served as the chair of the Information Technology track at the Decision Sciences Institute Governance, Digital Strategy and Value track at the International Conference on Information Systems, guest associate editor at MIS Quarterly, Associate editor at the Journal of the Association for Information Systems, the editorial board of the Decision Sciences Journal, amongst other such service assignments.

# Keynote Speaker



## Prof. Sebastian Morris

Senior Professor,  
Goa Institute of Management,  
Goa, India

Prof. Sebastian Morris is Senior Professor and Chair of the Centre for Public Policy and Governance at the Goa Institute of Management. He retired from the Indian Institute of Management, Ahmedabad after over 25 years of teaching, research and consultation. His principal interests are the Indian economy, infrastructure development and regulation, the public sector and governance, international trade and investments, macroeconomics, and small industry. His recent books have been: *Macroeconomic Policy in India since the Global Financial Crisis – Trends, Policies and Challenges in Economic Revival Post COVID*, Springer Nature, 2022, Singapore, (ed.) *The Difficulty of Being Gajendra Haldea – Reflections on His Life and Legacy*, 2023, Bloomsbury, and (ed.) *The India Infrastructure Report 2023 – Urban Planning and Development*, Bloomsbury, 2023

**Qualifications:** Fellow of the Indian Institute of Management (Ph.D.), Calcutta; M.Sc. (Int.) (Phys.), Indian Institute of Technology, Bombay.

**Areas of Expertise:** International trade and investment, industrial development, economic history, public sector, infrastructure, regulation, public policy, macroeconomics, regional development and small firms.

**Experience:** Was earlier Professor at the Indian Institute of Management, Ahmedabad for over 25 years. Co-chaired and designed several Phase V IV and III Executive Programmes for Senior Civil Servants. Have designed and offered Executive programmes for the IAS, IAAS, IRS, ITS, WB, CAG, IES, public and private sector firms and consulted for national and international organizations and enterprises. Was recipient of the Ford Foundation Post-Doctoral Fellowship in International Economics; won the EXIM Bank's International Trade Research Award; was visiting faculty at the University of Pennsylvania, Philadelphia, and Essec Business School, Paris. Earlier worked as Calcutta Correspondent and Senior Staff Writer for Business India Magazine, and Associate Professor, Institute of Public Enterprise, Hyderabad. Was also ICCR Chair Professor at Copenhagen Business School.

## Keynote Speaker



**Mr. Mihir Joshi**

Managing Director,  
GVFL Limited

Mihir Joshi is the Managing Director of GVFL Limited, with 25 years of venture capital investment experience across diverse sectors. He is one of the few venture capitalists in India to have navigated full fund life cycles multiple times—from fundraising to investment and successful exits—gaining deep expertise in venture investing.

Over the course of his career, Mihir has invested in 150+ startups, successfully exiting from 80 investments. He has served on the board of 30+ companies, actively guiding them through strategic growth and scaling. His investment portfolio spans multiple sectors, including Deeptech, SaaS, Consumer, TravelTech, Logistics, FoodTech, EdTech, Renewable Energy, Space, Biotech, AgriTech, MedTech.

Mihir is a Charter Member of TiE, and has been active member of various industry associations. He holds professional qualifications ICWA and CS and has completed Advanced Management program at IIM Ahmedabad and Venture Capital training at IAPEI Hong Kong.

# Panel Discussion

## Title :

## Entrepreneurship and Economic development: Perspectives from Asian Countries

### Moderator:



**Prof. Chandramauli Pathak**

Honorary Director  
LJ Institute of Entrepreneurship and Family Business  
L J university, India  
(Moderator)

### Panellists:



**Prof. Ravindra Kuruppuge**

Sri Lanka  
(Physical)



**Prof. Au Young Hui Nee**

Malaysia  
(Physical)



**Prof. Ireen Akhter**

Bangladesh  
(Virtual)



**Prof. Pavitar Parkash Singh**

India  
(Virtual)



**Prof. Govind Tamang**

Nepal  
(Virtual)



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# Abstract's Index

Higher Education for Sustainable Development: The Nepalese Perspectives .....	01
<b>Rupa Shrestha</b>	
Applications of Artificial Intelligence in Development of Tourism: A Literature - Based Study.....	02
<b>Carina Vaz</b> <b>Dr. Manoj S. Kamat</b>	
Crafting Impactful and Purposeful Goodbyes.....	03
<b>Poonam Kansara</b>	
Green Event Management in Festivals: Special Focus on Ahmedabad's Cultural Events.....	04
<b>Shukla Jaykumar Rashminbhai</b> <b>Dr. Anshumali Pandey</b>	
Green Consumer Behaviour Using Technology: An Analysis of Urban Consumers of Ahmedabad.....	05
<b>Vrutika Pravinbhai Desai</b> <b>Dr. Krupa Bhatt</b>	
Exploring Consumer Perception of Organic Staple Food - A Qualitative Approach.....	06
<b>Tanya</b> <b>Pushp Gautam</b> <b>Vinus Dhawan</b> <b>Sanjay Bhayana</b>	
Bad Bank in India- Performance and Comparison with the Bad Banks of Other Countries .....	07
<b>Ankit Sharma</b> <b>Dr. H. B. Pandya</b>	
Changing Paradigm: Digitization in Education Sectors Leveraging Enterprise Resource Planning.....	08
<b>Amit Kholkute</b> <b>Dr. Neha Shroff</b>	
Implementation of Green Innovation and Green Finance for Sustainable Development: A Bibliometric Analysis.....	09
<b>Dr. Girija Nandini</b> <b>Dr. Pramod Kumar Patjoshi</b> <b>Apeksha Sahay</b> <b>Dr. Kailash Chandra Nayak</b>	

The Rise of Virtual Influencers: A Conceptual Study on Branding and Digital Native Engagement .....	10
<b>Sukanya Koti</b> <b>Dr. Vishal Khasgiwala</b>	
Indian Economy and Women Empowerment in IT Enabled Sector After the COVID-19: Challenges and Opportunities.....	11
<b>Shaline U. Kadam</b> <b>H.S. Fadewar</b> <b>Pradeep Jadhav</b> <b>D. S. Yadav</b>	
Connecting the Gap Between Workforce Diversity and Emotional Wellbeing of Employees: An Empirical Study .....	12
<b>Noushad K P</b> <b>Dr. M. Ayisha Millath</b>	
Unveiling the Ground Realities and Legal Challenges in Implementing the Law Relating to Care and Protection of Juveniles in India: Legal Practitioners' Perspective .....	13
<b>Dr. Sarvesh Shahi</b> <b>Peeyusha Pahal</b>	
A Study on Cybersecurity Awareness in Digital Banking and Safety Measures .....	14
<b>Dr. Laveena T. Dharmwani</b>	
Advancing Sustainability through Adoption of Technological Innovations and Green Paradigm Shifts: An Empirical Study .....	15
<b>Gabriel Ayodeji Ogunmola</b>	
An Approach for Managing Intellectual Property Risks in Open Innovation for FinTechs.....	16
<b>Arunnima B S.</b> <b>Bijulal D</b> <b>Sudhir Kumar R</b>	
Empirical Study on "Factors Affecting Recruitment & Selection Strategies and Employees Performance" .....	17
<b>Komal Shyam Ghumnani</b> <b>Prof. Reena Patel</b>	
Role of AI on Patient Satisfaction: A Thematic Analysis .....	18
<b>Alisha Kaur</b> <b>Dr. Maria Afzal</b> <b>Dr. Ramandeep Singh</b>	
Unpacking Success: Assessing the Impact of Branding, Packaging, and Labeling on Emerging Agripreneurs in Punjab.....	19
<b>Shivangi Jain</b> <b>Dr. Navneet Kaur Gill</b> <b>Dr. Ramandeep Singh</b>	
A Bibliometric Analysis of Emotional Labour in Women: Trends, Themes, and Future Directions.....	20
<b>Rinchen Doma Bhutia</b>	
Regional Disparities in Wheat Cropping Patterns in Himachal Pradesh: A Path Towards Sustainable Agriculture .....	21
<b>Kamalpreet Singh</b>	
Confronting the Glass Ceiling Beliefs: Does Emotional Competence Affect Women's Career Advancement .....	22
<b>Lekshmi Mohan</b> <b>Dr. Anusree P. S</b>	
The Impact of Sea Freight Rates Surge During Covid-19 Pandemic on Malaysian Manufacturers .....	23
<b>Prakash Nadarajah</b> <b>Prashanth Beleya</b>	

Surrogacy: Evaluating the Effectiveness of New Laws in Addressing Challenges Faced by Surrogate Mothers and Children.....	24
<b>Dr. Pragnya Parimita Ray</b>	
<b>Tulip Suman</b>	
<b>Pratikshya Priyadarshini</b>	
A Study on Emerging Trends in Startups in India .....	25
<b>Dr. Mayuri N. Rathod</b>	
Comprehensive Management Techniques for Effectively Mitigating Cost Overruns in Public Housing Construction Projects.....	26
<b>Thasneem Kahar</b>	
<b>Dr. Sumam Panjikanan</b>	
<b>Dr. Anu V Thomas</b>	
Breaking Boundaries: South Indian Cinema's Transition into the Pan-Indian Market.....	27
<b>Charulatha Kumar</b>	
<b>Prof. Sheeva Dubey</b>	
The Past, The Present and The Future of Women Self-Help Groups in Sikkim.....	28
<b>Deeki Dolma</b>	
Evaluating Key Metrics of Mutual Fund Performance: An Analytical Study of Large-Cap, Mid-Cap, and Small-Cap Funds in Indian AMCs .....	29
<b>Busala Usha Sandhya</b>	
<b>Kiranmayi Patel</b>	
Bridging the Gap: An In-Depth Examination of Women Police Officers Contributions to Combatting Crimes Against Women .....	30
<b>Samata Mishra</b>	
<b>Kiranmayi Patel</b>	
AI and Blockchain Technology: Critical Assessment of Role of Legal Regime Combating Issues and Challenges.....	31
<b>Dr. Shreya Chatterjee</b>	
<b>Dr. Parimita Dash</b>	
Currency Exposure and Foreign Trade - The Case of India and China .....	32
<b>Dr. Abha Mohan</b>	
<b>Dr. Tilda Mary Daniel</b>	
Track - Indian Economy and Public Policies "Tracking the Path of IBC Cases: From Initiation to Resolution and Liquidation".....	33
<b>Ashutosh Vyas</b>	
<b>Dr. Neha Shah</b>	
<b>Snehal Sangani</b>	
<b>Abbasali Tharadara</b>	
Entrepreneurs - Local Authorities: Synergy for Successful Social Entrepreneurship.....	34
<b>Silviya Georgieva</b>	
The Perception of Public Opinion on Social Media, the Challenge of Foreign Direct Investment in Latin America .....	35
<b>Manuel Alejandro Robles Acevedo</b>	
<b>Rosa María Muñoz Rivera</b>	
Performance of Indian Airlines and there Financial Impact on Health of Indian Aviation Sector.....	36
<b>Dr. Pinki Rani</b>	
<b>Anuradha Yadav</b>	
Organizational Culture: Evidence from Selected Organizations in Arunachal Pradesh.....	37
<b>Tokani Ghuhato</b>	
<b>Prataprudra Parida</b>	

Exploring the Influence of Augmented Reality (AR) on Consumer Purchase Decisions in E-Commerce: A Comprehensive Bibliometric Analysis .....	38
<b>Rahul Krishnan</b> <b>Krishna Koppa</b>	
Impacts of Public Policies on Innovation Capacities of Vietnam Food Processing Firms .....	39
<b>Do Hoang Phuong</b> <b>To The Nguyen</b>	
Demand Forecasting of Global Electric Vehicles: A Comparison of the ARIMA and SARIMA Models for Sustainable Transportation.....	40
<b>Gudimetla Baba Siva Sriram</b> <b>Sanjay Kumar S</b> <b>Vedant Singh</b>	
Pandemic: The Flip Side and the Exceptions.....	41
<b>Vandit Shah</b>	
Social Innovation and Organizational Innovation of Higher Education towards Good University Governance - Oriented Performance.....	42
<b>Aan Wahyudi</b> <b>Darmono</b> <b>Ngadisah</b> <b>Aziz Sanapiah</b>	
Indigo's Success: Essential Insights for Reviving Struggling Organizations & Startups with Patience and Passion.....	43
<b>Amit Khamar</b> <b>Dr. Prateek Kanchan</b>	
Exploring Antecedents of Corporate Social Responsibility Practices of FMCG Companies in Gujarat.....	44
<b>Dr. Nidhi Halvadia</b> <b>Dr. Karishma Raval</b>	
Intuitive Intelligence .....	45
<b>Anula Gupta</b>	
Adoption of AI, Robo - Advisors, and Blockchain in Retirement Planning: A Study of Tier 2 Cities in Rajasthan .....	46
<b>Dr. Gaurav Malpani</b> <b>Anupama Sharma</b>	
A Comparative Analysis between Unified Payment Interface and Cards Payments (Credit Cards) with Respect to South Delhi Region.....	47
<b>Aditya K. Singh</b> <b>Dr. Sapna Kasliwal</b>	
Measuring Employee Productivity in Indian Banks: A Comparative Analysis.....	48
<b>Kumar Ramchandani</b> <b>Kinjal Jethwani</b>	
Vision 2050 - India's Journey to World Dominance .....	49
<b>Dr. M. Balasubramanian</b>	
A Study on the Perception of Personal Investors Investing in Different Patterns of Investment in Urban and Rural Areas with Reference of Bhavnagar City .....	50
<b>Ekta Panot</b>	

Impact of ESG Factors on Financial Performance of Top Indian Automobile Companies.....	51
<b>CS Komal Kewalramani</b>	
<b>Dr. Naresh Patel</b>	
Risk Management and Return Trade - Offs in Gold and Silver Pair Trading: A Quantitative Approach.....	52
<b>Shaikh Moh.Imran A.Saeed</b>	
<b>Dr. Margie Parikh</b>	
<b>Dr. Pareshkumar A. Dave</b>	
<b>Dr. Pratiksinh S. Vaghela</b>	
Poor Economics of Poor Times: A Case Study on the Life and Livelihood Mechanisms of the Kumartuli craftsmen of Kolkata .....	53
<b>Abhinandan Das</b>	
<b>Tapan Kumar Das</b>	
Impact of Digital Transformation on Financial Inclusion and Sustainable Development Goals: Evidence from Major Indian States .....	54
<b>Dr. Paramasivan S Vellala</b>	
<b>Dr. T. Muthuvijayan</b>	
<b>Dr. Samir K Mahajan</b>	
Major Challenges for Indian Thermal Power Plant Endurance .....	55
<b>Samik Ghanshyambhai Patel</b>	
<b>Dr. Hariharan Sundara Baskar</b>	
Understanding the Micro, Small, and Medium Enterprises Development Act in India .....	56
<b>Ashwin</b>	
<b>Dr. Sapna S</b>	
Strategic Sports Management in the Indian Super League: Opportunities and Challenges .....	57
<b>Naren Desai</b>	
A Study on the Awareness of Cryptocurrency in Ahmedabad City.....	58
<b>Dr. Nirali Dave</b>	
<b>Jenis Chovatiya</b>	
<b>Yash Vaja</b>	
<b>Kenil Karkar</b>	
A Study on Employee Happiness Index and its Impact on Employee Performance in Gyanmanjari Vidyapeeth with Reference to Bhavnagar City.....	59
<b>Urvashi Gohil</b>	
The Influence of Dynamic Capabilities and Organizational Resilience on the Performance of IT Organizations in Nepal.....	60
<b>Babu Ram Bohora</b>	
<b>Dr. Gangaram Biswakarma</b>	
Influence of Online Customer Reviews on Consumers' Willingness to Purchase Through Online Group Buying.....	61
<b>Dr. Siddarth Singh Bist</b>	
<b>Dr. Neha Mehta</b>	
<b>Chirag Chaudasi</b>	
<b>Nidhi Sompura</b>	
<b>Dr. Bilva Desai</b>	



Packaging Strategies: Outlook on Consumer Buying Behaviour for Consumer-Packaged Goods .....	62
<b>Dr. Harleen Mahajan</b>	
<b>Dr. Jignesh Vidani</b>	
<b>Dr. Anitha Sunil</b>	
<b>Dr. Meetali Saxena</b>	
A Study on Compensation Management and Employee Commitment in Tata Croma, Hyderabad .....	63
<b>Shreya Sharma</b>	
A Study on the Effect of Biases of the Stock Market in Ahmedabad City.....	64
<b>Dr. Nirali Dave</b>	
<b>Mansi Alagiya</b>	
<b>Prathana Sangani</b>	
Leadership Perspective: Manager Must Strive to Be a Leader.....	65
<b>Dr. Siddharth Das</b>	
<b>Dr. Jignesh Vidani</b>	
Study of Disbursement Analysis and Financial Inclusion in Rural India: A Case Study of Non-Banking Financial Company .....	66
<b>Vidhya Dharshini V</b>	
<b>MA Santhosh</b>	
<b>Vedant Singh</b>	
Investigating the Impact of Managerial Employment Relations on Workplace Stress and Burnout.....	67
<b>Varun Kumar</b>	
<b>Dr. Shruti Mishra</b>	
A Study on Marketing Techniques for Highlighting CSR Achievements in Global Markets .....	68
<b>Rajeshsinh Amarsinh Prajapati</b>	
<b>Dr. Prateek Kanchan</b>	
Data-Driven Transformation in Public Health: Evaluating Health and Nutrition Outcomes in 112 Aspirational Districts of India .....	69
<b>Dr. Pratham Parekh</b>	
Factors Influencing the Acceptance of Mobile Health Apps Among Indians: A Behavioral Perspective.....	70
<b>Manjunath Unakal1</b>	
<b>Akshata</b>	
<b>Aditi Sarangmath</b>	
<b>Dr. Suvarna Nimbagal</b>	
Organizational Climate and Interpersonal Conflict as Predictors of Quiet Quitting: Unpacking the Hidden Drivers of Employee Disengagement.....	72
<b>Dr. Ranjana Dureja</b>	
<b>Dr. Anushree Mehta</b>	
<b>Dr. Tanvi Kothari</b>	
Gen-AI Adoption in Research Scholar Community: The Role of Egotism Bias .....	73
<b>Sonjuhi Succena</b>	
<b>Sonjuhi Succena</b>	
Blockchain - Enabled Government Fund Management System.....	74
<b>Y Revanth</b>	
<b>T Venkata Naveen</b>	

