

ISBN: 978-81-981704-4-6

DOI: 10.17492/JPI/RIIM/102



Ramachandran International Institute of Management (RIIM), Pune



Book of Abstracts

RIIM International Conference 2025 on Emerging Trends in Global Business Management: A Changing Landscape



Publication Partner
Journal Press India

EDITORS

Dr. Manisha Saxena

Dr. Yachna Gharde

Mr. Suraj Sharma

Mrs. Nidhi Molgi



**Ramachandran International Institute of
Management, Pune**

RIIM International Conference 2025

On

**Emerging Trends in Global Business Management:
A Changing Landscape**

18th & 19th April 2025

Editors

Dr. Manisha Saxena, Dr. Yachna Gharde,
Mr. Suraj Sharma and Mrs. Nidhi Molgi



Publication and Editorial services facilitated by

**Journal Press India
Delhi, India**

Title: RIIM International Conference 2025 on Emerging Trends in Global Business Management: A Changing Landscape

Editors: Dr. Manisha Saxena, Dr. Yachna Gharde, Mr. Suraj Sharma and Mrs. Nidhi Molgi

Online e-published by: JOURNAL PRESS INDIA

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

First Edition, April 2025

e-ISBN: 978-81-981704-4-6

DOI: 10.17492/JPI/RIIM/102

Copyright © 2025 Ramachandran International Institute of Management (RIIM), Pune, Maharashtra, India

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

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

Contents

About the Conference	..... iv
About the Institution	..... v
About the Partners	..... vi
Conference and Publication Partner	..... viii
Message from Chief Patron	..... ix
Conference Committee	..... x
About the Editors	..... xiii
Advisory Board	..... xiv
Reviewer Board	..... xvii
Preface	..... xviii
Acknowledgments	..... xix
List of Abstracts	..... xx

About the Conference

“The RIIM International Conference 2025 on Emerging Trends in Global Business Management: A Changing Landscape” is dedicated to exploring the transformative shifts that are redefining the global business landscape. In a world marked by rapid technological advancements and unprecedented economic challenges, the business management field faces constant change. This conference aims to bring together scholars, academicians, industry experts, and practitioners to discuss and analyze these dynamics, while also sharing research-driven insights and innovative solutions for adapting to the new realities of global business. This year’s theme, “A Changing Landscape,” emphasizes the critical role of agility and foresight in navigating today’s business environment.

Attendees will benefit from keynote speeches by prominent figures in global business, panel discussions, workshops, and research presentations that highlight current trends and emerging areas of focus within business management. This event provides a platform to bridge academia and industry, empowering attendees to exchange knowledge, inspire future strategies, and build collaborations that align with the evolving demands of global business.

Join us in engaging with forward-thinking perspectives and discovering actionable insights at the forefront of global business management.

Conference Objectives

- To disseminate knowledge by exploring and analyzing emerging trends in global business management.
- To foster Industry-Academia collaboration by encouraging knowledge-sharing and networking between academicians, scholars, industry leaders, and students.
- Creating an avenue where scholars and practitioners could share their research findings and experience on the proposed theme.
- To create an opportunity for the participants to publish their research papers in highly reputed scholarly indexed journals and journal proceedings.

About the Institution



Ramachandran International Institute of Management (RIIM), Pune, is one of India's leading and recognized management institutes. RIIM is Pune's first Corporate-Style B-School, founded in 2014 under the visionary guidance of Prof. Suraj Sharma, a respected educationist and first-generation entrepreneur. RIIM was established with a mission to bridge the gap between industry and academia by making the PGDM programs more practical, industry-relevant, and skill-based. RIIM Pune is approved by AICTE New Delhi, under the Ministry of Education, Government of India.

RIIM has a strong corporate network that helps us understand the complex and dynamic expectations of the industry. This input informs the design and development of targeted training interventions for management students, equipping them to be market-ready and prepared for diverse challenges. Our industry partners engage in guest sessions, panel discussions, live projects, mentoring, mock interviews, industrial visits, and assessments, helping students gain deeper insights into job markets and entrepreneurship.

Most learning initiatives, including certifications like Business Analytics, Advanced Excel, Digital Marketing and numerous other industry specific certifications follow a 70:30 model—30% theoretical knowledge and 70% practical skills. Within the Soft Skills domain, our expert academicians cover a wide range of essential skills that empower students to work effectively in multicultural environments, team-based projects, or leadership roles.

RIIM's campus is located in Bavdhan, off the Mumbai-Pune Expressway, with state-of-the-art infrastructure and scenic surroundings. The highway provides easy access to the Hinjewadi IT and Business Park, a Special Economic Zone, as well as to Mumbai, the financial capital of India, keeping us well-connected with our industry partners.

About the Partners

BRICS-HLEC

BRICS-HLEC (High Level Expert Council) aims to strengthen cooperation in research and capacity



building among the academic communities of the BRICS countries. It encourages and facilitates research and innovation initiatives that address common challenges, including climate change, energy security, and digital transformation. RIIM International Conference is in association with BRICS-HLEC, India Chapter. This collaboration marks a significant milestone for our institution and provides a platform for fostering global dialogue. By aligning with BRICS-HLEC, we aim to amplify the impact of the conference and address critical issues with an international perspective. Our conference initiative and its theme strongly aligns with BRICS-HLEC's objective to foster collaboration among researchers, scholars, and institutions within BRICS nations and to promote dialogue among industry experts, academicians, and policymakers.