Comprehensive Analysis of Lithium-Ion Battery Market Dynamics and Future Opportunities in the Indian Market.....	75
<b>Ravi Shankar D</b>	
<b>Kasi Viswanathan</b>	
<b>Vedant Singh</b>	
Unveiling the Far-Reaching Consequences of Cyber-Crime in India: A Mixed-Methods Empirical Study to Assess its Impact on Mental Health Well-Being of Cyber-Crime Victims and Relatives.....	76
<b>Dr. Sweta Patel</b>	
Empathy among Management Students: An Assessment Scale-Based Study of Selected University Students in Gujarat.....	77
<b>Dr. Ranjana Dureja</b>	
<b>Jayendra P. Siddhapura</b>	
<b>Dr. Priyanka K Suchak</b>	
<b>Dr. Aarti Joshi</b>	
Empowering MSMEs through Entity Locker: A Framework for Secure and Seamless Data Exchange.....	78
<b>Shahrish Khan</b>	
<b>Dr. Gayatri Doctor</b>	
Exploring Culinary Choices in New Cities: The Role of Instagram Reels in Shaping Food Place Preferences.....	79
<b>Umarani A K</b>	
<b>Harivignesh T</b>	
<b>Vedant Singh</b>	
Optimizing Operations to Resolve Customer Issues in Small Businesses: A Case Study of a Uniform Stitching Company.....	80
<b>Priya Verma</b>	
<b>Charen M</b>	
<b>Vedant Singh</b>	
Impact of Color on Consumer Buying Behavior: A Study on Shampoo Packaging Using Red, Yellow, and Blue.....	81
<b>Neha Mahajan</b>	
<b>Pragya Kapoor</b>	
Comprehensive Analysis of Student Admission Inquiry Inflow Through Evaluation of Marketing Strategies and Brand Awareness Activities Implemented by an Educational Institute with the Reference of Bhavnagar .....	82
<b>Yash Chudasma</b>	
Ownership Structure and Tax Avoidance: Mediating Role of Real Earning Management. Evidence From Sri Lanka .....	83
<b>M. Siraji</b>	
Social Entrepreneurship and Sustainable Development Goals: Issues and Challenges.....	84
<b>Sejal Mankani</b>	
<b>Dr. Maulin Shah</b>	
Safeguarding Financial Integrity: A Study on Fraud Prevention and Detection in Financial Statements.....	85
<b>Hiteshi Ajmera Dhara Shah</b>	
<b>Himani Sheth</b>	
Awareness of Financial Frauds Among Inhabitants: A Study on Online Scams and Cybersecurity Practices .....	86
<b>Sanchith. S</b>	
<b>Prakruthi Bharadwaj</b>	
Impact of Child Influence on Family Buying Decision: A Review and Future Agenda .....	87
<b>Dr. Sonam Arora</b>	
<b>Prakruthi Bharadwaj</b>	

Evaluating ESG (Environmental Social and Governance) Metrics and their Influence on Shareholders Value.....	88
<b>R.S. Navya</b> <b>Dr. R. Hemavathy</b>	
Exploring Consumer Taste and Preferences in the Ready-to-Eat Food Segment: A Comprehensive Analysis.....	89
<b>Harsimran Kaur</b> <b>Manpreet Kaur</b> <b>Dr. Ramandeep Singh</b>	
Integrating Sustainability into Business Strategies: Emerging Trends in Sustainable Development for Competitive Advantage.....	90
<b>Dr. Ashwini. Sonawane</b>	
A Bibliometric Analysis of Electric Vehicle Research: Identifying Trends and Future Directions.....	91
<b>Dr.Sourbhi Chaturvedi</b> <b>Akash Rai</b>	
Drivers of Generation Z's Adoption of Face Recognition Payment Systems: A UTAUT-Based Analysis.....	92
<b>Dr. Sweety Shah</b>	
Growth of Entrepreneurship in Marginalized Communities: A Trajectory of the Indian Economy in the Post-COVID-19 Pandemic.....	93
<b>Dr. Ramesh Chandra Sethi</b> <b>Arpita Jena and Debangana Ray</b>	
Ctrl+Alt+Discourse: Rebooting Civil Dialogue for the Social Media Generation.....	94
<b>Sidharth Ramsinghaney</b> <b>Manjot Singh Bhussar</b>	
Evaluating the Impact of AI Integration in Recruitment Process - A Detailed Study on the Opportunities and Challenges.....	95
<b>S. Gayathri</b> <b>Dr. A. Thirumagal Rajam</b>	
Waste Management Implementation and Compliance of Businesses in Lucban, Quezon: Basis for Policy Enhancement.....	96
<b>Edina O. Bojeador</b> <b>Dr. Erwin B. Quendangan</b>	



## Higher Education for Sustainable Development: The Nepalese Perspectives

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### Abstract

The importance of SDG 4.7, which focuses on higher education, indicates that by 2030, HEIs have to work as transformation agencies, conceptualizing the theme, this study aims to seek the answer to the question that how can lead higher education institutions to incorporate SDG4.7? This study first identified the gap in the literature to trigger a formal theoretical conversation on SDG in the University's education system.

A qualitative research methodology is adopted to understand the underlying educational mechanism and leadership role. The research gathers facts and information both from primary and secondary sources from Tribhuvan University (TU). Ten open-ended questions were developed to get in-dept interview of university high-ranking officials.

As insufficient coordination between National Priority and University's policy and lack of central level support, it has become extra projects for acknowledging and incorporating the HESD to HEIs. The major findings of this study are;

1. The \ leadership role is an inevitable aspect for HESD, as here in TU, individual influence, rather than system, matters for even regular activities, so for implementation the SDG4.7, leadership counts a lot.
2. TU is now not in a position of financial sustainability, thus for HESD, partnering agencies and collaborative efforts for incorporating the SDG4.7 in the country and top of that public investment is highly required.

This research is Nepal's first study of its type with a broad understanding of the context and concept regarding HESD, in case of Tribhuvan University. It also provides information for HEI leaders on how to initiate the HESD acceleration process and how financial sustainability relates to implementing the national level policies, regarding SDG4.7 into university system.

### Keywords

National Priority, SDG4.7, Role of Leadership, Financial Sustainability, University, Higher Education Institutions; HEIs.

## **Applications of Artificial Intelligence in Development of Tourism: A Literature – Based Study**

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### **Abstract**

Artificial Intelligence has sparked a tremendous growth across varied industries, including tourism. AI techniques and applications have boosted operational efficiency, customer engagement and behaviour, sustainability and overall tourism performance. This paper uses a literature-based study to showcase diverse technologies and applications such as chatbots, robots, machine learning, predictive analysis, virtual reality and augmented reality that are used in tourism. With the assistance of these technologies and applications, tourism businesses have been able to improve service delivery, tailor services as per user needs and speed up various activities. Tourism businesses can now forecast trends, alter prices and automate user contact, all thanks to artificial intelligence. AI has also been a catalyst in formulating smart tourism initiatives with big data and IoT to enhance user experiences. The paper also highlights issues and challenges with AI, like security and privacy risks, job retrenchment and cultural bias. By examining the current literature, this study aims to provide stakeholders in the tourism industry with insights that will help them to adapt and keep the hospitality sector growing. As AI keeps progressing, chances are high that it will shape the future of the hospitality sector. Therefore, there is a need to look into the social, cultural and ethical issues to grasp how AI affects customer engagement and makes services better. This will help the tourism industry to grow in a lasting way.

### **Keywords**

Artificial Intelligence, AI Applications and technologies, service delivery, customer experience, tourism development, smart tourism, sustainable tourism.

## Crafting Impactful and Purposeful Goodbyes

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### **Abstract**

Exiting an organization is often a poignant experience for employees, marked by a mix of emotions and psychological responses. Whether voluntary or involuntary, it can be deeply personal and overwhelming, impacting both employees and the organizations managing these transitions. Unfortunately, exits are often viewed negatively in an individual's professional journey and remain one of the least discussed yet impactful phases of employment. Employees face the challenges of leaving behind familiar environments, routines, and colleagues, often accompanied by uncertainty, loss, or guilt. Meanwhile, organizations struggle to manage exits gracefully, frequently overlooking the potential to create meaningful offboarding experiences. Despite focusing heavily on hiring, onboarding, and skill development, few leaders prioritize thoughtful exit processes, resulting in diminished employer reputation, strained relationships, and missed opportunities to foster goodwill. In Indian organizations, this undervaluation reflects traditional HR practices focused on acquisition and development. This paper explores these gaps and provides actionable strategies to reimagine exits as opportunities for growth, reflection, and relationship-building, ensuring a more balanced and humane approach to employee transitions.

## **Green Event Management in Festivals: Special Focus on Ahmedabad's Cultural Events**

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### **Abstract**

Festivals are integral to Ahmedabad's vibrant cultural identity, attracting large crowds and creating significant economic opportunities. However, these events also result in considerable environmental impacts, such as waste generation, energy consumption, and water usage. This paper examines the environmental footprint of Ahmedabad's major festivals, including Navratri, Uttarayan, and events at the Sabarmati Riverfront. It identifies existing sustainability practices, highlights gaps, and proposes actionable strategies to make these festivals more eco-friendly. By implementing measures such as waste segregation, renewable energy use, and public awareness campaigns, Ahmedabad can transform its cultural celebrations into models of green event management.



## **Green Consumer Behaviour Using Technology: An Analysis of Urban Consumers of Ahmedabad**

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### **Abstract**

This study investigates how technology affects urban customers' green purchasing habits in Ahmedabad, India. Significant information about awareness levels, shopping patterns, willingness to pay more, and obstacles to sustainable consumption can be found in a survey of 100 participants. The connections between demographics, technology use, and green buying decisions are highlighted by statistical analyses such as regression modeling, correlation analysis, and chi-square tests. Thanks to technical aids like smartphones and e-commerce platforms, younger, wealthier populations exhibit a stronger adoption of eco-friendly habits. But obstacles like cost, accessibility, and suspicion about green claims continue to exist. The results highlight the necessity of regional approaches and technical advancements to encourage inclusive green consumption. The research also shows that while price sensitivity discourages middle- and low-income customers from adopting green practices more widely, higher-income groups are more willing to do so. Localized tactics are crucial for closing the awareness-to-action gap. Examples of these include transparent labeling and reasonably priced products. This study lays the ground work for next empirical investigations and legislative initiatives meant to promote sustainable consumer behaviour. By removing these obstacles, green consumer practices may eventually become more widely accepted and inclusive.

### **Keywords**

Green Consumer Behavior, Technology, Sustainability

## Exploring Consumer Perception of Organic Staple Food – A Qualitative Approach

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### **Abstract**

This study aims to investigate, via a qualitative method, how consumers see organic basic foods. Although organic goods are becoming increasingly popular, little is known about consumer attitudes and perceptions around organic basics. This study fills this knowledge vacuum by examining the elements impacting customer perceptions and the consequences for market demand. A thorough literature assessment reveals gaps in the knowledge base on consumer perceptions of organic food and emphasizes the need for consumer perception studies. The research uses a qualitative technique, interpreting data from in-depth interviews with a wide range of customers through theme analysis. The results show several important topics, such as perceived value, environmental concerns, faith in organic labeling, and health consciousness. The discussion provides insights that advance theoretical and practical understanding. The limits of the study are recognized, and suggestions for more research are given to expand on the knowledge discovered. This study advances the profession by providing complex insights into how consumers see organic staple foods and highlighting the necessity of using efficient marketing and communication techniques that align with consumer preferences and values.

## **Bad Bank in India- Performance and Comparison with the Bad Banks of Other Countries**

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### **Abstract**

A Bank is a financial institution which primarily has two major functions, among others. First is to accept deposits from the public (classified as Liabilities for a Bank) and the second is to issue loans to its customers/consumers (classified as Assets for a Bank). The difference between the interest the Bank receives from consumers on the loans it has issued and the interest the Bank pays to its consumers for accepting deposits is the major source of income for a Bank. If a consumer fails to pay the interest on a loan they have taken for more than 90 days due to any reason whatsoever, the loan is classified as a Non-Performing Asset (NPA). The Gross NPAs (GNPA) of Scheduled Commercial Banks (SCBs) as of March 2022 was Rs. 7,42,396 crores as per the open Government data platform. The increasing number of NPAs in India has put a lot of stress on the Indian Banking Sector affecting its profitability and functioning, and ultimately affecting the country's economy. To help the Indian Banking Sector, after receiving recommendations, the Indian Government introduced the concept of 'Bad Bank' in India for the first time. The Bad Bank, called as National Asset Reconstruction Limited (NARCL) in India will buy NPAs from the affected Banks and will then attempt to recover the bad loans by selling them in the open market. There has been criticism on the introduction of Bad Bank in India. The current research paper examines the need, types, and the structure of Bad Banks adopted in India. The goals of setting up the NARCL and its performance is examined using secondary data published by NARCL. The research also examines the Bad Banks policies implemented by countries around the World and their performances.

### **Keywords**

NPAs, Bad Banks, NARCL.

## Changing Paradigm: Digitization in Education Sectors Leveraging Enterprise Resource Planning

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### **Abstract**

In today's ecosystem with world is becoming virtual and anytime-anywhere is no more expectation but has become the necessity and, hence going digital has become the new normal. This has influenced all the walk of the life be it manufacturing, banking and financial services, retail, education and others. Though digitization has started entering our lives at the start of millennium, its use has started capturing human imagination and utilization significantly during pandemic, particularly in academics where institutions required to have a platform which is integrated to perform functions ranging from admission, administrations and academics.

In order to keep themselves abreast with the latest, cost effective and scalable solutions; academic institutes started evaluating solutions and embarking on Enterprise Resource Planning (ERP) adoption with cloud platforms. ERP can help by its power of data visibility, e learning, administration and academic procedure like exams, evaluation, admissions by providing integrated platform to track and trace the various functions with inbuilt workflows, thus automating the processes and reduce human interventions and ensure required governance, transparency and also helps in reducing the operational overheads and carbon footprint.

Adoption of ERP facilitates institutions to Standardize and Simplify, thus provides integrated and easily adaptable framework to cater ongoing and future requirements of administration, academics, Improved Operational Efficiency in terms of turnaround for academic admissions, evaluation, and administrations. Provide Roadmap to Digitization by enabling e-learning to bring in expertise from around the globe and also empowers the aspirants to pursue their education in digital mode.

Though there are multiple parameters that drives Digitization and ERP adoption in education sector such as Ease of operations, Scalability and cost of operations, technological challenges, Inhouse skills requirement etc. However, in order to meet desired goal to set up transformation in digital world leveraging ERP in education sector, this paper attempts to study factors which impact the selection of right ERP by reviewing select research publications and survey carried out in select universities which have adopted ERP.

### **Keywords**

Digitization, ERP, Cloud, Standardization, Education.

## Implementation of Green Innovation and Green Finance for Sustainable Development: A Bibliometric Analysis

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**Abstract**

Climate change and global warming are a major concern and alarming for countries worldwide. Regulators and the Government are giving more attention to reducing the problem. It is putting pressure on companies to adopt green finance (GF) and green innovation (GI). The increasing pollution requires green innovation for sustainable development. GF can be used as a part of a green innovation strategy for the benefit of society. Green finance allocates funds for the research and development of clean energy and for goods and services that are environment-friendly. Green finance policies by the government will be helpful in reducing the financial problems of companies that are not able to invest funds for green innovation. Institutional investors must invest in clean energy and green production. This paper gives a thorough understanding of the importance of green finance and green innovation for sustainable development. Data are taken from an academic database i.e., SCOPUS, and for network analysis, VOSviewer software is used. We have taken year-wise document publication, bibliographic coupling, Co-authorship country-wise, Co-citation of the authors, and Co-occurrence for the analysis. The study gives a conceptual framework that promotes sustainable development through green finance and green innovation. The result of this study will be helpful for the government, researchers, entrepreneurs, and investors to understand how the use of green finance and green innovation will be helpful for sustainable development. The government should invest more in the research and development of the green sector, more capital expenditure in green projects, and encourage foreign direct investment in green innovation. A collaboration between academia, industries, and government is required to achieve sustainable development. The research will influence the budding green research to generate value for corporations and sustainable development of society at large.

**Keywords**

Green finance, green innovation, sustainable development, VOSviewers, green investment, bibliometric analysis, network analysis.

## The Rise of Virtual Influencers: A Conceptual Study on Branding and Digital Native Engagement

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### **Abstract**

In recent years, virtual influencers have emerged as a significant and innovative tool in digital branding, leveraging artificial intelligence (AI), computer-generated imagery (CGI), and social media platforms to create virtual personas with substantial followings. This abstract helps to understand the concept of virtual influencers, mechanism of virtual influencers and explores the growing role of virtual influencers as branding tools, based on secondary data and concept studies. Secondary data from various industry reports, market analyses, and case studies highlight about virtual influencers have been effectively used by brands to engage with younger, digitally native audiences. These influencers combine the appeal of traditional influencers with the unique advantages of being entirely controllable and customizable, allowing brands to craft precise narratives. The Paper also discusses the ethical considerations and challenges of utilizing virtual influencers in branding. Finally, the study presents a conceptual framework for understanding virtual influencers and digital marketing strategies, offering brands new opportunities to innovate in the ever-evolving landscape of influencer marketing.

This study contributes to the understanding of virtual influencers as both a branding tool and a cultural phenomenon, suggesting that they will play an increasingly important role in shaping the future of digital advertising and consumer-brand relationships.

### **Keywords**

Virtual influencers, digitally native, social media influencers, branding strategies, AI.

## Indian Economy and Women Empowerment in IT Enabled Sector After the COVID-19: Challenges and Opportunities

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**Abstract**

In India women empowering is a critical issue. Women are the internal part of our society they involve in the decision making process and actively participate for the economic development. Women empowerment and economic development of the nations are interlinked, without women empowerment is not possible the economic development. Now a days government of India given the reservations for women in the field of education, services and politics also. This paper explores the role of women in the workforce for the economic development in India. This paper focuses the study on women empowerment in information technology (IT) industry after the COVID pandemic situation. The purpose of this study analyse the impact of the COVID-19 pandemic situation on Indian IT enabled sector the data from the 10 largest IT enabled services company which is listed in the Nifty IT index.

**Keywords**

Women empowerment, Economic Development, Gender and Development, Covid-19, Women Role, IT Industry.

## **Connecting the Gap Between Workforce Diversity and Emotional Wellbeing of Employees: An Empirical Study**

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### **Abstract**

Managing workforce diversity is an unavoidable organizational process in human resource management in present corporate firms. This study explains the influence of workforce diversity management on the emotional wellbeing of employees in information technology parks in Kerala. The study was conducted in different Information Technology (IT) parks and collected data through distributing questionnaires to the employees randomly selected from different companies from different information technology parks. In this study, diversified workforce referred as independent variable and emotional wellbeing referred as dependent variable. If the management of diversified workforce gone in the wrong way, then it badly affects the emotional wellbeing of employees. This paper reveals that diversified workforce (gender, age, education, marital status, race and experience-based) helps to improve the emotional wellbeing of IT park employees. There is a significant impact of internal, external and organizational diversity on employee emotional wellbeing in the information technology sector. This study helps to find how the workforce diversity management influence the emotional health of employees in the firms of IT parks. This empirical study found that the workforce diversity management had significantly related the emotional wellbeing of IT park employees based on the data examined using statistical package for social science software.

### **Keywords**

Workforce diversity; Diversity management; Emotional wellbeing; Internal diversity Management.



## **Unveiling the Ground Realities and Legal Challenges in Implementing the Law Relating to Care and Protection of Juveniles in India: Legal Practitioners' Perspective**

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Assistant Professor

**Peeyusha Pahal**

Assistant Professor

### **Abstract**

The Juvenile Justice law of 2015 focuses on the need for rehabilitation and social re-integration of the child in conflict with the law and the child in need of care and protection of the law to safeguard the best interest of the child. The present paper seeks to check the implementation of the act which works on the reformation of the child and the assimilation of delinquents back into society. Further, the research paper is written with an objective to inquire the procedural functioning of juvenile justice law on the ground levels. To identify the gaps between letters of law and its implementation in actual practice, the opinions were invited through sending a questionnaire was circulated to the legal practitioners in the field of juvenile crimes. The paper uncovers the actual scenarios under head of findings which are based on the interviews on such issues and struggles of the lawyers in the pre-trial and during the trial phase along with the other hardships to the light while proceeding in the technical functionalities. The structural feedback of practitioners will definitely help the government to strengthen the on-ground implementation through the medium of better inculcation of applicable legislation.

### **Keywords**

Juvenile Justice, Law, Procedure Legal Practitioners', Court.

## **A Study on Cybersecurity Awareness in Digital Banking and Safety Measures**

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### **Abstract**

The present era is the time of science and technology. Information communication and technology has a great input to society. It has contributed to all spheres of society. The banking field is no exception to it. Digital Banking gives customers a lot of satisfaction in terms of receiving a better service quality; it also gives banks a competitive advantage over the other players in the sector. As the world becomes increasingly digital, the threat of e-banking frauds is on the rise. This study demonstrates that e-banking offers a wide range of assistances to both individuals and corporations, but it is not without certain challenges and issues related to customer security and interests. A significant sum of money is moved illegally through e-banking scams. It has acknowledged attention due to the fraudulent behaviour of fraudsters employ every misconduct to make money speedily and steal from the poor. In the absence of sufficient e-banking security has kept many people away from the service till today. This research paper aims to explore the level of cybersecurity awareness in digital banking and study the effectiveness of safety measures employed to protect sensitive customer data. The study conglomerates a review of existing literature and surveys of banking customers to assess the present condition of cybersecurity education and practices. The findings reveal that while most digital banking users are aware of basic security practices, there is a considerable knowledge gap regarding advanced cybersecurity threats such as phishing, malware, and social engineering attacks. This paper also highlights the role of banks in enhancing cybersecurity awareness through user education, the implementation of two-factor authentication (2FA), encryption protocols, and regular security audits. The research concludes by recommending strategies for improving cybersecurity awareness among digital banking users and strengthening safety measures to safeguard against emerging threats.

### **Keywords**

Cybersecurity, Digital Banking, Safety Measures, Fraud Prevention.

## **Advancing Sustainability through Adoption of Technological Innovations and Green Paradigm Shifts: An Empirical Study**

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### **Abstract**

The escalating environmental degradation and resource depletion demand urgent adoption of innovative technologies and green practices to ensure sustainable economic growth and environmental resilience. The purpose of this empirical study is to assess the impact of adopting technological innovations and green paradigm shifts on advancing sustainability, using a quantitative research approach. The study collected primary data through structured surveys distributed to organizations across multiple industries, with a focus on sectors heavily influenced by sustainability imperatives such as manufacturing, energy, and technology. The data were analyzed using statistical methods, including regression analysis, factor analysis, and structural equation modeling (SEM), to identify key drivers, barriers, and outcomes of green innovation adoption. The findings demonstrate a significant positive relationship between technological innovation and organizational sustainability performance, with leadership support, regulatory compliance, and investment in green technologies identified as critical enablers. The results also indicate that early adoption of green paradigms leads to enhanced operational efficiency and long-term cost savings. Practical implications include providing businesses and policymakers with data-driven strategies for integrating technological advancements into sustainability initiatives and identifying priority areas for investment and policy support. The theoretical contribution of this study lies in its quantitative evidence linking technological adoption and green paradigms with measurable sustainability outcomes, offering robust validation for existing conceptual frameworks. The originality of this research lies in its application of advanced statistical techniques to evaluate the effectiveness of green innovation strategies, providing actionable insights for fostering sustainability. This study contributes to advancing the understanding of how data-driven approaches can inform sustainable development practices.

### **Keywords**

Sustainability, Green Innovation, Quantitative Analysis, Technological Adoption, Regression Analysis, Structural Equation Modeling, Sustainable Development.

## An Approach for Managing Intellectual Property Risks in Open Innovation for FinTechs

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**Abstract**

Open innovation (OI) is gaining traction as firms collaborate to innovate. Protecting intellectual property (IP) in OI is essential but challenging, as IP risks vary across companies. Studies reveal that the nature of IP management strategies can vary with organisational segments ranging from start-ups to micro, small, medium and large enterprises. This paper proposes contextual policies for managing IP effectively in software firms participating in OI. This study identifies five configurable factors from a literature review and surveys 250+ Indian FinTechs to analyze IP risks. The open innovation IP risk score (OIIPRS) of the companies are computed using the open innovation intellectual property risk assessment tool. The companies are then categorised into five levels of IP risk maturity such as optimised, advanced, established, developing and initial, utilising the open innovation intellectual property risk maturity model (OIIPRMM). The study further employed qualitative comparative analysis (QCA) to analyse the various combinations of configurable IP risk factors that lead to a particular IP risk maturity level. Accordingly, the contextual IP management policies are defined for the five IP risk maturity levels for various company segments. Contextual IP management policies serve as guidelines for managing IP in OI helping firms reduce IP risks.

## **Empirical Study on “Factors Affecting Recruitment & Selection Strategies and Employees Performance”**

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**Prof. Reena Patel**

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### **Abstract**

In last four decades, person-job fit, person-organization fit, job related attitudes and behaviours have remained topics of considerable interest in the fields of human resource management, organizational behavior and industrial psychology. Considered as one of the cornerstone for work and organization challenges, it is rarely surprising that policies and practices are vast. In this paper, we synthesize and integrate the findings from some literature review from the earlier decade to identify the impact of company's recruitment and selection policies on employees and in turn to organization. Taking into account the importance and sensitivity of the issue of employees' performance to any organization, this paper tries to review the various available literature and research work on employee performance and the factors influencing employees' performance at workplace. The study also attempts to review the strategies adopted by different organizations to improve the performance level of employees which are based on a well distriected human resources management.

## **Role of AI on Patient Satisfaction: A Thematic Analysis**

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### **Dr. Ramandeep Singh**

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### **Abstract**

In this era of digitalization, there has been accelerated adoption of Artificial Intelligence (AI) in healthcare sector. It enables personalization in care, integration of data and effectiveness in operations. In turn it enhances satisfaction among patients through better experiences and results. Since patients' attitude towards AI in healthcare is dependent upon personal experiences, cultural beliefs and interactions with health systems, so this study will focus on understanding impact of AI on patients. This study will focus on qualitative approach, where 24 in-depth interviews will be conducted from 6 doctors and 18 patients. Hidden trends and relationships will be identified from interview surveys using thematic analysis. This study intends to provide valuable information regarding how AI driven innovations contributes in enhancing patient satisfaction, highlighting potential opportunities and area for development. Findings and conclusions of this study will assist healthcare organizations regarding best practices that can be infused for enhancing satisfaction of patients.

### **Keywords**

Digitalization, Artificial intelligence, Healthcare, Patient satisfaction.

## Unpacking Success: Assessing the Impact of Branding, Packaging, and Labeling on Emerging Agripreneurs in Punjab

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**Abstract**

Agripreneurship is emerging as a transformative force in rural economies, particularly in Punjab, where agripreneurs are venturing into the processed food industry. However, these entrepreneurs face challenges in establishing their brand identity due to limited focus on effective branding, packaging, and labeling strategies. This study examines the impact of branding, packaging, and labeling on the business outcomes of 60 emerging agripreneurs in Punjab. Convenience sampling was used to select agripreneurs actively engaging in branding and packaging initiatives. Primary data was collected through structured questionnaires and analyzed using SPSS, with regression analysis applied to assess the relationship between branding efforts and business performance. Findings reveal that agripreneurs who implemented branding, packaging, and labeling strategies experienced a notable increase in customer base and sales volume. The results underscore the pivotal role of branding and packaging in enhancing market visibility, fostering consumer trust, and driving growth. These findings highlight the need for capacity-building programs to equip agripreneurs with effective branding and packaging skills. These strategies enhance competitiveness, expand market reach, and support rural development and food security. This study underscores branding and packaging as key drivers of agripreneurial success, offering a pathway for emerging entrepreneurs to excel in the processed food market.

## **A Bibliometric Analysis of Emotional Labour in Women: Trends, Themes, and Future Directions**

**Rinchen Doma Bhutia**

Research Scholar

### **Abstract**

Emotional labour, a term that Arlie Hochschild developed in 1983, refers to the process where service employees are frequently prompted to feel and show specific emotions in order to keep up with organisational display rules when interacting with customers or clients. This concept has drawn a lot of academic attention, especially in the context of gender dynamics, as women are usually believed to exhibit greater emotional regulation and nurturing behaviours in professional as well as personal settings. Although the expanding body of literature, no comprehensive bibliometric mapping has been carried out therefore, this study presents a bibliometric analysis in the field of emotional labour research with a specific focus on women aiming to map the evolution, identify academic networks and highlight research gaps. The present study uses the Dimensions AI database, an open-access platform. The study retrieved 459 publication records from Dimensions AI. To examine the growth of knowledge in the field of emotional labour research, four different types of network maps are created, i.e., Citation network analysis, Co-Authorship network analysis, Co-Citation network analysis and Keywords network analysis using VOSviewer Software. The findings reveal that women's emotional labour has gained significant research interest, particularly in fields such as gender studies, sociology, organisational behaviour and psychology. This study not only highlights bibliometric characteristics but also reveals critical gaps and potential future directions for research in this domain.

### **Keywords**

Emotional Labour, Women, Dimensions AI, Bibliometric mapping, VOSviewer.



## Regional Disparities in Wheat Cropping Patterns in Himachal Pradesh: A Path Towards Sustainable Agriculture

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### Abstract

This study examines the district-wise cropping patterns of wheat in Himachal Pradesh from 1990-91 to 2020-21, highlighting their implications for sustainable agriculture. The analysis highlights significant regional disparities, with districts such as Bilaspur, Una, and Kangra maintaining high wheat cropping shares due to favourable climatic conditions and resource availability. Conversely, districts like Kinnaur, Lahaul & Spiti, and Shimla experienced drastic declines, driven by harsh environments, urbanization, and resource limitations. The overall share of wheat cropping in the state declined from 38.86% in 1990-91 to 36.47% in 2020-21, signalling the need for sustainable agricultural practices. Addressing these disparities through crop diversification, improved irrigation, and climate-resilient farming methods is essential to ensure long-term agricultural sustainability. This research provides critical insights for policymakers to design interventions that promote equitable resource distribution, enhance productivity, and align wheat farming practices with sustainable development goals in the Himalayan region.

## **Confronting the Glass Ceiling Beliefs: Does Emotional Competence Affect Women's Career Advancement**

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### **Abstract**

Understanding women leaders' perceptions of the "glass ceiling" and how their emotional competency affects these perceptions is not only a critical academic pursuit; it also has important ramifications for India's development as a developed country. With a focus on the impact of emotional qualities, this study aims to understand how female leaders perceive the glass ceiling and how it affects their career advancement. Expanding on these viewpoints, the research utilizes Affective Event Theory (AET) and the Mixed Model of Emotional Intelligence (EI) to examine how emotional skills impact the perceptions and experiences of female leaders on the glass ceiling. The study develops a conceptual framework to comprehend the fundamental mechanism that links career advancement and emotional competence. The conceptual framework consists of the following propositions: mentorship functions as a potential moderator between glass ceiling beliefs and career advancement; emotional competence has a positive association with career advancement; and glass ceiling beliefs mediate the relationship between emotional competencies and career advancement.

### **Keywords**

Career growth, emotional competency, gender empowerment, glass ceiling beliefs, mentoring.

## The Impact of Sea Freight Rates Surge During Covid-19 Pandemic on Malaysian Manufacturers

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**Prashanth Beleya**

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### **Abstract**

Freight forwarders are logistics companies that act as middlemen. Freight forwarders can be defined as a person or company that arranges for the pickup or delivery of goods from or to a spot on the instructions of a shipper or consignee using various essential conveyances and common carriers. Unfortunately, an unexpected tragedy kicked off the effectiveness of freight forwarders, leading to enormous logistics challenges. The incident, COVID-19 pandemic outbreak has affected the whole of Malaysia since March 2020. Logistics firms that are focusing on the movement, storage and flow of goods have been directly affected by the deadly COVID-19 virus. Recent research shows that the COVID-19 pandemic has impacted Malaysia's financial and industrial sectors in a somewhat unfavorable way. This study aims to investigate the impact of the COVID-19 pandemic on sea freight rates in Malaysia. The research adopted qualitative research methodologies as well as collecting empirical findings or from interviews via observation and the utilization of visual material or personal experience in this regard. According to the findings of the research, COVID-19 has a statistically significant strong influence on sea transportation. With these facts in view, authorities can concentrate their efforts on improving the performance of Malaysia's freight forwarding sector, with a particular focus on freight rates.

### **Keywords**

Sea transportation, Freight rate, COVID-19 pandemic, Manufacturer.

## **Surrogacy: Evaluating the Effectiveness of New Laws in Addressing Challenges Faced by Surrogate Mothers and Children**

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### **Tulip Suman**

Assistant Professor, KIIT School of Law, KIIT University, Bhubaneswar, India

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### **Abstract**

Concern for rights and welfare of surrogate mothers and children has been churning out debates on the supremely complex and ethically sensitive practice of Surrogacy which keeps generating consternation from various quarters. To ensure ethical practices and mitigate exploitation, India has come a long way from being the leading destination for commercial surrogacy to adopting the Surrogacy regulation Act, 2016. However, there are certain critical gaps gaping through the the regulations which aims to ban commercial surrogacy and permits altruistic arrangements while introducing guidelines for arrangement for surrogacy.

Often belonging to economically disadvantaged backgrounds, surrogate mothers remain vulnerable to coercion, lack of informed consent and inappropriate pre -natal and post - natal care. They remain devoid of adequate medical and psychological support systems which enhances the vicious conditions they are constantly exposed to. This improper treatment is meted out to the children born through surrogacy as well, who are subjected to issues such as parental disputes, the emotional impacts of detachment from the gestational mother and citizenship issues. The legal framework is aiming to curb the commodification of childbirth but it might unintentionally render the practice underground, escalating the vulnerabilities of all the stakeholders. While the law is imposing strict eligibility criteria for intending parents and surrogates to combat the issue, it is ignoring the complexities related to modern parenthood and excludes diverse family structures. It also suffers from inadequate enforcement mechanisms which hinders the realization of its objectives.

This paper aims to propose steps required to achieve a refined regulatory approach to balance ethical principles with practical realities while suggesting measures to protect surrogate mothers' autonomy and well-being, safeguarding the rights of surrogate-born children, improving transparency and accountability in surrogacy practices, comprehensive surveillance mechanisms, psychological and medical support, and international cooperation to address cross-border surrogacy issues to create an equitable and humane surrogacy ecosystem.

### **Keywords**

Surrogacy, Child Welfare in Surrogacy, Reproductive Ethics, Legal Challenges in Surrogacy, Fertility Tourism.

## A Study on Emerging Trends in Startups in India

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### **Abstract**

The Indian startup ecosystem has experienced exponential growth in recent years, establishing itself as one of the world's largest and most dynamic. The Startup India campaign, which is a flagship initiative of government of India was launched in 2016 by our Prime Minister Shri. Narendra Modi, to catalyze the startup culture and build strong entrepreneurial ecosystem in the country. It has completed the 8 years journey in 2024 and remarked India as one of the largest and strongest ecosystems in the world. The startup environment has been expanding quickly especially among youth of the country. The paper highlights the opportunities for economic growth, economic development and job creation. This research paper also focuses on the study the rise of startups in India, that has been fueled by young and talented workforce, government supporting policies & funding options provided by different resources. Since its inception, the journey of startup India campaign has successfully nurtured a large number of startup firms in the country, and has enabled thousands of youth to be employed & fulfill their dreams of building a startup. Focusing on this notion, the paper tries to find out the opportunities and challenges that startups are facing in the present scenario.

## **Comprehensive Management Techniques for Effectively Mitigating Cost Overruns in Public Housing Construction Projects**

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### **Abstract**

Cost overruns are a significant challenge in public housing projects, often leading to delays, compromised quality, and financial strain on stakeholders. Effective management techniques are essential to address these issues and ensure project success. This study explores a range of cost control practices and management techniques applied in public housing projects. These include, but are not limited to, cost planning, cash flow analysis, value engineering, Earned Value Management (EVM), and activity-based costing, all of which play a critical role in enhancing financial efficiency and reducing budget deviations. The study highlights the importance of applying these techniques at the appropriate stages of construction to improve project outcomes. By analysing existing practices and their effectiveness, the research offers insights into strategies for minimizing cost overruns. The findings emphasize the need for adopting tailored management solutions to achieve sustainable and cost-effective public housing developments. Through the implementation of these techniques, stakeholders can better control costs, improve project efficiency, and ensure the successful completion of public housing projects.

### **Keywords**

Cost Overruns, Public Housing, Management Techniques, Cost Control, Financial Efficiency, Sustainable Construction.