X-Culture

X-Culture is an international learning project engaging over 6,500 MBA and business students from 150 universities across 70 countries each semester. Students collaborate in global virtual teams, each member from a different country, to solve real-world business challenges for multinational companies. The program simulates



real business environments and enhances cross-cultural teamwork, global communication, and problem-solving skills. Participants navigate cultural differences, time-zone challenges, and virtual collaboration, preparing them for international careers. By bridging academia and industry, X-Culture equips students with essential skills for global business. This initiative is shaping future business leaders by providing hands-on, cross-border consulting experience in a digitally connected world.

University of South Wales, UK

The association of RIIM Pune with USW fosters collaborative efforts in academic and professional development, providing both institutions opportunities to exchange knowledge, participate in joint initiatives, and enhance their students' learning experiences.

University of
South Wales
Prifysgol
De Cymru

About the Partners

Gyan Ganga Group of Institutes

Gyan Ganga Group of Institutions shares a strong association with RIIM Pune. This association fosters collaborative efforts in academic and professional development, providing students from both institutions with opportunities to exchange knowledge, participate in joint initiatives, and enhance their learning experiences. Gyan Ganga Group of Institutions, Jabalpur (MP), established GGITS (2003) and GGCT (2006) to offer AICTE-approved engineering, pharmacy, and management programs. Renowned for placements and industry tie-ups, they provide MBA programs (RDVV-affiliated) with dual specializations (Marketing, Finance, HR, IT), MBA (Business Analytics), and MBA (FinTech), focusing on advanced management skills.



Vijigishu Education Pvt. Ltd. (International Education Partner)

Vijigishu specializes in organizing International and domestic academic immersion programs, Academic workshops, Transformational learning programs, Internships & Study Abroad Programs. Vijigishu conducts Online and offline certificate programs with renowned Universities across Globe aimed at delivering Value and Innovation, Summer and Winter school programs for students from all educational backgrounds.



Conference and Publication Partners



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

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

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

For details, please visit www.journalpressindia.com

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

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

Message from Chief Patron

We are pleased to host our first international conference The RIIM International Conference 2025 (RIC 2025) on Emerging Trends in Global Business Management: A Changing Landscape dedicated to exploring the transformative shifts that are redefining the global business canvas. In a world marked by rapid technological advancements and unprecedented economic challenges, the business management field faces constant change. This conference aims to bring together scholars, academicians, industry experts, and practitioners to discuss and analyze these dynamics, while also sharing research-driven insights and innovative solutions for adapting to the new realities of global business emphasizing the critical role of agility and foresight in navigating today's business environment.



I welcome you on behalf of the organizing committee RIC 2025. We are pleased to assemble thought leaders, industry leaders, and academics from across the globe to share a dynamic exchange of insights and viewpoints.

This conference seeks to offer a venue for inter-disciplinary dialogue and new approaches to driving business success in the context of ongoing change. Throughout the event, we will discuss pivotal issues like digital transformation, leadership in a world that is more globalized than ever, sustainable business practices, and the future of work. With interactive sessions and stimulating presentations, we will identify creative solutions and exchange best practices that will enable companies to succeed amidst uncertainty.

We are happy to share that we received over 100 full research papers in the area of marketing, finance, HR and general management on various topics like digital marketing, sustainability, Fintech, ESG, Artificial Intelligence, circular economy, Diversity, Equity, and Inclusion (DEI), Employee Well-being and Mental Health etc. from across the country and globe from academicians, research scholars, students and corporate. We welcome all the stakeholders to join us for an engaging forward-thinking set of perspectives and discovering actionable insights at the forefront of global business management. This conference is a testimony to our commitment to academic excellence and thought leadership.

We believe that the experience and wisdom obtained through this meeting will play a crucial role in designing the future of business management in the world. We urge all participants to contribute freely, network with colleagues, and take away new ideas and concepts with which to address the changing challenges in the business environment.

Thank you for joining us, and we look forward to an enriching and inspiring experience together.

Dr. Ajit Sane
Chief Patron
RIC 2025

Conference Committee

Visionaries



Prof. Suraj Sharma

Chairman

RIIM College, Pune, Maharashtra, India

And Chairman RIIM IAS Academy, Pune, Maharashtra, India



Hon. Rajender Singh IPS (Retd.)

Former Additional DGP (L&O), Maharashtra

Alumni, IIM Bangalore

Chief Mentor



Ms. Sonia Sharma

Trustee

Ramachandran International Institute of Management, Pune,
Maharashtra, India

Chief Patron



Dr. Ajit Sane

Campus Director

Ramachandran International Institute of Management, Pune,
Maharashtra, India

Conference Chair



Dr. Manisha Saxena

Dean (Academics)

Ramachandran International Institute of Management, Pune,
Maharashtra, India

Conference Committee

Conference Co-chairs



Dr. Akhtar Ali Sayyed

Head of Department

Ramachandran International Institute of Management, Pune,
Maharashtra, India



Prof. Nidhi Molgi

Assistant Professor & IQAC Coordinator

Ramachandran International Institute of Management, Pune,
Maharashtra, India

Conference Convenors



Dr. Madhuri Shete

Associate Professor

Ramachandran International Institute of Management, Pune,
Maharashtra, India



Dr. Shravasti Jain

Associate Professor

Ramachandran International Institute of Management, Pune,
Maharashtra, India



Dr. Supreet Oberoi

Assistant Professor

Ramachandran International Institute of Management, Pune,
Maharashtra, India

Conference Committee



Dr. Yachna Gharde

Associate Professor
Ramachandran International Institute of Management, Pune,
Maharashtra, India