## **Breaking Boundaries: South Indian Cinema's Transition into the Pan-Indian Market**

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**Prof. Sheeva Dubey**

FLAME University, Pune, India

### **Abstract**

The storyline and magnanimous visual appeal that South-Indian films have always brought in for the Indian audience, contributing to the business of Indian cinema immensely cannot be overlooked. Previously, cultural consumption and thus the film business came from the release of Hindi dubbed versions of popular South-Indian films with gripping storylines, stellar star casts, or a combination of both. However, what has changed over the years and primarily following the pandemic is the audience's exposure to the content of various languages. This opened an avenue for South-Indian filmmakers, actors, and marketers to think and look for space beyond South for their films. Thus, came into existence and became popular with the term "Pan-Indian" one that is generally used for films made in one of the four South-Indian films i.e. Tamil, Telugu, Kannada and Malayalam and is dubbed or simultaneously reshot in Hindi and other languages and released across the country all at once.

While both the consumption and making of "Pan-Indian" films have quadrupled primarily in the last few years, the term now is not just one limited to a consumer or box-office term but is now an articulation of the ambition of a producer / marketer / distributor to find an audience base in the Hindi Speaking Market (HSM). What is interesting about such films is both their budget and collection apart from audience reception which is majorly influenced by casting. This paper aims to study the changes in the marketing trends and consumption of such films, for the concept is being considered to be an "optimistic gamble." A qualitative discourse analysis shall be carried out to better understand the sector and audience reception and to map the future of marketing in the years to come.

## The Past, The Present and The Future of Women Self-Help Groups in Sikkim

**Deeki Dolma**

Research Scholar

### **Abstract**

The paper examines the current status of Women Self-Help Groups (SHGs) in the state of Sikkim, India, highlighting their role in empowering women and fostering socio-economic development. Women SHGs in Sikkim have made significant strides since their inception, contributing to enhanced livelihoods, financial independence, and community cohesion. The government's support and various NGO interventions have further bolstered these groups, leading to increased participation in microfinance, skill development, and entrepreneurship training. Despite their progress, there remains considerable potential for the expansion of sustainable businesses among these groups. The study identifies key areas where women SHGs could diversify and enhance their business activities, including organic farming, handicrafts and handlooms, eco-tourism, and renewable energy solutions. Organic farming leverages Sikkim's designation as India's first fully organic state, presenting opportunities for SHGs to engage in sustainable agricultural practices. Handicrafts and handlooms offer avenues for promoting traditional skills while meeting contemporary market demands. Eco-tourism can be developed to showcase Sikkim's rich cultural heritage and natural beauty, inviting local entrepreneurship and sustainable income generation. Lastly, renewable energy solutions, such as solar energy projects, can empower women while addressing environmental challenges. Through strategic support and investment in these areas, women SHGs in Sikkim can create sustainable business models that enhance economic resilience, promote gender equality, and contribute to the state's overall development.

### **Keywords**

Women, SHGs, Sustainable business, Sikkim, Livelihood.



## Evaluating Key Metrics of Mutual Fund Performance: An Analytical Study of Large-Cap, Mid-Cap, and Small-Cap Funds in Indian AMCs

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**Kiranmayi Patel**

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### Abstract

In a world where financial decisions impact lives profoundly, understanding the dynamics of investment options is crucial for individual and collective well-being. Among these options, mutual funds have emerged as a popular choice for investors seeking to navigate the complexities of financial markets with ease and efficiency. By pooling resources and diversifying investments, mutual funds provide an accessible means for individuals to participate in wealth creation while mitigating risks. The research explores the performance of equity mutual funds managed by the Top 10 Asset Management Companies in India, focusing on large-cap, mid-cap, and small-cap funds. Analyzing key performance indicators such as trailing and rolling returns, the study examines the influence of independent variables like Expense Ratio, Assets Under Management, Manager Continuity, and Number of Stocks on fund returns, where the finding suggests that while trailing returns exhibit no significant correlation with the selected fund characteristics but rolling returns are marginally influenced by the number of stocks, particularly in large cap funds. The findings reveal critical insights into the factors shaping mutual fund performance, ultimately enhancing our understanding of equity fund dynamics within the Indian financial landscape.

### Keywords

Indian Asset Management Companies, Large, Mid and Small Cap Funds, Trailing Returns, Rolling Returns, Expense Ratio, AUM, Manager Continuity, Portfolio Diversification.

## **Bridging the Gap: An In-Depth Examination of Women Police Officers Contributions to Combatting Crimes Against Women**

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### **Kiranmayi Patel**

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### **Abstract**

By examining their significant contributions to the fight against crimes against women, this study seeks to fill in the knowledge gaps regarding the roles that women police officers play in the legal system. With an emphasis on the mind-boggling encounters and impacts of female police, the examination utilizes a far-reaching investigation to uncover the different features of their commitment to fighting violations in light of orientation.

The review covers a great many viewpoints connected with the contribution of female cops, from employing and preparing to their everyday functional obligations. Using both qualitative and quantitative methods, the study examines the particular challenges faced by female officers while performing their duties and evaluates the effectiveness of gender-specific programs within law enforcement agencies.

The review reveals insight into the down to earth consequences of female cops' mediations in the battle against violations against ladies by utilizing contextual analyses and true situations. Moreover, it analyses how people in general and the policing view the job that female officials play in fighting orientation-based brutality, giving bits of knowledge into the variables that impact their expert encounters.

Through a broad assessment, the objective of this exploration is to propose useful suggestions to administrators and policing who wish to work on the effectiveness of projects intended to forestall violations against ladies. The examination progresses the improvement of a more responsive and comprehensive policing that effectively defies and mitigates orientation put together violations by revealing insight with respect to the extremely valuable commitments made by female police work force.

### **Keywords**

Bridging the Gap, Women Police Officers, Contributions, Combatting, Crimes Against Women, In-depth Examination.

## **AI and Blockchain Technology: Critical Assessment of Role of Legal Regime Combating Issues and Challenges**

### **Dr. Shreya Chatterjee**

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### **Abstract**

The implementation and growth of AI and blockchain is justifying to be a mighty combination, improving, and bringing revolution in every virtual industry. As two promising technologies today, blockchain and artificial intelligence technologies have a lot of significance in the virtual world. They have immense potential for rapid development of various sectors such as healthcare, mobile applications, retail and supply chain businesses, finance, etc. AI and Blockchain are considered as two of the most disruptive technologies in present times. However, the core problem that undermines these technologies are lack of regulations which somehow creates hindrance during their application in various sectors. The increasing growth of technology is making it difficult for the Legislators and the judicial system to cope with the pace and its new scenarios that are yet to be addressed by the legal regime. It's critical to comprehend how policy makers and technology developers may work together to influence the future of these technologies for enhancing efficiency & innovation. A detailed examination of current blockchain and AI developments might assist in assessing the advantages of merging the two technologies to benefit the mankind most effectively. This paper would discuss the key issues involved in the implementation of AI and blockchain technologies and the potential pathways for developing an effective legal framework to address the concerns or challenges arising out of it.

### **Keywords**

AI, Blockchain, Generative technology, Disruptive technology, Legal framework.

## Currency Exposure and Foreign Trade – The Case of India and China

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**Abstract**

Variations in the exchange rate are a major source of macroeconomic sensitivity that can influence the foreign trade activities of the nations. This sensitivity to fluctuations in the exchange rate is common to all countries however, in the case of emerging market economies, it is more sizeable. India and China, being two prominent emerging economies are found to be similar on certain grounds, however, they do differ on various counts with regard to their macroeconomic fundamentals. Our study attempts to understand the dynamics between currency exposure and foreign trade of these two economies, given their similarities and differences. The study uses the International Capital Asset Pricing Model to derive the currency exposure of the two emerging markets. Further, the long-run and short-run relationship between currency exposure and foreign trade are analysed using a bivariate Autoregressive Distributed Lag model with a bounds test. The study found that foreign trade in India is negatively influenced by currency exposure in the long run, but not in the short run. For China, foreign trade is not influenced by currency exposure in the long run and short run.

**Keywords**

Currency Exposure, Foreign Trade, Emerging Market Economies, International Capital Asset Pricing Model, Bivariate Autoregressive Distributed Lag Model.

## **Track – Indian Economy and Public Policies "Tracking the Path of IBC Cases: From Initiation to Resolution and Liquidation"**

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**Abstract**

The Insolvency and Bankruptcy Code (IBC), 2016, stands as a landmark legislative reform in India, aimed at enhancing the recovery mechanism, safeguarding the interests of banking institutions, businesses, and other stakeholders, and ensuring the well-being of the Indian economy. This study delves into the evolving landscape of IBC, focusing on its process and performance by analyzing secondary data sourced from the annual reports of the Insolvency and Bankruptcy Board of India (IBBI).

Specifically, the research highlights the challenges faced by financial creditors, examining key variables such as the number of admitted cases, withdrawals under Section 12A, appealed, reviewed, and settled cases, as well as cases in resolution and liquidation. Our analysis reveals significant deviations from the core objectives of the IBC: achieving maximum resolutions with minimal liquidations and ensuring time-bound resolutions with reduced haircuts.

The findings indicate a growing number of cases correlating with declining resolution rates and an increase in liquidations. Furthermore, even resolved cases often suffer from substantial haircuts, undermining the value recovery goals. These trends suggest a pressing need for reforms to realign the IBC with its intended objectives.

This research proposes targeted corrective measures to address these challenges, aiming to strengthen the IBC framework, enhance the efficiency of insolvency resolution, and contribute to economic growth and improved public policy, while safeguarding the interests of all stakeholders involved.

**Keywords**

Insolvency and Bankruptcy Code (IBC), financial creditors, resolution process, liquidation, Section 12A, haircut, time-bound resolution, public policy, Indian economy, IBBI annual reports.

## **Entrepreneurs – Local Authorities: Synergy for Successful Social Entrepreneurship**

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### **Abstract**

Social entrepreneurs have "captured" the attention of policy makers, scientists, institutions and organizations especially strongly in recent years. This is due to their potential to support public efforts to solve serious social problems and especially the challenges related to certain vulnerable groups. In fact, authorities at different levels rely on the ideas, activity and enthusiasm of social entrepreneurs, and the results are valuable for a group of people who face different challenges, as well as for the authorities who have to carry out certain social policies. In Bulgaria, efforts to support the activities of social entrepreneurs have been particularly visible in recent years. At the same time, municipal authorities are closest to the people of a region and are often faced with the need to introduce policies and seek an approach to support citizens from vulnerable groups. Local authorities are involved in both infrastructure and the economy, as well as the environment and the delivery of certain social services. Often, local authorities do not have sufficient finances to provide necessary services aimed at vulnerable groups in the region and of guaranteed high quality. For this reason, social entrepreneurs are a natural supporters and partners of mayors and municipal councils in the search for effective solutions in the field of social policy and social services. All that is stated the basis of the formulated objective of the paper, namely: to consider the possibilities of interaction between social entrepreneurs and local authorities to create prerequisites for higher activity and effectiveness of activities aimed at social problems in a certain community. Methods include literature review, data analysis and synthesis, comparisons, expert evaluation. Along with the literature review and analysis of existing research on the topic, certain conclusions and recommendations have been made regarding the work of institutions and organizations supporting the social economy and social enterprises.

## The Perception of Public Opinion on Social Media, the Challenge of Foreign Direct Investment in Latin America

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### **Abstract**

The theory states that foreign investment can act as a source of innovation in recipient countries. This phenomenological research aims to explore the public opinion of users who consume news on platforms and express their views through comments. Considering that Forbes magazine is mainly focused on business, economics and finance articles, the set of comments from users of this media outlet on Facebook derived from news articles related to the phenomenon is considered as the first reference sample. On the other hand, in order to eliminate the bias of public opinion towards a specific political favoritism and to compare results, the comments from the Mexican newspaper La Jornada are selected as a second sample because it is the media outlet that has presented the most positive comments towards the current Mexican government. The results demonstrate the need to implement communication strategies that encourage proactive interaction of public opinion on controversial economic issues, which allow the integration of Mexican companies in the international market.

## **Performance of Indian Airlines and there Financial Impact on Health of Indian Aviation Sector**

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### **Abstract**

The aviation industry in India is one of the fastest expanding industry in Indian economy. Over the years, the industry has witnessed significant growth, driven by increasing passenger demand, the emergence of low-cost carriers, and improved affordability of air travel. However, in spite of these advancements, the financial stability of Indian airlines remains fragile, with many facing profitability challenges because of rising operational costs, fluctuating fuel prices, and intense competition. This research paper examines the financial performance of key Indian airlines, focusing on profitability, liquidity, and solvency ratios to assess their overall financial health.

The study also highlights the financial struggles of national carriers such as Air India, which continue to face losses, while private carriers such as Indigo have shown better financial outcomes. Indigo has demonstrated strong profitability, cost efficiency, and growth, positioning it as a leader in the domestic market, SpiceJet has faced financial challenges because of high debt levels and operational inefficiencies. In contrast, Air India, the national carrier, has struggled with consistent losses, largely due to poor management decisions, high operating cost, and external economic factors such as rising fuel prices and fluctuating exchange rates. The financial issues of these airlines significantly influence the broader aviation sector, highlighting the need for improved financial management and strategic decision-making to ensure the sustainability and competitiveness of the Indian aviation sector.

### **Keywords**

Aviation, financial, challenges, Air India, profitability, demand, decision making, management, cost efficiency.



## **Organizational Culture: Evidence from Selected Organizations in Arunachal Pradesh**

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### **Prataprudra Parida**

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### **Abstract**

The study aims to assess the employees' perception of organizational culture in private and public organizations in Arunachal Pradesh, considering various demographic characteristics. Review of literature revealed a scarcity of studies carried out in this geographical area and keeping in mind the concept of regional influence, this study was conducted to work towards filling this gap. The organizations were chosen using convenient sampling and the questionnaires were distributed to employees. For analysis, statistical techniques like t-test, ANOVA and correlation were used. The finding indicates no significant impact of age, gender or inhabitancy status on the two dimensions of organizational culture. However, Income and type of organization significantly impact the perception towards the observed culture, while work experience positively impact the employees' perception towards inferable culture. Additionally, education qualifications were found to impact both observed and inferable culture of the employees. This paper provides valuable insights and serves as a foundation for future research to conduct more in-depth analysis in this domain.

### **Keywords**

Organizational culture, Inhabitancy status, demographic variable, Observed culture, Inferable culture.

## Exploring the Influence of Augmented Reality (AR) on Consumer Purchase Decisions in E-Commerce: A Comprehensive Bibliometric Analysis

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### Abstract

Augmented Reality, therefore, has emerged as a disruptor in the e-commerce landscape, radically changing how people interact with online platforms and eventually make purchase decisions. Overlaid virtual elements with real-world environments integrate the experiential gap between store and online commerce, making experiences interactive, immersive, and personalized. This dissertation explores the impacts of AR on consumer purchasing behaviors with a detailed bibliometric analysis using a dataset of 120 scholarly research papers from the last two decades, 2004–2024, drawn from Scopus. The authors trace changes in main trends, highly influential works, and the composition of thematic developments in AR, especially within e-commerce and consumer behavior, purchase decisions, and the transition towards digital transformation.

The research clearly underscores AR's possibilities to redefine consumer behavior with dynamic, rather than vivid, interactions with products. Real-time visualization reduces uncertainty and improves confidence in decision-making while consumers can use the ability to test products in real life before purchasing. Personalization is a fundamental motivator of AR effectiveness, because shopping experiences that are personalized in accordance with individual preferences tend to spark trust, satisfaction, and loyalty. Advanced technologies including AI, ML, and big data analytics are being integrated into AR for further functionalities that help the business move toward adaptive and data-driven personalization at an unprecedented scale. These innovations have also diversified cross-industry applications, placing AR use opportunities well beyond traditional retail engagement.

AR adoption in e-commerce does not come without landmark challenges. High implementation costs, the demand for AR-compatible devices, and technical integration challenges all are significant barriers for businesses, especially small and medium enterprises. Ethical issues, such as data privacy, transparency of algorithms, and consumer consent to collect data also play a significant role in trust and endurance in adopting the technology. The absence of clear regulations on AR technology also complicates this new development and creates uncertainty for businesses and consumers alike. This testifies to the ever-growing need for ethics in innovation and industry standards that underscore responsible development and usage of AR technologies.

This thesis contributes to the academic discussion through a holistic synthesis of vision based on rigorous bibliometric analysis, thereby presenting AR's role in e-commerce. It offers actionable recommendations to businesses involved in utilizing AR and highlights how it can increasingly impact consumer engagement, improve decision-making capabilities, and provide competitive differentiation. These findings guide future research directions—from scalability and ethical frameworks to AR's imminently strategic role in digital transformation across many sectors, including healthcare, automotive, and education. Assuming these steps, this article reaffirms the transformative power of AR in consumer experiences and the evolution of modern commerce.

### Keywords

Augmented Reality, Consumer Behavior, E-Commerce, Personalization, Purchase Decisions, Digital Transformation, Bibliometric Analysis.

## Impacts of Public Policies on Innovation Capacities of Vietnam Food Processing Firms

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**To The Nguyen**

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### **Abstract**

This study analyzes the policy factors influencing the innovation activities of 1,424 food processing enterprises in Vietnam, highlighting the critical role of state policies in creating a conducive environment for innovation. These policies enhance competitiveness, develop essential infrastructure, and provide necessary financial support. To improve innovation capacity in the Vietnamese food processing sector, it is crucial to refine the institutional environment by promoting information technology application and increasing investment in research and development (R&D). Furthermore, establishing a comprehensive innovation ecosystem through supportive policies is essential for fostering collaboration among stakeholders, including government agencies, industry players, and research institutions. By implementing these strategies, Vietnam can enhance its innovation capacity, drive sustainable growth, and better position itself in the global market.

### **Keywords**

Public policies, innovation, Food processing.

## **Demand Forecasting of Global Electric Vehicles: A Comparison of the ARIMA and SARIMA Models for Sustainable Transportation**

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### **Abstract**

Due to the recent world trend of making transport sustainable, a higher demand in the Electric Vehicle (EV) industry has arisen. This paper focuses on comparative analyses of the use of ARIMA (autoregressive integrated moving average) and SARIMA (seasonal autoregressive integrated moving average) time series models in the projection of the worldwide demand for EVs until 2050. ARIMA evaluates the effect of past values while forecasting future values. Seasonality impacts SARIMA in addition to historical data. Using a sample of the past market data the study analyzes the model's ability to recognize and predict seasonal patterns, market swings and demand trends for EV vehicles. According to the analysis, Asia has shown the topmost demand for EVs in some of the countries like China and Japan. Europe place second due to increase in some countries such as Austria and Finland especially after 2018. Compared to other continents South Africa and the Seychelles have the lowest demand. This study also shows the advantages and disadvantages of each model whereas SARIMA successfully capturing changes in the demand for EVs. The result helps the transition to environmentally friendly transportation options in the EV sectors by providing policymakers, manufacturers and supply chain managers with actionable knowledge that supports improved planning and decision-making effort.

## **Pandemic: The Flip Side and the Exceptions**

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### **Abstract**

The COVID-19 pandemic had adverse impacts across a broad range of industries except for healthcare and Pharmaceuticals. It has changed the business dynamics globally. Despite all odds, to our surprise, in the course of our primary survey to study the impact of COVID-19 on Indian micro, small and medium enterprises (MSMEs), we came across about four enterprises, one in the engineering sector and the other three in chemical dyes-related industries, that could sail through the tough period with certain managerial, technical, entrepreneurial strategies and structural advantages, without any significant adverse impact on their businesses. This paper presents the resilience of these enterprises during the period of the COVID-19 pandemic, as case lets. Based on the analysis, provides insights into distinct factors that provided them a shield during the crisis, contrary to many other enterprises that suffered extensively. Key characteristics observed were the development of niche products/services with extensive research, entrepreneurs' technical prowess, and early adaptation to automation leading to increased operational efficiency, and decreased labour dependency, and meticulous financial management. The paper discusses in detail the key strategies adopted by these survivors.

## **Social Innovation and Organizational Innovation of Higher Education towards Good University Governance – Oriented Performance**

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### **Abstract**

The research focuses on efforts to explore Organizational Innovation and Social Innovation affecting the Performance of state university organizations in the context of Good University Governance which has increasingly faced real challenges in the last 10 years. For this reason, the research process empowers primary data and information sourced from key research informants who are determined based on their perception, deep understanding, and practical experience of the focus of the problem being researched. Thus this study has involved as many as 11 key informants. Operationally, the research carries out analysis procedures following the flow of a qualitative approach that focuses on the process of thematic analysis in research where the process of identifying, analyzing, and reporting patterns or themes in the data. The discussion of the research results concluded that organizational innovation and social innovation are proven to have a real influence in driving organizational performance. Organizational innovation, which includes improving internal products, processes, and strategies, improves operational efficiency and drives the creation of new value. Meanwhile, social innovations such as programs that support community empowerment, sustainability, and social responsibility create positive relationships with the surrounding environment and strengthen the organization's reputation.

### **Keywords**

Organizational performance; good corporate university governance; Social innovation.

## **Indigo's Success: Essential Insights for Reviving Struggling Organizations & Startups with Patience and Passion**

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### **Abstract**

This thesis describes a lesson on Indigo Airlines, analyzing its tour from initial efforts to becoming one of the most successful low-cost movers in the world. The principal purpose of these findings is to discover the challenges faced by struggling organizations and identify tactical lessons that can be applied to their revival. Struggling organizations frequently face problems such as financial uncertainty, operational ineffectiveness, low market share, fierce competition, and modest leadership. These challenges, when not addressed effectively, can lead to organizational failure. Indigo Airlines, in its developmental years, faced similar difficulties, such as extreme competition from established carriers, financial limitations, and the need to begin a reliable brand in a highly competitive market.

Indigo's case is particularly relevant for new startup and struggling organizations because it provides a successful example of how a business can overcome early obstacles through a combination of visionary leadership, operational excellence, customer-centricity, and strategic adaptability. This study focuses on analyzing Indigo's key strategies—such as its profitable operations, emphasis on fleet standardization, and commitment to customer service, which have played a significant role in its victory. Additionally, it highlights the role of leadership in controlling the company through challenging times, making significant operational changes, and encouraging a positive organizational culture.

Important lessons from Indigo's turnaround include the importance of strong leadership and vision in navigating difficult times, the need for operational efficiency to maintain profitability, the value of a customer-centric approach, and the necessity of strategic flexibility to adapt to changing market conditions. These lessons are applicable not only to airlines but also to organizations across various industries that are facing struggles. By focusing on their core strengths, adapting to market demands, and implementing cost-effective strategies, struggling organizations can create a path to recovery and sustained growth. This thesis aims to provide practical insights for business leaders and managers seeking to transform their organizations in the face of adversity.

## **Exploring Antecedents of Corporate Social Responsibility Practices of FMCG Companies in Gujarat**

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### **Abstract**

With the rapid growth of businesses, various strategies and tools have been adopted to establish a strong presence. Among these, Corporate Social Responsibility (CSR) has gained significant attention in the literature. The objective is to explore antecedents of Corporate Social responsibility. For the data collection, web-based survey through e-mail and social networks was conducted in Ahmedabad, Surat, Rajkot and Vadodara of Gujarat State. The participants were asked to respond to the survey questionnaires based on their most recent experiences and who is aware with the concept of CSR. The online survey form was distributed to 350 participants. A total of 201 usable responses were collected from the 350 participants. All items used in this study were measured on a five-point Likert-type scale (1= strongly disagree and 5= strongly agree). SPSS statistical software is used to analyse the obtained data. Using factor analysis (principal components factor analysis with varimax rotation), there are five factors identified such as economic responsibility, legal responsibility, ethical responsibility, philanthropic responsibility and environmental responsibility.

### **Keywords**

Corporate Social Responsibility, Economic Responsibility, Legal Responsibility, Ethical Responsibility, Philanthropic Responsibility, Environmental Responsibility.



## **Intuitive Intelligence**

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### **Abstract**

Intuition is all about being internally connected with the Super Power ! As a general rule intuitive people are more in touch with their emotions and more deeply connected with the world and thus are more intelligent by a long shot in comparison to their logical and non – intuitive fellow beings !

When You just – know that something or someone is right for You, You are thinking intuitively ! An intuitive intelligence makes Our mind sharper, goals clearer, decisions superior, thoughts keener and attempts braver in totality !

Normally You find Your dream and path in life where as with intuitively intelligent people it is the dream or the path that finds Her / Him !

### **Keywords**

Intuition, Instinct, Intellect, Innovation, Inspiration, Innocence.

## **Adoption of AI, Robo – Advisors, and Blockchain in Retirement Planning: A Study of Tier 2 Cities in Rajasthan**

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### **Abstract**

In this study, Artificial Intelligence (AI) along with Blockchain technology and Robo-Advisors are examined for retirement planning solutions across the Rajasthan's Tier-2 cities including Jaipur, Ajmer, and Kota. A study of retirement planning technology adoption used quantitative methods to investigate 385 participant responses. AI, Blockchain and Robo-Advisors present important opportunities to enhance retirement planning yet their slow acceptance is because of security fears and fears regarding technical complexity in addition to distrust regarding automated services. The study established that demographics which include financial competence and knowledge about technology directly influence individuals' readiness to accept such platforms. To encourage increased adoption, it is important to tackle security and usability problems while simultaneously developing financial literacy programs. The authors recommend that retirement planning technology adoption rates in Ajmer, Jaipur, and Kota will significantly increase by establishing transparent user policies combined with simplified interfaces and structured education programs for users.

### **Keywords**

Artificial Intelligence; Blockchain Technology; Robo-Advisors; Retirement Planning; Technology Adoption.

## **A Comparative Analysis between Unified Payment Interface and Cards Payments (Credit Cards) with Respect to South Delhi Region**

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### **Abstract**

With the launch of Unified Payment Interface by the National Payment Corporation of India in the Indian financial sector, it has proved to be a successful initiative to create a comfortable environment for the Indian customers. UPI has developed a space for the people where they do not have to depend exclusively on a single mode of transaction; they have the privilege to select from multiple applications which can cater to their requirements. Earlier there were other payment modes which to a certain extent has brought comfort to people's lives in terms of doing daily transaction such as cards payment. Before the evolution of the multiple payment modes in the Indian market and complete digitization of the Indian economy, banking sector has launched card payment as a medium of doing daily payments and brought an ease into the lives of the Indian people. Under this paper, the researcher will be doing a thorough comparative analysis between the Unified Payment Interface and the card mode of payments (Credit Cards) & this research will be conducted under the descriptive research methodology with closed ended well- structured questionnaires designed in 5- point Likert scale. The acquired results will accentuate the advantages and disadvantages between both the payment styles in terms of 3 objectives such as: Security, Comfort and, Accessibility.

## Measuring Employee Productivity in Indian Banks: A Comparative Analysis

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### **Abstract**

The performance of the bank employees plays an important role in the operational efficiency of the banking processes. This research focuses on measuring employee productivity using various ratios linked to NPA. None of the previous research papers have used these novel ratios hence the findings of this study are unique. This paper will also compare employee productivity among selected public sector banks, and private sector banks. The study is exceptional and throws interesting light on measuring the per-employee NPA productivity of the major private and public sector banks.

### **Keywords**

Employee Productivity; Indian Banks; Non-Performing Assets (NPA).

## **Vision 2050 – India’s Journey to World Dominance**

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Ex Chief Medical Officer

### **Abstract**

At the threshold of a historic change, India stands poised. As the world's most populous country moves slowly toward 2050, the future of this complex nation stands at the crossroads of unprecedented economic, technological, and social opportunities.

Contrast is perhaps India's defining word to describe the bustle of street life in Mumbai to the farthest, most dusty villages of Rajasthan, with its ancient traditions unlearning alongside cutting-edge innovation.

The journey of India during the 21st century is about more than just increasing the growth in its economy about shaping and reshaping a nation's identity on the world map.

## **A Study on the Perception of Personal Investors Investing in Different Patterns of Investment in Urban and Rural Areas with Reference of Bhavnagar City**

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### **Abstract**

Demographic variables including age, income, and education have a big impact on investment choices. The purpose of this study is to examine the ways in which these variables affect the individual investment decisions made by investors in Bhavnagar's rural and urban districts. Additionally, the study examines the investment practices of urban and rural communities and evaluates investors' awareness of various investment possibilities. Data was gathered from 100 respondents, representing both urban and rural areas, using a standardized questionnaire. The results show notable disparities in investment behaviour, with rural investors typically depending on conventional investment strategies and urban investors exhibiting more awareness and portfolio diversity. The study also looks at how investment preferences are influenced by risk tolerance and financial literacy. Financial institutions, legislators, and investors can use the research's insights to better understand investment trends across various demographic groups and develop financial literacy-raising initiatives. By highlighting the necessity of focused financial education initiatives to close the gap between urban and rural investors, this study advances our understanding of investing behavior.

### **Keywords**

Investment Patterns, Personal Investors, Urban and Rural Investment, Financial Awareness, Investment Decision-Making, Age and Investment Behaviour, Income and Investment Choices, Financial Literacy, Risk Tolerance, Bhavnagar Investment Trends.

## Impact of ESG Factors on Financial Performance of Top Indian Automobile Companies

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### **Abstract**

This study investigates the impact of Environmental, Social, and Governance (ESG) factors on the financial performance of selected Indian automobile companies from 2018 to 2022. As the automobile industry faces increasing pressure to adopt sustainable practices amid global concerns over climate change and resource depletion, understanding the implications of ESG metrics has become crucial for stakeholders. This research employs a descriptive and correlation study design, focusing on five major firms: Mahindra & Mahindra, Tata Motors, Maruti Suzuki, Bajaj Auto, and Hero MotoCorp. Utilizing multiple regression analysis, the study examines ESG scores and key financial metrics sourced from CRISIL and company reports. Findings indicate a positive trend in ESG scores across all companies, with Mahindra & Mahindra achieving the highest mean score of 69.0, reflecting a strong commitment to sustainability. The study highlights the growing importance of ESG factors in shaping investor decisions and enhancing corporate reputation.

### **Keywords**

Environmental, social, governance, finance, sector, corporate, performance, impact, etc.

## **Risk Management and Return Trade – Offs in Gold and Silver Pair Trading: A Quantitative Approach**

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### **Abstract**

Volatility is a critical determinant of market dynamics, shaping trading decisions and outcomes. Extreme volatility events, often precipitated by geopolitical developments or policy shifts, exert significant influence on asset prices. Recent empirical evidence underscores the heightened risks faced by individual traders in derivative markets, with a substantial proportion incurring losses. This study conducts a comprehensive examination of risk management and return trade-offs within the context of gold and silver pair trading. Pair trading, a market-neutral strategy, leverages the historical correlation between two assets—gold and silver—to generate returns. This paper explores methodologies for identifying cointegration and establishing trading signals, employing statistical tools such as Johansen's Cointegration Test for short-term returns and the Granger Causality Test for long-term returns. The study aims to develop a practical framework for implementing and managing gold and silver pair trading strategies, emphasizing the balance between profit potential and inherent risks. Utilizing historical price data, the study back tests and evaluates the performance of proposed strategies, providing insights into the efficacy of various risk management techniques and their impact on overall returns.

### **Keywords**

Pair trading strategy, gold and silver, strategy effectiveness, risk management.



## **Poor Economics of Poor Times: A Case Study on the Life and Livelihood Mechanisms of the Kumartuli craftsmen of Kolkata**

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**Tapan Kumar Das**

Retired Bank Staff of Punjab National Bank, Krishnanagar, Nadia, India

**Abstract**

The present study attempts to foreground the disastrous effect of the CORONA rife among the craftsmen of an unorganized sector, a sector that is the epitome of employment in a developing nation like India. The economic activities of the craftsmen of Kumartuli in Kolkata are dependent on the puja or the festive economy of the state of West Bengal. The present study highlights the significance of Kumartuli as a geographic space in the heart of capital city of Kolkata. From the examination and analysis of the situations of all the categories of craftsmen of Kumartuli, it has been observed that the pandemic has greatly affected their livelihood and survival mechanisms and that there is a grey area of uncertainties looming in front of them. The present study suggests more inclusive policies and measures from the government to ensure the survival of craftsmen of Kumartuli which is the heart of creativity of the city of joy, Kolkata.

**Keywords**

Unorganized sector, craftsmen, Kumartuli, livelihood, affected.

## **Impact of Digital Transformation on Financial Inclusion and Sustainable Development Goals: Evidence from Major Indian States**

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### **Abstract**

India used technology more effectively in achieving the goals of financial inclusion adhering to the Sustainable Development Goals. India witnessed paradigm shift in digital transformation in the last one decade with Government of India's ambitious initiative of using the trinity of JAM – Jan Dhan-Aadhar and Mobile engineered Digital Public Infrastructure – DPI which became game changer in recent times in India's scale of economic growth and her ability to achieve financial inclusion adhering to the Sustainable Development Goals. This paper addresses how the Digital Public Infrastructure helped to achieve Digital Financial Inclusion This paper identified 16 major Indian states to study the impact of rapid digital transformation on financial inclusion. These states are identified based on the size of geographical area, size of population and share of Gross State Domestic Product to that of India. The result shows that access to banking, women employment, the number of internet users both in rural and urban India are dominant variables that triggered digital financial inclusion in India. India's advancement in the technological driven governance and her remarkable success story in digital financial inclusion has not only helped her to progress at a faster rate toward SDGs but also eliminated leakages in the public delivery system which is not a mean achievement in any scale.

## Major Challenges for Indian Thermal Power Plant Endurance

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**Abstract**

The aim of this paper is to evaluate significant aspects of Major Challenges for Indian Thermal Power Plant (TPP) to ensure sustainability, to ensure the best Plant Load Factor (PLF) & Techno-Commercial viability. Due to population rise, lifestyle change, Industrial & economic growth, power demand is continuously increasing. To ensure sustainability, it is essential to identify Major Challenges so that appropriate Strategy can be developed.

For this study, primary data has been collected through structured interviews with Senior Leadership Team and Focused Discussion with Subject Matter Experts (SME) having rich experience in Power Industries. Primary data has been collected from Questionnaires also.

Research indicates that by 2047 power generation mix includes Thermal Power contribution 52%, and rest from other sources. So Thermal will be backbone for Power Supply. Major challenges like Generation Cost Optimization, Job Quality, Fuel Issues, Skill & Experience, Flexible operation, Government Rules and Labour issues have been evaluated in this paper.

Further research related to Strategies to overcome Major Challenges to ensure reliable, affordable, socially acceptable & environmentally sound energy source shall be explored.

**Keywords**

Thermal Power Generation, Challenges, Sustainable Power.

## Understanding the Micro, Small, and Medium Enterprises Development Act in India

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### **Abstract**

The Micro, Small, and Medium Enterprises (MSME) sector is a prime driver of Indian economic growth and makes significant contributions to the generation of employment, industrial production, and exports. The MSME Development Act, 2006, was passed to ensure expansion and growth of these enterprises through the establishment of a legal framework for promotion and regulation of the same. In this article, the author analyses the salient features of the MSME Development Act, 2006, analyzing its purpose, major sections, and governing laws that regulate the functioning of micro, small, and medium enterprises in India.

The Act gives prominence to providing easy access to credit, incentives to growth, and the structuring of an exhaustive mechanism of classification of MSMEs on the basis of plant and machinery investment. In addition, it specifies the procedure of registration, redressal mechanism for grievance, and the establishment of various government organizations that manage MSME affairs. The article also encompasses the major regulations that regulate MSME activities, such as those on finance, tax, and infrastructure development. Through explanation, the article tries to form a clear picture of the architecture of the Act, its significance to MSME entrepreneurs, and its ability to create a conducive environment for the growth of small and medium enterprises in the competitive business scenario.

## Strategic Sports Management in the Indian Super League: Opportunities and Challenges

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### Abstract

This paper aims to analyze the strategic management of the Indian Super League (ISL), which is reshaping professional football in India. The study further develops a conceptual framework to examine the complex interplay between strategic planning and operational execution in the context of dynamic markets and multiple stakeholder interests. Based on the latest research in sports management, strategic planning, and market dynamics, the analysis reveals the key drivers of success and explores the competitive and regulatory environment specific to emerging sports leagues in developing markets. This study uncovers significant opportunities—such as enhanced brand positioning, fan engagement, and commercial partnerships to name a few, as well as the challenges which include, infrastructural deficiencies, regulatory uncertainties, and increasing competition. Adaptive strategic practices are then recommended, along with the enhancement of stakeholder collaboration and the need for targeted policy interventions to ensure the continued growth of the ISL and to create a basis for future empirical research in strategic sports management.