Conference Coordinator



Dr. Deepti Lele

Associate Professor
Ramachandran International Institute of Management, Pune,
Maharashtra, India

About the Editors

Dr. Manisha Saxena, Dean (Academics–PGDM) @ Ramachandran International Institute of Management (RIIM) and a Faculty Member for OB and HRM. She has been in the field of management education and research for over 24 years and has been associated with various management institutes in Delhi/NCR, Mumbai and Pune. A PhD, MBA, MA (Psychology), and a certified trainer from ISTD and Accredited Management Teacher in the area of Behavioural Science by AIMA.



Dr. Yachna Gharde is Associate Professor at Ramachandran International Institute of Management (RIIM), Pune. Completed her PhD in Service Sector in 2017. Her current research interest includes Tourism and Hospitality, consumer service. Participated in various FDP in NIT and IIT. Attended various national and international conference. Published various paper in UGC, ABDC and Scopis and patent.



Mr. Suraj Sharma is an accomplished Chairperson with extensive experience in the management education sector, having a proven track record of driving growth and excellence across various domains. His expertise spans Sales & Marketing, Administrative Management, Strategic Planning, and Business Development, where He has consistently delivered impactful results. With a strong foundation in business development and a master's degree in international marketing from Pune University.



Mrs. Nidhi Molgi is an experienced academic with over 10 years of expertise in Operations, Business Research, Quantitative Methods, Statistics, Decision Science, Mathematics, and Business Analytics. With a strong foundation in research, teaching, and consulting, Prof. Nidhi has contributed significantly to the development of practical solutions and the dissemination of knowledge in management education.



Advisory Board

Dr. Pawankumar Singh

Director, Indian Institute of Management Tiruchirappalli

Dr. Pawan Kumar Singh is Director of Indian Institute of Management Tiruchirappalli. He has served as Director of Management Development Institute Gurgaon and Director In-charge of Indian Institute of Management Indore. Dr. Singh is in academics for more than three decades including being Professor of Organisational Behaviour and Human Resource Management at Indian Institute of Management Indore for about 15 years and had earlier served as faculty at National Institute of Industrial Engineering Mumbai, IGNOU, Kanpur University, and Vikram University at Ujjain.



Dr. Vas Taras

Professor of International Business, University of North Carolina, USA

Vasyl Taras is a Professor of International Business and a Department Chair at the University of North Carolina at Greensboro. He is the Vice President-Administration of the Academy of International Business and the founder of the X-Culture Project. His research and work revolve around cross-cultural and global virtual teams and experiential approaches to international business education and development. He is an Associate Editor of various international journals of high repute. He has lived, worked, and studied in half a dozen countries and has experience as an academic, manager, entrepreneur, and business consultant.



Dr. Naila Aaijaz

Associate Professor, University of Niagara Falls, Ontario, Canada

Dr. Naila Aaijaz is an accomplished academic, researcher, author, and international speaker with a rich heritage rooted in Pune, India. Dr. Aaijaz has worked with leading universities globally, including Algoma University, Seneca Polytechnic, Zurich City Business School, and the University of Malaysia Kelantan. With over 30 peer-reviewed publications and multiple patents in AI and IoT-based systems, Dr. Aaijaz has made significant contributions to research and innovation. She has authored several impactful books. She is an active member of organizations such as PMI and the Canadian Economics Association.



Dr. Azhar Kazmi

Ex-Professor, King Fahd University, Saudi Arabia

Dr. Azhar Kazmi, a distinguished academic with over 43 years of teaching, research, and educational administration experience, holds a Ph.D. in Management and Mechanical Engineering and Business Administration degrees. His professional journey spans renowned institutions like King Fahd University (Saudi Arabia), International Islamic University Malaysia, and Aligarh Muslim University.



Advisory Board

He has authored 15 books, including Strategic Management, widely regarded as the “Bible” for the subject, along with 63 research papers and numerous case studies.

Dr. Andrew Thompson

Head of Global Business, South Wales Business School, University of South Wales

Dr. Andrew Thompson is the Head of Global Business, South Wales Business School, University of South Wales. He is the author of numerous books, including ‘Citizens and Nations’ and ‘Labour, Mobility and Migration’.



Dr. Shailesh Kasande

CEO and Group Director, Suryadatta Group of Institutes

Dr. Shailesh Kasande is the CEO and Group Director Suryadatta Group of Institutes. He has over two decades of experience in leading institutions of higher education. He has setup institutes of learning within India and Abroad in collaboration with local as well as overseas academic bodies. He was instrumental in conceptualizing and executing the PhD course work as per the revised framework of the UGC. He is a recognised PhD guide with the Savitribai Phule Pune University, DY Patil University and a co-guide at the Shailesh J Mehta School of Management, IIT Powai.



Dr. Chetan Choudhary

Senior Director, Amity Global Business School, Pune

He is working in Academics from last 17 years. He completed his Doctor of Philosophy - PhD, in Marketing Management in the year 2012. He is an author of many research papers.



Dr. Abhijeet Mancharkar

Director, AISSMS Pune

Dr. Abhijeet Mancharkar has three degrees to his credit namely – B.E. (Electronics), M.B.A. (Marketing) and Ph.D. (Marketing). He has an enriched experience of more than 26 years including 6 years corporate experience and 20 years teaching experience. His area of expertise includes marketing management and research methodology. He has a valuable experience in teaching, research, administration and quality enhancement.



Advisory Board

Prof. Dr. Anjali Sane

Professor and Dean, MIT-WPU Pune

Dr. Anjali Sane is working as a Professor and Dean at Dr. Vishwanath Karad MIT World Peace University, Pune. She is an experienced Professor with a demonstrated history of working in the education management industry. Skilled in Analytical Skills, Public Speaking, Market Research, and Management. She has strong education professional with a Ph.D. focused in Management and Economics.



Dr. Atul Kumar

Dean & Professor, Dr. D. Y. Patil B-School, Pune

Atul Kumar is a Dean & Professor at Dr. D. Y. Patil B-School, Pune, India and a visiting professor at Boston International College. He has over seventeen years of experience in teaching, research, and academic administration in the higher education industry. He holds a Faculty Development Programme certificate from the prestigious Indian Institute of Management Ahmedabad, where he honed his skills in teaching pedagogy and research methods.



Dr. Shilpi Bagga

Associate Professor, SBM, Jaipur National University

Dr. Shilpi Bagga, working at Jaipur National University, Jaipur from last 18 years presently as an Associate professor and Sr. Coordinator in school of Business and Management. Currently teaching MBA, BBA, BCom students as per specialization. Responsible for managing NAAC accreditations, UGC inspections, and coordinating IQAC.



Dr. Ganesh Waghmare

Associate Professor, MIT ADT University

Dr. Ganesh Waghmare is working as an Associate Professor in MIT ADT University. He completed his PhD from KBC North Maharashtra, Jalgaon in 2019. He has cleared UGC NET. He has 18 years of experience in academics and industry.



Review Board

Dr. Babasaheb Jadhav

Professor, Global Business School and Research Centre, Pune

He is a distinguished professor of finance and international business at the Global Business School and Research Centre, Pune. With 15 years of experience spanning academics, research and industry, he holds a Ph.D. in finance, an MBA in finance & IB and a BBA in finance. Dr. Jadhav has an impressive research portfolio including funded projects, 5 patents, 13 copyrights, 11 authored books and 60 research articles and cases published in national & international journals with high impact factors.



Dr. Swapnil Undale

Associate Professor, MIT World Peace University

He is working as Associate Professor in MIT World Peace University. An accomplished industry professional turned academician with over 2 decades of total experience, with demonstrated ability to connect with students and peers alike. Proven track record of being a popular mentor and coach in addition to being a capable administrator, and leader with a disciplined, process-driven approach.



Dr. Ashutosh Gadekar

Director, ISMS Sankalp Business School

He is currently working as Full-Time Approved 'Professor' at Management Institute affiliated to Savitribai Phule Pune University. Recently Hon Vice Chancellor nominated him as member of Research and Recognition Committee (RRC) of Savitribai Phule Pune University under the faculty of Commerce & Management. He is a registered PhD Research Guide at 'Savitribai Phule Pune University' & 'Bharthiar University' Currently EIGHT Research Students completed PhD and guiding TWO 'Research Scholars' in the area of Financial Management & General Management.



Dr. Naila Aaijaz

Associate Professor, University of Niagara Falls, Ontario, Canada

She is an accomplished academic, researcher, author, and international speaker with a rich heritage rooted in Pune, India. Dr. Aaijaz has worked with leading universities globally, including Algoma University, Seneca Polytechnic, Zurich City Business School, and the University of Malaysia Kelantan. With over 30 peer-reviewed publications and multiple patents in AI and IoT-based systems, Dr. Aaijaz has made significant contributions to research and innovation. She has authored several impactful books. She is an active member of organizations such as PMI and the Canadian Economics Association.



Preface

It is our great honour and privilege to welcome you to the RIIM International Conference 2025 hosted by Ramachandran International Institute of Management, Pune. This two-day prestigious event scheduled on 18th-19th April 2025 brings together a diverse array of scholars, industry leaders, and practitioners from across the globe to engage in insightful discussions, exchange innovative ideas, and foster collaborative partnerships.

Centred around the theme "Emerging Trends in Global Business Management: A Changing Landscape," this conference underscores the profound transformations shaping the business world. From the integration of digital technologies and the rise of sustainable practices to the complexities of geopolitical shifts and evolving consumer behaviours, organizations today face both unprecedented challenges and remarkable opportunities.

As global economies continue to evolve, businesses are navigating rapid technological advancements, changing consumer behaviours, sustainability imperatives, and complex geopolitical challenges. This conference aims to explore these emerging trends and uncover actionable insights that can drive growth and resilience in the global business ecosystem.

We are pleased to present a diverse program featuring keynote addresses from eminent speakers, insightful panel discussions, and groundbreaking research presentations. We extend our deepest appreciation to our distinguished guests, contributors, and participants for bringing their valuable perspectives and expertise to this platform.

A special note of gratitude goes to our sponsors and partners for their generous support, as well as to our dedicated organizing committee and volunteers whose commitment and enthusiasm have made this event possible.

We are confident that the knowledge shared and the connections made during this conference will inspire new ideas and foster lasting collaborations. May this gathering serve as a catalyst for advancing the field of global business management in this ever-changing landscape.

Thank you for joining us at the RIIM International Conference 2025. We wish you a productive and memorable experience.