## A Study on the Awareness of Cryptocurrency in Ahmedabad City

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**Abstract**

Cryptocurrencies have evolved from niche digital assets to mainstream investment vehicles, attracting a diverse range of investors. Understanding the factors influencing investment decisions is crucial for market analysis and investor guidance. This study examines key determinants such as perceived risk, perceived usefulness, social influence, self-efficacy, and risk preference, highlighting gender disparities and generational trends in investment behaviour. Additionally, the study explores the role of blockchain technology, regulatory frameworks, and the economic impact of cryptocurrencies on global and Indian markets. Through a descriptive research design, primary data was collected via structured surveys from 250 investors in Ahmedabad, India. Findings indicate varying levels of cryptocurrency awareness and perception, influenced by demographic factors, market volatility, and regulatory uncertainty. The study underscores the need for investor education, regulatory clarity, and secure trading platforms to foster responsible cryptocurrency investment.

**Keywords**

Cryptocurrency, Bitcoin, BNB, Solana, Ethereum, USDT.

## **A Study on Employee Happiness Index and its Impact on Employee Performance in Gyanmanjari Vidyapeeth with Reference to Bhavnagar City**

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### **Abstract**

Employee engagement, happiness, and organizational commitment have emerged as critical factors influencing employee performance and organizational success. This study explores the interplay between employee happiness, engagement, and organizational commitment, aiming to identify key factors that drive these outcomes and their impact on workplace productivity. Through a descriptive research design, secondary data was analysed, and a conceptual framework was developed to consolidate the relationship between these variables. The findings reveal a strong correlation between employee happiness, engagement, and organizational commitment, suggesting that satisfied and engaged employees are more likely to contribute positively to organizational performance. The study also investigates the role of workplace factors such as corporate culture, work-life balance, leadership, and employee benefits in fostering happiness and engagement. A natural experiment was conducted, linking employee satisfaction surveys with administrative data on productivity, revealing that happiness significantly influences productivity, particularly through improved work schedules and reduced absenteeism. Furthermore, the research highlights the importance of a positive work environment, emotional well-being, and recognition in enhancing employee satisfaction and performance.

### **Keywords**

Employee engagement, Employee happiness, performance. Organizational success. Work-life balance. Benefits. satisfaction surveys, productivity, work schedules, Positive work environment.

## The Influence of Dynamic Capabilities and Organizational Resilience on the Performance of IT Organizations in Nepal

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### **Abstract**

The study examined the role of dynamic capabilities in enhancing the organizational resilience and performance of IT organizations in Nepal's post-COVID-19 context. The dynamic capabilities disintegrated into sensing, seizing and transforming, while organizational resilience into adaptability, agility and robustness. The study followed the cross-sectional research design. The Primary data was collected from 184 managerial-level employees of Nepalese IT organizations through a structured questionnaire. SPSS was used for descriptive analysis, and SmartPLS was used for PLS-SEM to test the hypotheses. The study findings show that dynamic capabilities positively influence organizational resilience. Furthermore, the study reveals that organizational resilience fully mediates the relationship between dynamic capabilities and organizational performance. These findings show the importance of developing dynamic capabilities such as skills, knowledge, innovation, and strategic adaptation, for IT organizations to navigate the complexities and uncertainties of the post-pandemic business landscape. The study also emphasizes the need for organizations to prioritize the development of dynamic capabilities to enhance their resilience and ultimately achieve superior performance in the times of crisis and uncertainty.

### **Keywords**

Dynamic capabilities, organizational resilience, organizational performance, IT organizations.



## **Influence of Online Customer Reviews on Consumers' Willingness to Purchase Through Online Group Buying**

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**Abstract**

Online group buying (OGB) has become a prevalent e-commerce concept in which individuals collaboratively acquire items or services at reduced prices. This concept utilizes price sensitivity, social influence, and trust to enhance customer engagement. As digital platforms and social commerce proliferate, comprehending the determinants of customer behavior in OGB is essential for enterprises and marketers. Therefore, it was important to study the relationship of online customer review (OCR) with customers' willingness to purchase through OGB. Social exchange theory was used, and a survey was conducted with 448 post-graduate management students from Generation Z (ages 21 to 25) to understand their views and ongoing usage habits. The findings support the relationship between online customer reviews and perceived effectiveness, perceived structural assurance, and familiarity. The findings do not support the relationship of perceived effectiveness with satisfaction and trust in intermediaries. There is support for the relationship between perceived structural assurance, familiarity, satisfaction, and trust in intermediaries. Further, the relationship between satisfaction and continuance usage is positive, and trust in intermediaries with continuance usage is negative. The moderation analysis found that there was no significant difference in the paths between the groups of gender and family income. These findings offer fresh insights into decision-making for OGB and give significant guidance for businesses and marketers to bolster consumer trust and harness social influence to boost involvement.

**Keywords**

Online group buying (OGB), online customer review (OCR), social exchange theory, generation Z, continuance usage.

## **Packaging Strategies: Outlook on Consumer Buying Behaviour for Consumer-Packaged Goods**

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### **Abstract**

The business world has become quite competitive, and achieving an advantage over the other competitors is only possible by adopting innovative techniques. Marketers need to diversify their existing offerings for consumer packaged goods because customers switch more often in case of these repetitively purchased products. This research facilitates discerning the perception of consumers in the direction of the importance of packaging and spotting the power of different packaging elements on buying intentions and further checks the impact of packaging on purchase choices through the mediating effect of price. So in this study, the result of the different elements of packaging as given by (Kotler & Keller, 2016), identification of brand, description of the product, assistance in storage, and product consumption are studied on the consumer buying behavior. For this purpose, 400 respondents in the city of Ahmedabad were made to fill out the questionnaire, and the data was collected online from the respondents aged 25 years to 55 years. Structured equation modeling was used to test the theoretical model being developed. The study concluded that out of all the elements of packaging that were taken into study, the most significant factor that impacts the Customer's perception is the assistance in storage and product consumption. This further leads to the intent of buying by customers for consumer packaged products.

### **Keywords**

Packaging elements, consumer perception, consumer packaged goods, buying intention.

## **A Study on Compensation Management and Employee Commitment in Tata Croma, Hyderabad**

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### **Abstract**

While its important to hire skilled workers its even more important for a company to build a team of committed workforce. As such, this study examined the relationship between compensation management and employee's commitment in tata croma company in. A cross sectional survey design was used and the entire populations of 100 employees tata croma were purposefully adopted for the study. The major instrument for data collection was structured questionnaire administered to the respondents. The data collected were analyzed using simple percentage and Pearson's product moment correlation through SPSS package. The findings revealed that pay-for-performance has positive and significant relationship with employee's commitment and skilled-based pay has positive and significant relationship with employee's commitment It was concluded that compensation management has positive and significant relationship with employee's commitment in tata croma. The study recommends that organization should be fair and consistent in its compensation management so as to create a committed workforce.

## **A Study on the Effect of Biases of the Stock Market in Ahmedabad City**

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### **Abstract**

The stock market is not purely driven by rational decision-making; rather, investor psychology plays a crucial role in shaping market trends and asset prices. This study delves into the various cognitive and emotional biases that influence investor behavior, leading to systematic deviations from classical financial theories like the Efficient Market Hypothesis (EMH). Key biases explored include overconfidence bias, where investors overestimate their knowledge and predictive abilities; herd mentality, which causes mass movements in stock prices due to collective decision-making; anchoring bias, where investors rely too heavily on past price levels; loss aversion, which leads to an asymmetrical response to gains and losses; and confirmation bias, where investors seek information that aligns with their preconceived views. A study is done at Ahmedabad city of the Gujarat State on stock market investors to understand the behaviour biases affecting their investment decisions. The research examines how these biases contribute to market anomalies, such as speculative bubbles, crashes, and momentum effects. Additionally, the study investigates the role of behavioral finance in addressing these irrational tendencies and how strategies like diversification, and behavioral coaching can help mitigate the negative impacts of biases. By integrating insights from psychology, economics, and finance, this study provides a comprehensive understanding of investor biases and their implications for financial markets. The findings can help policymakers, institutional investors, and retail traders develop better investment strategies, risk management frameworks, and regulatory measures to foster market efficiency and stability.

### **Keywords**

Behavioural Finance, Overconfidence bias, Anchoring bias, Loss Aversion, Herd Mentality Biases, Stock market investors.

## Leadership Perspective: Manager Must Strive to Be a Leader

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**Abstract**

A 'Manager' is someone who is actively engaged in carrying out specific management process components at any given time. This paper aims to differentiate between a 'Leader' and a 'Manager' or the 'Boss'. Besides this, the main purpose of this study was to find out why people preferred to be led. The information acquired from diverse sources was used to examine the topic of leadership behavior and how people reacted to it. While the survey was to acquire primary data, the other information gathered was secondary. The study examined the performance gaps between managers and leaders, but it also produced an interesting finding on why people chose to be led or influenced. Fundamentally, a manager is in charge of overseeing or managing a group of employees. This is in terms of management, yet a manager may or may not be a good leader. The message in the study was clear that being a leader is more productive than being a 'boss' in an organizational setup. Most of the time the importance of being a motivational leader was overlooked as far as its value is concerned.

**Keywords**

Manager, Leader, Follower, Influencer, Being led.

## **Study of Disbursement Analysis and Financial Inclusion in Rural India: A Case Study of Non-Banking Financial Company**

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### **Abstract**

This paper focuses on the role of operational analytics in disbursement analysis and financial inclusion in the deep rural regions in India by focusing on the case of a non-banking financial company (NBFC). NBFCs have combined the microfinance services with customer-focused and technology-driven solutions to promote rural financial literacy, inclusion, sustainable growth, and empowerment among both men and women through various loan options. Disbursement analysis and forecasting are essential for understanding the disbursement pattern and related resource constraints that an NBFC faces in the deep rural financing. The growth rate analysis with Python and forecasting of the loan disbursement using the Holt-Winters forecasting model is presented in this study. The findings reveal an overall increasing trend in the loan disbursement, especially for Joint Liability Group loans (JLG) and Enterprise loans (EL) and identify the critical and high-potential regions for strategic allocation of resources among the rural area. The forecasting model showing the rising demand pattern highlights the importance of optimization in resource and capital planning. This work highlights the potential of data-driven transformative strategies for addressing the microfinancing issues and fostering economic sustainability in deep rural areas by bridging the financial inclusion gap through increasing the access to credit in deep rural areas.

## Investigating the Impact of Managerial Employment Relations on Workplace Stress and Burnout

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**Dr. Shruti Mishra**

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### Abstract

Stress is a complex process involving the body's adaptation to external demands or changes, known as stressors. These can be physical or psychological and are prevalent in occupational settings, where they are termed occupational stress (Jacob, 2024). Burnout is classified by the World Health Organization as an occupational phenomenon and not a medical condition. It arises from chronic workplace stress and is characterized by three dimensions: exhaustion, cynicism, and reduced professional efficacy (Demerouti, 2024). This abstract for a conference paper proposes a study of employee perceptions of the work environment across various industries and assess their impact on employee mental health by understanding managerial employment relations. A scale with a reliability coefficient, i.e., a Cronbach's Alpha score of 0.93 will be employed, the "Perceived Work Environment Scale" (PWES-ks) (Khan, 2019), to analyze the 11 dimensions, such as effectiveness of supervision/management, working condition, confidence in management, monetary gain, sociability and cooperation with employees, opportunity for growth and development, sense of belongingness with the organization, citizenship behaviour and recognition at work, working relations, employees benefit programs and, job stress. The anticipated findings will reveal the prevalence and sources of stress and burnout, offering actionable recommendations for organizations to implement effective stress management and burnout prevention strategies. This research sets the stage for a comprehensive investigation into the dynamics of workplace stress and burnout, providing valuable insights to enhance employee well-being and organizational success. Through this study, organizations will gain a deeper understanding of how to create healthier work environments, ultimately improving employee satisfaction and productivity.

## **A Study on Marketing Techniques for Highlighting CSR Achievements in Global Markets**

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### **Abstract**

This study examines the effectiveness of marketing techniques employed by global corporations to highlight their Corporate Social Responsibility (CSR) achievements. It delves into the integration of CSR in brand storytelling, strategic communication across diverse markets, and leveraging digital platforms to amplify CSR efforts. The research also measures the impact of CSR marketing on consumer behaviour, brand trust, and sales outcomes, presenting actionable insights for companies to align CSR strategies with consumer expectations. Key findings underscore the importance of cultural sensitivity, transparency, and tailored messaging in maximizing the benefits of CSR initiatives for both business growth and societal impact on sustainable development.

### **Keywords**

Corporate Social Responsibility (CSR), CSR Marketing Strategies, Brand Storytelling, Digital Media and CSR, Consumer Behaviour and CSR, and Sustainable Development.



## Data-Driven Transformation in Public Health: Evaluating Health and Nutrition Outcomes in 112 Aspirational Districts of India

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### Abstract

The apex planning body of India, NITI Aayog, launched the Aspirational District Programme (ADP) in January 2018 to catalyse rapid public health improvements in 112 historically lagging districts. This study exclusively examines the transformation in health and nutrition outcomes through 31 indicators over an 81-month period, from April 2018 to December 2024, utilising public data released by NITI Aayog. Departing from the conventional delta ranking methodology, the research quantifies progress by computing the “distance from target” for a set of key health and nutrition indicators—such as antenatal care coverage, institutional delivery rates, child immunisation, and nutritional status of vulnerable groups—against nationally defined benchmarks.

A critical quantitative framework is developed to rank districts based on their nearness to these targets. The analysis not only tracks temporal trends but also interrogates the inter-district disparities that emerge from variations in administrative capacity and data quality. Preliminary findings suggest that while many districts have recorded substantial gains in public health metrics, considerable challenges persist. In particular, disparities in data collection practices and administrative support may result in a misleading portrayal of progress, with well-resourced districts appearing to outperform their less-capacitated counterparts irrespective of underlying service quality.

By focusing solely on the health and nutrition domain, this study provides a critical appraisal of the data-driven transformation in public health governance under the ADP. It discusses the implications of an over-reliance on quantitative targets for long-term, qualitative improvements in service delivery. The conclusion derived from enquiry aims to inform policy recommendations for recalibrating performance indicators and enhancing capacity-building initiatives, ultimately contributing to a more nuanced, equitable approach to public health transformation in India.

### Keywords

Aspirational Districts, Public Health Transformation, Health and Nutrition Outcomes, Data-Driven Governance, NITI Aayog, India.

## Factors Influencing the Acceptance of Mobile Health Apps Among Indians: A Behavioral Perspective

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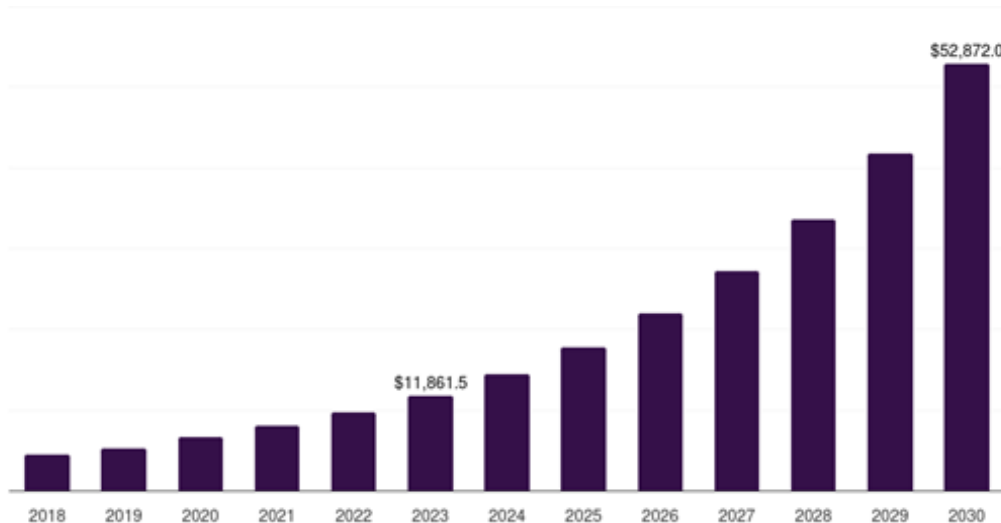
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### **Abstract**

World Health Organization (WHO) defines Mobile health as “a medical and public health practice supported by a device including mobile phones, patient monitoring devices, personal digital assistants, and other wireless devices”. Mobile health is a software intervention designed to prevent and treat medical disorders using various digital technologies. Mobile health emerged as a critical tool in the health sector. The development of mHealth applications is due to the advancements in mobile technology, prioritizing health by people, and digital innovation in medical practice. Health is the state of complete physical, mental, and social well-being. In India, health is influenced by a combination of traditional, cultural, and modern medical practices. Health is shaped by several factors, such as Social, economic, environmental, and healthcare infrastructure. Rural and remote areas face certain challenges due to inadequate healthcare facilities. The National Health Policy (2007) aims to increase public health spending to 2.5% of GDP by 2025. Growth in telemedicine and mobile health transformed healthcare delivery. India’s private healthcare sector is growing at an annual rate of 15-20%.

Ayushman Bharat Digital Mission (ABHA) was launched to create a digital health environment by integrating various kinds of stakeholders through digital health, electronic health records, and unified health interface. Over 380 million Ayushman Bharat health accounts, with 262 million health records digitalized.

In India digital health market expanded in 2023 with a revenue of approximately USD 11.86 billion, growing at a compound annual growth of 23.8% from 2024 to 2030 shown in figure 1. The adoption of mobile health services has been boosted, especially post-pandemic.



**Figure 1.** India digital health market, 2018-2030 (US\$M)

Source: grand view research

The concept of mobile health came into existence with the use of mobiles in the late 1990s and early 2000s initially, SMS-based systems were used for appointment reminders, medication alerts, and public health campaigns. After 2007 smart phone era began with iPhone and Android devices revolutionizing health through applications. The COVID-19 Pandemic dramatically increased the use of mobile health applications for telemedicine, system tracking, and vaccination scheduling. For example Arogya Setu, a government-launched COVID-19 application that was downloaded by over 100 million users. The pandemic threw light on the importance of health. Health and wellness centers (HWCs) encouraged the integration of mobile health technologies for remote diagnostics and consultation.

By 2022 there were 6.64 billion active smartphone users worldwide, and there are 350,000 mobile-health apps available across major app stores across the globe. In India, approximately 70% of the population reported using health apps for tracking aspects such as nutrition, symptoms tracking, and medication.