Editors

Dr. Manisha Saxena
Dr. Yachna Gharde
Mr. Suraj Sharma
Mrs. Nidhi Molgi

Acknowledgments

We are deeply grateful to all those who contributed to the successful organization of the RIIM International Conference 2025 on "Emerging Trends in Global Business Management: A Changing Landscape" hosted by Ramachandran International Institute of Management, Pune. This event would not have been possible without the dedicated efforts and invaluable support of numerous individuals and organizations.

Our heartfelt appreciation goes to our esteemed keynote speakers, panelists, and paper presenters who have shared their invaluable insights and research, significantly enriching the discourse on global business management. Your contributions have truly elevated the quality of this conference.

We extend our sincere gratitude to our participants from across the globe for their active engagement and thought-provoking discussions. Your perspectives and experiences have created a vibrant environment for knowledge exchange and collaboration.

A special thank you to our advisory board and review board whose generous support has played a crucial role in ensuring the success of this conference. Your commitment to fostering knowledge and innovation is greatly valued.

A special note of gratitude goes to our partners University of South Wales, UK; BRICS-HLEC (High Level Expert Council); X-Culture; Gyan Ganga Group of Institutes, Vijigishu Education Pvt. Ltd. and Journal Press of India and our sponsors for their generous support. We also acknowledge the dedication and hard work of the organizing committee, volunteers, and technical support teams. Their tireless efforts in planning, coordinating, and executing the conference logistics have been instrumental in creating a seamless and enriching experience for all attendees.

Lastly, we express our profound appreciation to the management, faculty, and staff of the Ramachandran International Institute of Management for their unwavering support and encouragement. Your guidance and leadership have been a cornerstone of this event's success.

We hope that the connections made and the insights gained during this conference will inspire future collaborations and advancements in the field of global business management.

Thank you once again for your participation and support.

Editors

Dr. Manisha Saxena
Dr. Yachna Gharde
Mr. Suraj Sharma
Mrs. Nidhi Molgi

List of Abstracts

Track 1: Marketing Management

- An Analysis of Digital Marketing Trends for Search Engine Optimization and Role of Influencers' Marketing in Advertising Strategies of Firms
Mandeep Kaur and Ashima Negi ... 2
- Impact of Social Media in the Tourism Industry
Ranitha Shira and Chompaboti Hajong ... 3
- The Psychological and Behavioral Impact of Instagram Usage on Youth
Surabhi Nimbalkar and Kashif Hassan ... 4
- To Study How Instagram Posts Cultivate Brand Evangelism in Apparel Industry
Khushi Mishra, Vaishnavi Katkar, Muskan Mishra, Daniel Bhandari and Akshit Parkar ... 5
- Factors Influencing Consumer Buying Behavior towards Loose and Packed Milk: A Strategic Study for 'RATIB' Brand Positioning in Pune
Sonali Kale and Kajal Maheshwari ... 6
- To Study the Awareness of Menstrual Literacy among Male Students Pursuing Management Degree (MBA) in Pune Region
Suvi Pandey, Ajaykumar Yadav and Tanu Gulati ... 7
- Exploring Brand Loyalty with AI-Driven Chatbots: An Empirical Study using SERVQUAL Model
Deep Dutta and Kiran Mishra ... 8
- Trends of Digital Marketing in Search Engine Optimization and Role of Influencers' Marketing in Advertising Strategies of Firms
Ashima Negi ... 9
- The Interplay of Sponsorship Disclosure, Source Credibility, and Parasocial Relationships in Influencer Marketing: A Moderated-Serial Mediation and MGA Approach
Anju Panwar, Gursimran Kaur and Jasleen Kaur ... 10
- Impulse Buying Behaviour: A Bibliometric Analysis
Isha Chugh and Ashish Chandra ... 11

List of Abstracts

Greenwashing in Marketing: Consumer Perception v/s Reality <i>Khushi Mishra, Jimli Sarma and Ramandeep Singh</i>	... 12
Q-Commerce in Pune: Understanding Gen Z's Food Choices and Health Consequences <i>Rahul Sharma, Mehak Chopra and Bombom Wayenbam</i>	... 13
Green Marketing and CBGBE: A Study on Hair Care Products in India <i>Smritishikha Choudhury</i>	... 14
Revolutionizing Global Marketing: Mastering Cross-Cultural Consumer Behavior in the Digital Era <i>Venupriya Pothuri and Madan Mohan Lalaapet</i>	... 15
Employing Cause Related Marketing Strategies to Achieve Sustainable Development Goals (SDGs) <i>Charu Sarin and Anil Kumar Srivastava</i>	... 16
Hyper Personalization of BFSI Products in Pune: A Secondary Data-based Analysis <i>Akhtar Ali Sayyed, Ankita Kumari, Samson Longjam, Shilpi, Rishikanta Kshetrimayum and Supreet Oberoi</i>	... 17

Track 2: Finance Management

An Analysis of Global Financial Markets and Impact Study of Risk Assurance <i>Abhishek Kumar and Ashima Negi</i>	... 19
Consumer Adoption of Fintech Services: Drivers and Barriers <i>Pooja Yadav and Akasha Sandhu</i>	... 20
Study of Education Loan Models in India from 2001 to 2022 <i>Mrudula Risbud and Umesh Patwardhan</i>	... 21
The Role of Green Investments in Aligning Capital Markets with Sustainable Development Goals for Economic Transformation <i>Diksha Jaroliya</i>	... 22
From Paper to Digital: Ensuring Accountability in Corporate Governance using Digitization <i>Sheetal Marathe</i>	... 23