The health apps are used in tracking of blood sugar levels to menstrual cycle. People around the world are looking for adopting a healthier life style, these mobile apps are becoming crucial in day-to-day activities. These apps become essential because of one's busy lifestyle health takes a step back. These health apps can provide the user to change their physical habits however not behavioral. The growing use of mobile health (mHealth) applications has the potential to alter healthcare access, particularly in resource-constrained settings like India. These platforms' scalable and affordable solutions put them in a unique position to close healthcare gaps. To ensure their widespread adoption and long-term success, it is still essential to comprehend the behavioral aspects influencing the acceptance and continued use of mHealth apps. Using well-known theoretical frameworks including the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and Health Belief Model (HBM), this study explores the behavioral factors influencing the uptake of mHealth apps in India. Perceived utility, perceived ease of use, trust, social impact, privacy concerns, and health awareness are some of the important characteristics that were investigated. . The study also looks at how these factors are influenced by India's distinct cultural and demographic characteristics.

To guarantee a thorough grasp of user behavior, a mixed-method approach was used. Structured questionnaires were used to gather quantitative data from respondents in a range of age categories, socioeconomic groupings, and geographical locations. To assure representativeness, a stratified random sampling technique was used. Focus groups and semi-structured interviews were used to collect qualitative data in order to delve deeper into subtleties. Regression analysis, structural equation modeling (SEM), and thematic analysis were among the analytical techniques used to glean significant insights.

The results show that the most important predictors of mHealth app uptake are perceived usefulness and trust. App functionality, health advantages, and accessibility impact perceived utility, whereas app dependability, data security, and recommendations from reliable sources shape trust. The results show that perceived utility and trust have a big influence on adoption, whereas privacy worries and low digital literacy serve as obstacles. The cultural dynamics specific to India were reflected in the mediating components that emerged: social influence and health awareness. To increase mHealth acceptance and maximize its advantages for a larger population, the study offers practical suggestions for app developers, legislators, and healthcare providers. By shedding light on the behavioral foundations of mHealth adoption in India, this study paves the door for more effective and inclusive digital health solutions.

**Keywords**

Mobile Health, Cultural factors, Digital Literacy, Privacy, Ayushman Bharat Digital Mission (ABHA).

## **Organizational Climate and Interpersonal Conflict as Predictors of Quiet Quitting: Unpacking the Hidden Drivers of Employee Disengagement**

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### **Abstract**

The current research explores the intricate relationship between organizational climate, interpersonal conflict, and the phenomenon of quiet quitting in modern workplaces. Organizational climate plays a crucial role in shaping employee attitudes, behaviors, and overall job satisfaction, while interpersonal conflict is often an inevitable consequence of differing personal dynamics and work-related stressors. Quiet quitting, understood as the act of employees disengaging mentally and emotionally from their roles while continuing to meet minimum expectations, has emerged as a significant concern for organizations worldwide. This paper investigates how a negative organizational climate and unresolved interpersonal conflicts contribute to quiet quitting, focusing on how these factors affect employee productivity, morale, and retention. The study adopts quantitative approach and descriptive research design with convenience sampling. The data was gathered using online and offline questionnaire from 400 respondents are from IT, BFSI, automobile, FMCG and pharma sector. Woven in the threads of social exchange theory and job-demand resource model, the results indicate the importance of understanding the underlying drivers of quiet quitting and provide actionable recommendations for leaders seeking to enhance employee engagement and reduce turnover.

## Gen-AI Adoption in Research Scholar Community: The Role of Egotism Bias

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### Abstract

The advent of generative artificial intelligence (Gen-AI) has influenced the way people work in content creation professions (like software coding, artists, advertising etc.) because Gen-AI can create content (text, visual, audio) like humans do. However, Gen-AI has received a rather cold, scornful response in terms of adoption from the scientific research community. We propose that a key reason for the hindrance in adoption is due to the egotism bias against Gen-AI. Using the technology adoption model, we propose that this egotism bias hinders the adoption of gen-AI in the research community. To test the proposed effect, we conducted a 2 phase cross-lagged survey on academic researchers (n=250). The results show that egotism bias negatively moderates the relationship between perceived usefulness of Gen-AI and behavioral intention towards Gen-AI adoption. The bias also leads to negative attitude towards Gen-AI, despite perceived ease of use and perceived usefulness of Gen-AI. The results have implications on understanding and promoting AI adoption in academia and industry.

## **Blockchain - Enabled Government Fund Management System**

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### **Abstract**

A state government must oversee a vast array of duties, including countless funding and operation and maintenance transactions at different sites throughout the state. These operations may include road constructions, building constructions under government schemes, pensions etc. It is known that managing these operations includes managing transactions through various parties resulting in embezzlement of funds in the process. While this is a major issue, it is not possible to always track the fund status and usage for the tasks. So, in this paper, a smart system for tracking the funds is proposed in order to keep the monitor the funds at each stage of the transaction while maintain transparency. This system uses blockchain technology to secure the transactions at each and every stage using proofs, so that the transaction data cannot be altered which helps in maintain clear records. This method secures transactional data with encryption, which in turn employs hashes. This encrypted data is used to form blocks of transaction in a hyper-ledger (chain) way which each node (system) in the network maintains and confirms in order to save the data transparently with in the government. As a result, the data cannot be tampered with maintaining integrity which helps in prevention of fund embezzlement. This process of verification by every node helps in reaching the fund to the beneficiary.

### **Keywords**

Blockchain, Transactions, Security, Tracking, Transparency, Encryption.

## Comprehensive Analysis of Lithium-Ion Battery Market Dynamics and Future Opportunities in the Indian Market

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**Abstract**

Lithium-ion batteries (LIBs) are critical to the global shift toward sustainable energy, especially in electric vehicle (EV) adoption and renewable energy storage. In India, the demand for LIBs is expected to increase significantly because of the country's push and involvement for the clean energy and EV adoption. However, the Indian Lithium-ion batteries market faces key challenges such as heavy reliance on imported raw materials, limited recycling infrastructure, and higher manufacturing costs. Volatility in the prices of materials such as lithium, cobalt, nickel and other materials further mainly impacts the affordability and sustainability of LIBs. Issues such as range anxiety, which is a psychological barrier to the adoption of EVs, remain concerning for the users. This paper explores the critical factors which drives LIB market dynamics in India, including government subsidies, battery capacities, and the evolving challenges and opportunities in the recycling. The study underlines barriers related to manufacturing competitiveness in the lines of no economy of scale, no proper infrastructural base and no technological changes. The studies focus on development of a local manufacturing ecosystem coupled with enhancing recyclable capacities, for example introduction of Extended Producer Responsibility (EPR), promotion of technological breakthroughs in the field of recycling and encouraging new inventions in combination with developing and localizing new products. Technological advancements in battery chemistries, such as solid-state batteries, can further lower the price and enhance performance. This paper concludes with strategies to strengthen India's position in the global LIB market while addressing sustainability challenges through policy frameworks, technological innovation, and collaborative approaches.

**Keywords**

Electric vehicles, Lithium-Ion Battery, Recycling, Market Dynamics, Renewable energy storage.

## **Unveiling the Far-Reaching Consequences of Cyber-Crime in India: A Mixed-Methods Empirical Study to Assess its Impact on Mental Health Well-Being of Cyber-Crime Victims and Relatives**

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### **Abstract**

Cyber-crime has emerged as a significant threat to individuals, businesses, and societies worldwide, with India being no exception. The country's rapid digitalization and growing online user base have created a conducive environment for cyber criminals to exploit vulnerabilities and commit crimes. A substantial majority (over 50% of adult population) of Indians prefer to use the internet for accessing banking and other financial services, social networking, learning tools, entertainment and online shopping, shows a survey. The number of cyber fraud incidents in India increased from 75,800 in FY 2023 to 2,92,800. seven out of ten internet users in India reported experiencing a cybercrime, compared to the world average of about four out of ten. The number of internet subscribers has grown at an annual growth rate of 14% while cyber fraud increased at the rate of 286%. The recovery rate for cyber crime in India is lower than 20%. The government has taken steps to combat cyber-crime, including; amending the law, funding the Indian Cyber-Crime Coordination Centre, raising public awareness, and building institutional capacity.. The consequences of cybercrime extend beyond financial losses, affecting the well-being of victims, their families, and even the accused, who often face harsh police action. This research aims at following objectives:

1. To investigate the prevalence, nature, and impact of cyber-crime in India, focusing on the experiences of victims, their families, and the accused.
2. To examine the effectiveness of existing laws, policies, and law enforcement mechanisms in addressing cyber-crime in India.
3. To identify the socioeconomic, psychological, and emotional consequences of cyber-crime on victims, their families, and the accused.

This mixed-methods study will employ a multi-phase approach, combining both quantitative and qualitative data collection and analysis methods. The study will consist of Survey Research, In-Depth Interviews of victims, family members, law enforcement officials; and through Case Studies.

This study aims to contribute to the existing body of knowledge on cyber-crime in India by:

1. Providing a comprehensive understanding of the prevalence, nature, and impact of cyber-crime in India.
2. Identifying the strengths and weaknesses of existing laws, policies, and law enforcement mechanisms in addressing cyber-crime.
3. Informing policymakers, law enforcement agencies, and cyber-security stakeholders about the need for effective strategies to prevent and respond to cyber-crime.
4. Raising awareness about the socioeconomic, psychological, and emotional consequences of cyber-crime on victims, their families, and the accused.

The findings of this study will have significant implications for policymakers, legislators, law enforcement agencies, cyber security stakeholders, and the general public. The study's recommendations will aim to improve the effectiveness of cyber-crime prevention and response mechanisms, enhance victim support services, and promote public awareness about cyber-crime risks and consequences.



## **Empathy among Management Students: An Assessment Scale-Based Study of Selected University Students in Gujarat**

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**Abstract**

Empathy refers to perceiving the emotional state of others, an essential soft skill yet missing among today's generation. To promote positive workplace relationships and coalition, individuals must cultivate an empathic approach along with perceived job-related competencies to achieve organizational success. The present study investigates the significance of empathy among management students by evaluating the variables affecting empathy levels exploring the factors influencing empathy scores and using the Toronto Empathy Questionnaire (TEQ) for selected universities in Gujarat. A structured questionnaire was administered to 482 university students between November 2024 and January 2025, collecting primary data. To ensure the robustness of the TEQ, Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) were applied to assess construct validity, internal consistency, and test-retest reliability using the AMOS tool. Additionally, multiple linear regression analysis was conducted to identify key determinants of empathy levels. The findings indicated that selected demographics were significantly associated with TEQ scores. The results suggested that the empathy quotient helped gauge social interactions and educational experiences in shaping empathetic responses.

**Keywords**

Toronto Empathy Questionnaire (TEQ), Empathy, EQ (Empathy Quotient), Generation, Capability.

## **Empowering MSMEs through Entity Locker: A Framework for Secure and Seamless Data Exchange**

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### **Abstract**

India is going digital, and fast. This impact is reaching beyond governance into industries and private sector. A growing hub for Micro, Small, and Medium Enterprises (MSMEs), India sees this sector contributing 8% to the nation's GDP, with nearly 60% of MSMEs owners already engaging in digital transactions. However, MSMEs often struggle with cumbersome paper-based documentation, slow verification process, and fragmented data management.

India's Digital Public Infrastructure (DPI) approach has played a crucial role in aiding to the issue. DigiLocker, introduced under Digital India in 2015, laid the foundation for secure and interoperable digital document management, ensuring seamless data exchange while reducing reliance on physical paperwork. The driving force behind this transformation is India's Data Empowerment and Protection Architecture (DEPA), which facilitates consent-based data sharing.

EntityLocker, a subset of DigiLocker, presents a transformative solution by enabling secure, fast, and consent-based digital transactions of business credentials. Launched by Ministry of Electronics and Information Technology (MeitY) on 21st January 2025, the Entity Locker is a step towards paperless governance, improve business efficiency. By consolidating all essential documents-including licenses, bank statements, tax returns, and regulatory permissions-into a single trusted repository, MSMEs can streamline their operation, access financial services with faster verification, and enhance compliance efficiency.

The paper builds on an extensive literature review to explore the adoption potential of Entity Locker, identify key use cases, and compare global practices in digital data sharing. This study shows how EntityLocker can disrupt customary paper processes considerably accelerates digital transformation within India's MSME sector.

### **Keywords**

Digital Public Infrastructure (DPI), Entity Locker, Interoperable Data Sharing, MSME Data Exchange.

## Exploring Culinary Choices in New Cities: The Role of Instagram Reels in Shaping Food Place Preferences

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**Abstract**

Social media platforms do influence consumer behavior significantly in this digital age. Culinary is not an exception, and platforms such as Instagram with visually engaging reels and posts can become a crucial avenue for understanding the food one could have within reach, most specifically among young adults. This research study analyses the influence of Instagram reels on food place preferences of new city explorers in search of understanding the factors that might influence their preferences and the efficiency of the platform as a recommendation source. A structured questionnaire was used to collect responses from 100 Instagram users. The questionnaire was based on demographic information, use on Instagram, preferences of the content, and influence by reels, reviews, and food trends on decision-making. Analysis of various factors is done based on the frequency distribution pattern for reflecting the trend. Short videos and reviews are the most influential content types and more importantly, younger users, mainly in the age group of 18-24, heavily depend on Instagram for food exploration. Budget is the primary factor in eatery choice, followed by ambience and regional food, with expectations for these factors only sometimes met. However, questions of authenticity and recommendation being pushed overboard became one of the main running themes. This study underscores the role of Instagram as a food guide while demanding more transparency and trustworthiness in content. It is important for the platform as well as marketers as restaurateurs, and influencers for enhancing user satisfaction and engagement.

**Keywords**

Instagram reels, culinary choices, food exploration, consumer behavior.

## Optimizing Operations to Resolve Customer Issues in Small Businesses: A Case Study of a Uniform Stitching Company

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### **Abstract**

In this study, they explore ways to improve operations in small businesses by emphasizing common customer issues among school uniform suppliers. The application errors, absent items, ineffective order tracking, exchange issues, and incorrect delivery all have a significant impact on customer satisfaction and retention. The research employs a thorough literature review and a case study methodology to identify bottlenecks using customer feedback analysis and employee interviews. By incorporating Lean Management, Six Sigma, and Reverse Logistics into the proposed operations management system, it is possible to provide customized solutions that include efficient inventory management in one approach, real-time tracking systems, simplified reverse logistics methods, and error-proofing methodologies. In the implementation strategy, key performance indicators such as order accuracy and delivery time, as well as resolution time are used to assess effectiveness in small-scale, budgetary and scalable options. Its expected result is greater client satisfaction, a lower incidence of grievance-related issues and improved business efficiency. The results are consistent across small businesses but extend to other sectors. Finally, the paper offers advice on how to use these remedies and suggests further research into ways in which AI and automation can improve operational efficiency and customer experience.

### **Keywords**

Customer satisfaction, lean management, reverse logistics, six sigma.

## Impact of Color on Consumer Buying Behavior: A Study on Shampoo Packaging Using Red, Yellow, and Blue

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**Abstract**

The use of color in the visual design of product packaging remains a decisive determinant of consumer perception and even the final purchasing decision. This study analyzed the psychological and emotional responses triggered by the three primary colors, namely red, yellow, and blue, related to shampoo packaging, to determine how these colors orient consumer preferences and behavior. The research deploys a qualitative case study approach with the integration of both quantitative surveys and expert interviews to unpack the associations that consumers attribute to these colors. Red comes across as a color of energy, passion, and luxury, which appeals more to the younger demographics of consumers; yellow, on the other hand, is seen as a color for cheerful and affordable products, targeting the budget-conscious consumer, and blue, which embodies trust, professionalism, and reliability—the mature viewer. Addressing the gaps in literature and extending color psychology to personal care, this study provides actionable insights for marketers, supply chain practitioners, and product designers on how to position their products to gain market acceptance. The results not only focus on the strategic importance of packaging design but open future exploration into cultural and contextual dimensions of color in marketing.

## **Comprehensive Analysis of Student Admission Inquiry Inflow Through Evaluation of Marketing Strategies and Brand Awareness Activities Implemented by an Educational Institute with the Reference of Bhavnagar**

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### **Abstract**

The purpose of this study is to examine how marketing tactics and brand awareness initiatives affect student admissions inquiries at a Gujarati educational institution, namely in Bhavnagar. The study's main objectives are to determine how different marketing strategies affect the number of inquiries, analyze the success of brand awareness campaigns, and offer suggestions for improving marketing campaigns to increase admissions. A structured questionnaire was used to collect data from a sample size of 100 respondents as part of a quantitative research approach. The study looks into how student queries are influenced by university branding, offline promotional activities, social media campaigns, and digital marketing. This study determines the most successful tactics that increase engagement and draw in potential students by examining how students react to various advertising channels. The results will assist educational institutions in improving outreach initiatives, honing their marketing strategies, and raising brand awareness in the cutthroat academic market. Institutions can more effectively manage resources and implement focused strategies for greater conversion rates if they have a clear understanding of the relationship between marketing campaigns and admission queries. The study also offers practical advice on how to best optimize marketing initiatives to boost student inquiries in Bhavnagar and other comparable educational markets. The findings will be a useful manual for educational institutions looking to improve their marketing campaigns and increase their influence on student enrollment.

### **Keywords**

Student Admission Inquiries, Marketing Strategies, Brand Awareness, Educational Institute, Digital Marketing, Promotional Activities, Bhavnagar Admissions, Marketing Effectiveness.

## **Ownership Structure and Tax Avoidance: Mediating Role of Real Earning Management. Evidence From Sri Lanka**

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### **Abstract**

This comprehensive research delves into the intricate dynamics of ownership structure and board composition and their collective impact on tax avoidance within the non-financial sector, focusing on companies listed on the Colombo Stock Exchange. The investigation employs a nuanced approach, incorporating real earning management as a mediating factor, enriching the understanding of the relationships among these variables.

Data from 12 meticulously selected consumer durables and apparel firms, spanning five years from 2018 to 2022, undergoes rigorous statistical analysis. The methodology encompasses bivariate analysis, descriptive analysis, correlation analysis, and regression analysis facilitated by SPSS software. The research aims to establish correlations and explore the mediating role of real earning management in the identified relationships.

The findings showcase a compelling connection between ownership structure and tax avoidance, elucidating that this association is intricately mediated by real earning management. In contrast, the impact of board composition on tax avoidance is found to be the more direct impact, with real earning management playing a less pronounced role as a mediator.

The implications of this research extend across various domains. Policymakers gain valuable insights to refine regulations, investors can make informed decisions, and companies are equipped to optimize their structures. The study transcends sector-specific boundaries, contributing to broader industry discussions on financial practices and decision-making. In essence, this research not only sheds light on the nuanced relationships within the specified variables but also provides practical implications for stakeholders in the Sri Lankan business landscape, fostering a more informed and strategic approach to corporate governance and financial management.