List of Abstracts

The Sustainable Shift: Impact of Usage of Digital Banking Services on Banks' Carbon Footprint <i>Rajesh Kumar and Rachna Madaan</i>	... 24
The Rise of Green Finance in India: Challenges and Opportunities <i>Bhuwan Meshram, Priya Singh and Sheetal Marathe</i>	... 25
Identifying the Impact of Financial Leverage on Corporate Performance: Evidence from Energy Sector PSUs in India <i>Sayantan Guha Mazumder and Jutimala Bora</i>	... 26
Tech Stocks vs. Blue-Chip Stocks: Navigating Volatility and Long-Term Security <i>Saksham Dhasmana</i>	... 27
Hedging Strategies in Equity Markets: A Study on Derivatives and Options Trading <i>Saksham Dhasmana</i>	... 28
A Comparative Study on the Impact of Green Banking Initiatives on Financial Performance and Customer Engagement: Evidence from Banks in the Agra Region of Uttar Pradesh, India <i>Diksha Sharma, Sunita Kumari Malhotra and Abhinav Pandey</i>	... 29
The Impact of Emotional Biases on Investment Decisions among Novice and Experienced Investors <i>Neha Khillari and Bilal Husain</i>	... 30
Impact of Fintech on Enhancing Financial Inclusion in Rural Communities <i>Deepika Rajak and Richa Vairagi</i>	... 31
Financial Inclusion through Digital Payment Systems in Emerging Markets <i>Jayashri Lokhande</i>	... 32
Digital Transformation in Banking: Exploring the Interplay Between Technology Integration, Workforce Productivity, and Financial Performance <i>Indra Sharma and Shipli Bagga</i>	... 33
A Study of Awareness of Neo Banks in India and the Way Ahead <i>Arti Modi and Priyanka Sharma</i>	... 34

List of Abstracts

Impact of Merger on Financial Performance of Insurance Company <i>Bonny Johna and Sharmiladevi J. C.</i>	... 35
Retirement Planning in the Digital Age: Tips for Millennials and Gen Z <i>Sunitha Guniganti</i>	... 36
The Evolution of Financial Analytics Tools for Startups: Trends, Challenges, and Opportunities <i>Pallavi Kulkarni, Puja Gavande and Manisha Kulkarni</i>	... 37
A Study on Awareness about the Predictive Analysis in Behavioural Finance among Investors <i>Rupali Modak, Porinita Banerjee, Purvi Shah and Harshal Patil</i>	... 38
Financial Literacy among Earning Youth: A Comprehensive Study with a Focus on Mutual Fund Applications <i>Prasad Vijay Bhat and Shruti Shripad Ganpule</i>	... 39
The Role of Green Investments in Aligning Capital Markets with Sustainable Development Goals for Economic Transformation <i>Diksha Dubey Jaroliya and Suyog Chachad</i>	... 40

Track 3: Human Resources Management

The Effect of Team Interdependence on Relationship of Locus of Control and Work Performance in Manufacturing Industry around Pune <i>Rishal Gadakh and Vrushali Shitole</i>	... 42
Perspectives on Neurodiversity Inclusion in the Indian Workplace <i>Sakshi Sridhar</i>	... 43
Employee Well-being, Mental Health, and Right to Disconnect <i>Tejaswini Malegaonkar</i>	... 44
Enhancing Employee Well-being through Emotional Intelligence: A Bhagavad Gita Perspective <i>Aniket Songire and Sangita Patil</i>	... 45
To Study Human Capital Investment for Large Scale Industries in Nashik <i>Srushti Jain and Manisha Shirsath</i>	... 46

List of Abstracts

- The Impact of Human Capital Investment on Employee Performance: An Analysis of Employee Perceptions
Srushti Jain and Manisha Shirsath ... 47
- Unveiling the Antecedents and Consequences of Knowledge Hiding Behavior in Higher Education Institutions: A Systematic Review
Meena Chaudhary and Dipanker Sharma ... 48
- HR Analytics through a Bibliometric Lens: A Case Study-based Analysis
Chinmay Karodpati, Priya Dongare, Pratap Gaikwad, Aryan Sawant, Anand Kaurwar, Suvarna Patil and Amrita Nighojkar ... 49
- The Productivity Paradox: Analyzing the Long-term Effects of Remote and Hybrid Work Models
Remya R. Nair and Muthuvelayutham C. ... 50
- Trends in AI and Employment: A Comparative Study on SBI and ICICI Banks with Reference to Job Creation or Displacement in Hyderabad
Hima Bindu Nallaballe and Sheelan Misra ... 51
- Perception towards the Use of AI-enabled Recruitment in India
Manisha Saxena and Anupama Tadamarla ... 52
- Exploring the Impact of Mental Health and Well-being in the Modern Workplace WSR to Gen-Z
Sushmita Mallik and Shivani Malwi ... 53
- Impact of Perceived Financial Stability Influenced by Heuristics on Job Satisfaction and Productivity Among Millennial Employees
Sharyu Uchade and Bilal Husain ... 54
- Greening Business Operations: A Systematic Literature Review of GHRM and GSCM Practices Driving Sustainable Development Goals
Priya Gupta and Sunita Kumari Malhotra ... 55
- Occupational Well-being Strategies, Burnout, and Mental Health Outcomes: A Study of Healthcare Professionals in the North Bank of Assam
Uttam Borah and Arpee Saikia ... 56

List of Abstracts

Exploring the Significance of Mindfulness in the Healthcare Workplace: A Study on It's Benefits and Challenges

Farzeen Ansari ... 57

Mitigating Workplace Distress: Exploring Stress and Anger Management Strategies for At-risk Employees

Megha Bhargava and Vivek Khambra ... 58

Examining the Impact of Generational Differences on Motivation and Organizational Commitment in India's IT Sector

Hiya Mallik ... 59

A Research Paper on Employee Well-being and Mental Health – Emerging Trend in Global Business Management: A Changing Landscape, 2025

Shefali Kundnaney ... 60

Track 4: General Management

A Study of POSDCORB Model of Declining Unicorn-based Ed-Tech Platforms

Hanshu Mudgal and Ashima Negi ... 62

An Analysis of Educational Technology and Role of AI in Modernising Education System under Indian National Education Policy 2020

Sahil S. and Ashima Negi ... 63

Case Study on Adoption of AI in a Manufacturing Organization in India

Sudhir Sohoni ... 64

Synchronizing Innovative Cyber Security Management in Digital Hemisphere:

An Nex-Gen Study

Partha Naskar ... 65

Phygital Learning Models: Challenges and Opportunities for Students in High-stakes Academic Programs

Sandhya Bhagat and Dipak Chacharkar ... 66

Evolving Global Capability Centers: From Back-office Operations to Innovation Powerhouses

Sanchita Satalkar and Deepti Lele ... 67

List of Abstracts

Predicting the Future: How Data-driven Decision Making is Redefining Accreditation Practices <i>Neha Karve and Shubham Purandare</i>	... 68
Stakeholder Management and Leadership Resilience at Café Coffee Day <i>Deepti Lele and Siddhant Mane</i>	... 69
The Role of SEE Learning in Leadership: A Case-based Comparison with Satya Nadella <i>Shilpi Chatterjee, Himani Shukla, Asha Singh, Shruti Mor and Siddhant Mane</i>	... 70
Empowering Small Farmers: A Systematic Review of Farmer Producer Organizations (FPOs) in India <i>Snehal Jadhav and Ranjit Patil</i>	... 71
Impact of Music Therapy on Emotional Well Being <i>Tribhuvan Panwar and Yash Kumar</i>	... 72
Influence of Resilience in Entrepreneurship and Innovation through Start-ups in New Business scenario <i>Lalita Yadpalwar and Vijayalaxmi Nemmaniwar</i>	... 73
Women Entrepreneurship and Social Media: A Case Study on Druti Mahila Marukatte <i>Meera H. N.</i>	... 74
Success Stories: Case Studies of Tribal Economic Upliftment <i>Richa Vairagi, Deepika Rajak and Amit Singh Lodhi</i>	... 75
Circular Economy for Sustainable Plastic Waste Management: A Case of Pune <i>Geeta Nagarkar and Anurag Kashyap</i>	... 76
Building a Better Tomorrow through Renewable Energy: A Catalyst for Managing Climate Change to Attain SDG 13 <i>Ratanshri Mohanty and Anju Rohilla</i>	... 77
Customer Adoption of Digital Banking: Analysing Key Determinants <i>Harshith Kumar Shetty N., Veena Kumari B. K. and Mamatha K.</i>	... 78

List of Abstracts

Study the Effect of AI in Job Market in India <i>Rupali Gupta and Madhavi Despande</i>	... 79
Role of Idea Incubation in Successful Corporate Entrepreneurship <i>Vineet Sakate</i>	... 80
The Role of Technology in Facilitating Organizational Transformation <i>Anshita Verma and Sumin Sybol</i>	... 81
Artificial Intelligence in Education: Personalizing Learning and Overcoming Ethical Challenges <i>Kumar Shashwat and Shiv Pundhir</i>	... 82
Bridging Learning Gaps: AI as a Tool for Critical Thinking in India's Classrooms <i>Kishalay Raj and Salina Subba</i>	... 83
Transitioning to a Circular Economy in India: Pathway and Challenges for Sustainable Growth <i>Shweta Shrivastava and Vinamra Nayak</i>	... 84
Enhancing Knowledge Sharing: The Role of Creative Commons Licenses in Research Paper Publication and Educational Resources <i>Sangita Manohar Sonawane</i>	... 85
Business Leaders Perspectives on the Application of Mythological Principles in Modern Business Practices <i>Yachna Gharde, Swapnali Bhosale, Yachna Gharde and Sujoy Kumar Jana</i>	... 86

Track 1: Marketing Management

An Analysis of Digital Marketing Trends for Search Engine Optimization and Role of Influencers' Marketing in Advertising Strategies of Firms

Mandeep Kaur and Ashima Negi***

ABSTRACT

This research paper chalks out the ever-changing trends in Digital Marketing Trends of new-age firms, who wish to optimize their respective SEOs in wake of raking in revenue growth and ROI. The paper also entails the role of influencers and the firms entering into Influencers' Marketing mechanism to enhance their outreach. The research is carried on to understand the Advertising Strategies of various Firms and/or sectors who are advertising driven and to understand whether there are underlying changes in consumer preferences backed by advertising gimmicks in the fast world of Services. The analysis carried on in this paper is data backed and carries on an extensive study based on qualitative and quantitative data. Major areas under study are change in revenue, encircled with growth patterns in consumer numbers, due to the advertising endeavours of the firm(s) through SEO, digital marketing and influencers' marketing. This paper will conclude the recent trends pre- and post-covid.