### **Keywords**

Ownership Structure, Real Earning Management, Tax Avoidance.

## **Social Entrepreneurship and Sustainable Development Goals: Issues and Challenges**

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### **Dr. Maulin Shah**

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### **Abstract**

The term "social entrepreneurship" describes the practice of applying creative business methods to solve social, environmental, or community-based issues. Social entrepreneurs establish and run businesses that seek to produce both financial sustainability and social impact; in contrast to traditional businesses that put profit first, social enterprises work to address issues like poverty, inequality in education, access to healthcare, and environmental degradation.

In order to tackle global issues like poverty, inequality, climate change, and environmental preservation by 2030, the United Nations has established 17 Sustainable Development Goals (SDGs). In order to achieve these objectives, social entrepreneurship is crucial since it promotes inclusive, scalable, and impactful solutions. Social entrepreneurship is a potent tool for achieving the SDGs because it combines the creativity and efficiency of business with a strong emphasis on social and environmental issues.

The paper focuses on the problems that social enterprises face to achieve sustainable development goals specifically Goal 1- No poverty and Goal 8- Decent work and Economic Growth. It highlights some of the examples of Gujarat based social startups that have faced some of the issues to attain these goals. The paper also suggests some of the methods by which these two goals can be obtained with the help of government and policy recommendations.



## **Safeguarding Financial Integrity: A Study on Fraud Prevention and Detection in Financial Statements**

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### **Abstract**

Financial statement fraud is a serious danger to the integrity and stability of financial systems, resulting in major economic losses and reputational damage. This study investigates fraud prevention and detection strategies to protect financial integrity, highlighting the significance of openness, regulatory compliance, and ethical corporate governance. It detects classic fraud schemes like revenue manipulation, asset misappropriation, and expense understatement while also assessing advanced detection approaches like forensic accounting, data analytics, and artificial intelligence. The study also looks into the effectiveness of internal controls, audit procedures, and financial rules in reducing fraud risks. Furthermore, it examines upcoming technologies like as block-chain and machine learning, which improve fraud detection. AI and machine learning algorithms detect fraud in real time by analysing transaction patterns, whilst data analytics improves risk assessment and anomaly detection. Block chain technology improves financial security by creating an immutable ledger that promotes transparency and prevents manipulation. The findings highlight the importance of proactive fraud prevention methods, strong internal auditing systems, and tight financial reporting standards. Finally, this study makes recommendations for organisations to improve their fraud detection mechanisms and increase financial transparency, resulting in a more robust and trustworthy financial environment.

## **Awareness of Financial Frauds Among Inhabitants: A Study on Online Scams and Cybersecurity Practices**

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### **Abstract**

Though there is a rapid advancement in digital technology that has modernized financial transactions, there is also an increase in financial frauds such as online scams and cybersecurity threats. This research explores about the general public's awareness of financial frauds using secondary data from valid and reliable sources like reports and publications of Government and industries, research papers and journals, websites of cybersecurity organizations, etc. to identify the most common types of fraud encountered in this digital world and to know the level of public awareness. One can understand about the financial frauds, deficiencies in adopting cybersecurity measures, as well as the trustworthiness of digital payment systems among different age groups in the study. Further, the reader can get an explanation about the role of awareness campaigns, digital literacy initiatives and the conventional assistance in fighting financial frauds and crimes. Suitable insights to create strategies that raises public awareness and reduces the risks associated with financial fraud are given for policymakers, financial institutions, and cybersecurity firms under this analysis. By combining all the available data and providing specific suggestions, the study is a continued added discussion about safeguarding financial systems along with individuals in today's digital age and how to overcome financial frauds.

### **Keywords**

Financial fraud, online scams, cybersecurity threats, digital literacy, safeguarding financial systems, trust in financial systems, public awareness, cybercrime prevention.

## Impact of Child Influence on Family Buying Decision: A Review and Future Agenda

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### **Abstract**

Children have a great deal of power to influence family decisions in collaborative decision-making, which compels marketers to shift focus to them. In recent years, academicians, researchers and marketers realize the analytical relevance of children in family purchase decisions by highlighting their importance in buying decision process. This paper aims to identify the impact of child influence on family buying decisions. We employ TCCM protocol to reveal widely used theories, constructs, characteristics and methodology to explain the influence of child on family buying decisions. For scientific methods and justifications for systematic literature reviews we used SPAR4-SLR protocol (Paul, Lim, et al., 2021) for the period of 2000-2023. Main findings reveal two theories which is used most frequently used and six emerging theories in the domain of child influence on family purchase. The most studied context is country wise and product wise. The antecedents and consequences of impact of child influence on family buying behaviour is thoroughly considered by understanding the characteristics of research classifying as dependent, independent, mediating and moderating variables. Qualitative and quantitative both methods are used in research, many papers used mixed method to study the phenomena. By using new theoretical frameworks and integrative analytical techniques, this study builds on the expertise of earlier studies and offers a research agenda for the future in understudied theories, external and market stimuli.

### **Keywords**

Family Buying Process, Pester Power, Child, TCCM, SPAR4-SLR.

## **Evaluating ESG (Environmental Social and Governance) Metrics and their Influence on Shareholders Value**

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### **Abstract**

This study examines the influence of Environmental, Social, and Governance (ESG) metrics on shareholder value, reflecting the growing importance of sustainability in corporate strategies. As ESG factors gain attention, understanding their impact on shareholder value has become increasingly relevant in today's business landscape. The research focuses on key indicators of shareholder value, particularly stock returns and market capitalization, which are often used to assess financial performance. By analyzing the relationship between ESG metrics and these financial indicators, the study aims to provide empirical evidence of this influence. The purpose of the research is to offer insights for investors, policymakers, and business leaders on how ESG integration affects financial performance and long-term value. As ESG practices gain prominence, the findings of this study seek to contribute to the broader discussion of aligning corporate sustainability efforts with shareholder value. This research will provide guidance on how businesses can incorporate sustainable practices into their strategies while maintaining financial goals. Ultimately, the study aims to inform future business and investment decisions, contributing to the evolution of responsible investment practices and corporate sustainability. The findings will help deepen understanding of how ESG practices influence corporate performance and decision-making in an increasingly complex market environment.

## Exploring Consumer Taste and Preferences in the Ready-to-Eat Food Segment: A Comprehensive Analysis

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**Abstract**

The Indian culinary landscape has experienced a paradigm shift over the past decade, moving from traditional home-cooked meals to more convenient Ready-to-Eat (RTE) options. This transition is primarily driven by evolving lifestyles, time constraints, and increased consumer awareness. RTE foods encompassing fast, frozen, canned, and instant products offer minimal preparation time and extended shelf life, making them ideal for busy individuals. Recent market research indicates that India's RTE sector, valued at \$261 million in 2017, is projected to reach \$647 million by 2023, propelled by effective marketing and single-serving packaging innovations. This study employs an explorative research design to investigate consumer preferences and marketing tactics within the RTE food industry. A structured questionnaire was administered to 400 respondents evenly between rural and urban areas-to capture variations in purchase behaviours and consumption patterns. Data analysis involved mean and percentage calculations to identify key trends, while one-sample t-tests assessed the significance of flavours, convenience, and other influential factors. Additionally, ANOVA examined income-based disparities in buying behaviour. Results highlight the importance of brand reputation, price, packaging, nutritional value, and promotional activities in shaping RTE food choices. These findings underscore the need for tailored strategies that address diverse consumer segments, ensuring sustained growth in India's dynamic RTE market.

**Keywords**

Consumer Preference, Consumer Behaviour, Brand, Packaging, Purchase intention.

## **Integrating Sustainability into Business Strategies: Emerging Trends in Sustainable Development for Competitive Advantage**

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### **Abstract**

Sustainable development has emerged as a critical driver of business success in the modern corporate landscape. Organizations worldwide are shifting towards sustainable practices, integrating environmental, social, and governance (ESG) principles into their core strategies to achieve long-term growth. This paper explores emerging trends in sustainable development and their impact on management practices, emphasizing how businesses can align profitability with environmental and social responsibility.

The study highlights key trends such as circular economy models, green supply chain management, corporate social responsibility (CSR) initiatives, and technological advancements fostering sustainability. It delves into how organizations leverage renewable energy, carbon neutrality goals, and stakeholder engagement to maintain a competitive edge in the global market. Furthermore, the research examines the role of leadership, change management, and policy frameworks in fostering a culture of sustainability within enterprises.

Using case studies from industry leaders, the paper evaluates best practices and challenges associated with implementing sustainable business models. It also provides recommendations for organizations seeking to embed sustainability into their corporate strategies, ensuring resilience, innovation, and long-term value creation.

The findings of this study contribute to the broader discourse on sustainable management by offering insights into how businesses can drive positive environmental and social outcomes while achieving economic success. The research underscores the necessity of a strategic shift towards sustainability in contemporary management practices, reinforcing its role in shaping the future of global business.

### **Keywords**

Sustainable Development, Corporate Sustainability, ESG (Environmental, Social, and Governance), Circular Economy, Green Supply Chain Management, Corporate Social Responsibility (CSR), Renewable Energy, Carbon Neutrality, Sustainable Business Strategies, Stakeholder Engagement, Leadership in Sustainability, Change Management, Sustainability Innovation, Competitive Advantage, Sustainable Management Practices.

## A Bibliometric Analysis of Electric Vehicle Research: Identifying Trends and Future Directions

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### Abstract

**Purpose:** The motive of the paper is to conduct a systematic bibliometric analysis of Electric vehicles with the help of Vosviewer software to point out their research areas and further research directions. This paper also aims to analyze previously selected paper and their contribution. In this paper, analysis has been done based on these criteria i.e. authors, organizations, countries, publishers, and journals.

**Methodology / Framework:** For this study the database that is used is Scopus and 592 articles are retracted from the Scopus database on the electric vehicle domain. The analysis has been done using VOS Viewer the analysis includes citation analysis of documents, authors, countries, sources, organizations, and map-based text data are analyzed using this software to check the connectivity and relatedness amongst the documents.

**Findings:** The analysis helps to identify current work related to the electric vehicle domain. On the other hand, major gaps have been identified and further research directions are provided. It also helps to identify active contributors in the electric vehicle domain i.e. top authors, top active publishers, and journals, top organizations involved, most cited documents, active sources involved, and countries that are actively working on the electric vehicle domain.

**Implications:** This paper helps researchers as well as organizations who are working in the electric vehicle domain by providing the current and future trends of electric vehicles. Further, this study provides direction to the early researcher who wants to do research in the electric vehicle domain.

### Keywords

Electric Vehicle, Bibliometric Analysis, E-vehicle, Systematic Review.

## **Drivers of Generation Z's Adoption of Face Recognition Payment Systems: A UTAUT-Based Analysis**

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### **Abstract**

Particularly appealing to Generation Z, face recognition payment systems (FRPS) have evolved as a secure and easy payment solution that coincides with the rapid advancement of biometric technology. This study explores the main variables influencing Generation Z's adoption of FRPS using the Unified Theory of adoption and Use of Technology (UTAUT) a model. The interactions among multiple variables influencing use behavior intention were evaluated using structural equation modeling (SEM). The results indicate that intention to utilize FRPS is significantly influenced by performance expectancy, effort expectancy, social influence, and sustainability flexibility. On the other hand, personal innovativeness and future outlook do not show any significance in terms of their effect on usage behavior intention. Additionally perceived benefits and perceived risk significantly affect trust, which influences adoption intention. These results underscore the critical role of performance-related and social factors in determining Generation Z's propensity to adopt FRPS, while trust remains influenced by concerns about privacy risks. This research provides financial institutions and technology providers with valuable insights into the optimization of usability, the leveraging of social influence, and the mitigation of privacy concerns in order to increase the adoption of FRPS.

### **Keywords**

Face recognition payment systems, Generation Z, UTAUT, structural equation modelling (SEM), trust, privacy risk, adoption intention.



## Growth of Entrepreneurship in Marginalized Communities: A Trajectory of the Indian Economy in the Post-COVID-19 Pandemic

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### Abstract

**Background:** The COVID-19 pandemic has devastated the entire world, leading to 760 million cases and 6.9 million deaths globally (as of August 9, 2023, WHO). It has resulted in the catastrophic impact of pushing 34 million people into extreme poverty in 2020 and reducing the global economic output by \$8.5 trillion from 2020 to 2022. This crisis stems from the unprecedented challenges posed by the COVID-19 pandemic worldwide, followed by various strict measures such as lockdowns and border closures enforced by governments worldwide to contain the COVID-19 virus. In the most populous country, India, these restrictions severely affected the livelihoods of 600 million migrants and many underprivileged segments of society. This was due to the panic-driven movements of numerous migrant workers from various cities and towns returning to their home villages in hopes of sustaining themselves through family support. However, during the pandemic, securing employment became a significant challenge, especially for individuals from Scheduled Castes (SCs), Scheduled Tribes (STs), and vulnerable groups like women. Consequently, during and after the pandemic, entrepreneurship has risen among marginalized communities, including SCs, STs, and women, improving their socio-economic conditions and contributing to sustainable development.

**Objectives:** (i). To understand the challenges faced by marginalized communities during the pandemic. (ii). to study the role and advantages of entrepreneurship in training and skill development programs provided by the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India. (iii). to investigate how entrepreneurship has helped the SCs, STs, and women communities achieve socio-economic empowerment for sustainable development.

**Methodology:** This study is grounded in secondary sources of data and other information and uses both quantitative and qualitative research methods.

**Results:** This study explores the scope for potential change through self-help groups (SHGs) in new business creation, self-sustainability, socio-economic development, and women's empowerment among marginalized communities. It also finds a trajectory of sustainable economic growth in India post-pandemic.

**Conclusion:** The pandemic has given marginalized communities the opportunity to showcase their entrepreneurial skills, improve their socio-economic conditions, and ultimately contribute to India's economy for sustainable development.

### Keywords

Economy, marginalized communities, COVID-19 pandemic, entrepreneurship, and sustainable development.

## **Ctrl+Alt+Discourse: Rebooting Civil Dialogue for the Social Media Generation**

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### **Abstract**

In an era of digital polarization, misinformation spreads rapidly, undermining democratic discourse. While research has explored social media's role in political polarization, less attention has been paid to how strategies from leading industries might inform solutions to these societal challenges. This paper proposes a novel framework for enhancing online discourse through a "Civic Discourse Layer" - an AI-driven, adaptive system that integrates with existing social media platforms or functions independently. Through analysis of existing literature and systems thinking methodology, we present a comprehensive framework incorporating data-driven decision making, user experience design, and adaptive learning to foster constructive dialogue on contentious issues. We examine implementation challenges, including user privacy concerns, platform neutrality, and international regulatory compliance, while suggesting future research directions for empirical testing across various contexts.

## Evaluating the Impact of AI Integration in Recruitment Process – A Detailed Study on the Opportunities and Challenges

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### **Abstract**

Human resource management is the process of recruiting, selecting, deploying and managing employees within the organization. To fulfil the goals of the organization, it is necessary to form a group of individuals or teams to streamline the hiring process. Recruitment is the process of hiring and selecting the potential candidate for the suitable job. It can also be defined as the process of identifying the new talent and assisting them to apply for the suitable position. In order to choose the right candidate for the right job, it is essential to handle this process in a systematic way. It is observed that conventional recruiting methods have failed to identify the right talent from a large pool of applicants. To address this, Organizations should find effective methods to recruit, hire, assess and retain talented employees.

In the today's competitive business world, it is essential for the organization to respond to the queries of the applicants. Hence it mandates the organization to develop a well-structured recruitment policy that should be effectively implemented to get the desired results. Artificial Intelligence (AI) is completely changing the operations of the organizations and recruitment isn't a surprise to it. For instance, responding to calls, screening resumes, shortlisting candidates and responding to the queries of the applicants are all being automated in the recruitment process. AI powered recruitment platforms use algorithms and machine learning to simplify the recruitment process right from identifying the potential talent till the integration of employees to the organization.

The State of AI in HRM 2024 survey reported that recruitment and selection processes are simplified and enhanced through the implementation of Generative AI in the day-to-day operations. AI powered recruitment tools is changing the way how recruitment is usually done by using traditional methods. This is achieved by the effective utilization of AI recruitment tools. These tools are been used from sourcing to placing the candidates in the organization. Recent trends indicate that 67% of the HRs felt a positive impact of AI in recruiting and 78% of them witnessed that AI recruitment assessment tools are enhancing the quality of hiring process. This conceptual paper examines the technological advancements of AI in recruitment process. It also emphasizes the benefits of AI integration and tries to address the ethical concerns, challenges and risk. In general, the use of AI has led to increased efficiency, standard and experience in recruiting. Despite all the potential factors, maintain a human touch is essential so as to balance between AI and human recruiters.

### **Keywords**

Recruitment, Artificial Intelligence, Employee, Candidate, Ethics.

## **Waste Management Implementation and Compliance of Businesses in Lucban, Quezon: Basis for Policy Enhancement**

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### **Abstract**

This study examines the waste management practices and their impact on environmental sustainability in Lucban, Quezon, focusing on the compliance and challenges encountered by vendors, and Local Government Units (LGUs) in implementing waste management strategies. With the growing concerns of improper waste disposal and its detrimental effects on health and the environment, the study evaluates compliance levels in waste collection, segregation, disposal, transport, prevention, and reduction. Data were gathered through surveys, and field observations, yielding significant insights into the effectiveness of existing policies, community behaviors, and infrastructure support.

The findings reveal high compliance in waste collection, segregation, and disposal practices, highlighting the role of well-established policies such as RA 9003 (Ecological Solid Waste Management Act) and strong community participation. However, challenges such as scattered waste caused by stray animals, inadequate waste collection infrastructure, and inconsistent policy implementation were identified. The study emphasizes the need for policy enhancements, public awareness campaigns, and improved waste management infrastructure to address these gaps.

This research emphasizes the importance of integrating circular economy principles, community engagement, and innovative waste management solutions to achieve sustainability goals. Recommendations include strengthening LGU-led campaigns, improving waste segregation systems, incentivizing eco-friendly practices, and fostering partnerships between stakeholders to ensure long-term environmental benefits. These efforts align with global sustainable development goals and contribute to minimizing the ecological footprint of waste in Lucban, Quezon.

### **Keywords**

Businesses, challenges, compliance, implementation, waste management.