Keywords: SEO, Digital marketing, Advertising management, Integrated marketing communication strategies.

**Corresponding author, Student, Department of Management, University School of Management, Kurukshetra University, Thanesar, Haryana, India
(E-mail: aline0050@aol.com)*

***Student, Department of Management, Sarvepalli Radhakrishnan University, Delhi, Delhi, India (E-mail: ashima.negi@yahoo.co.in)*

Impact of Social Media in the Tourism Industry

Ranitha Shira* and Chompaboti Hajong**

ABSTRACT

Accessing and using tourist information has undergone a significant transformation, because of the influence of social media. Social media is important in many elements of tourism, particularly in the habits of information search and decision-making, in the advertising of travel, and in the concentration of best practices for dealing with customers. Social media is recognized as an important information source that affects travelers' decisions. As an informational and marketing tool, the Internet has completely changed how tourist destinations do business. Irrespective of where on the earth they are, potential travelers are drawn to places by reviews, photos, videos, tales, and suggestions from previous visitors as well as internet marketing. This study aims to determine the good and negative effects of social media on the destination and how social media affects consumer decision-making and preferences for vacation destinations. Structured questionnaires are used in the studies as a methodology to interview people who have recently visited Meghalaya. The sample size is 50 tourists regardless of their age, gender, level of education, or income, and 10 stakeholders to draw the impact of social media on the tourism industry.

Keywords: Social media, Tourism destination, Consumer decision.

**Corresponding author, Assistant Professor, Department of Management, ICFAI University, Shillong campus, Shillong, Meghalaya, India (E-mail: shiraranie@gmail.com)*

***Assistant Professor, Department of Management, ICFAI University, Tura Campus, Tura, Meghalaya, India (E-mail: chompabotihajong@gmail.com)*

The Psychological and Behavioral Impact of Instagram Usage on Youth

Surabhi Nimbalkar* and Kashif Hassan**

ABSTRACT

The psychological and behavioral impact of Instagram usage on youth. Instagram, a widely used social media platform, significantly influences the psychological and behavioral aspects of youth. This study explores the multifaceted impact of Instagram on young users, focusing on areas such as self-esteem, mental health, social comparison, and behavioral patterns. The research employs a mixed-method approach, combining quantitative surveys and qualitative interviews to analyze how Instagram's content and algorithms shape users' perceptions, emotions, and actions. Findings reveal that while Instagram fosters connectivity and creativity, it also exacerbates issues like anxiety, depression, and body image concerns due to idealized portrayals and excessive screen time. The study underscores the necessity for media literacy education and responsible platform usage to mitigate these negative outcomes. By delving into the interplay between Instagram usage and youth behavior, this paper contributes to understanding social media's psychological implications and offers insights for policymakers, educators, and mental health professionals.

Keywords: Instagram, Youth behavior, Mental health, Social media impact, Self-esteem.

**Corresponding author, Research Scholar, MIT International School of Broadcasting and Journalism, MIT Art, Design and Technology University, Pune, Maharashtra, India
(E-mail: surbhi.0395@gmail.com)*

***HOD- New Media, MIT International School of Broadcasting and Journalism, MIT Art, Design and Technology University, Pune, Maharashtra, India
(E-mail: kashif.hasan@mituniversity.edu.in)*

To Study How Instagram Posts Cultivate Brand Evangelism in Apparel Industry

*Khushi Mishra**, *Vaishnavi Katkar***,
*Muskan Mishra****, *Daniel Bhandari***** and *Akshit Parkar******

ABSTRACT

Brand evangelism has emerged as a crucial factor in driving organic brand advocacy, with social media platforms like Instagram serving as a key medium for consumer engagement. This study aims to analyze brand evangelism by evaluating Instagram interactions with selected brands (as in this study brand considered are Levis, Gucci, H&M and Dior) focusing on engagement metrics such as likes, comments, shares, and user-generated content using a dataset of Instagram brand interactions, the study examines engagement trends, and behavioral patterns of brand advocates. Cluster analysis have been executed to segment users based on their level of advocacy, while regression modeling assesses the impact of different content strategies on evangelism. The findings provide insights into the characteristics of digital brand evangelists, their role in organic marketing, and the strategies brands can adopt to cultivate stronger consumer relationships. This research contributes to the literature on digital marketing by offering empirical evidence on how social media engagement fosters brand evangelism. The study also provides managerial implications for brands seeking to enhance consumer loyalty and advocacy in a competitive digital landscape.

Keywords: Brand evangelism, Social media engagement, Consumer advocacy, Instagram marketing.

**Corresponding author, MBA First Year Student, Department of Marketing, Arihant Institute of Business Management, Pune, Maharashtra, India*

(E-mail: kn.khushi1418mishra@gmail.com)

***MBA First Year Student, Department of Marketing, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: katkarv531@gmail.com)*

****MBA First Year Student, Department of Marketing, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: iammuskan1812@gmail.com)*

*****MBA First Year Student, Department of Marketing, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: bhandaridaniel61@gmail.com)*

******MBA First Year Student, Department of Marketing, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: akshitparkar138@gmail.com)*

Factors Influencing Consumer Buying Behavior towards Loose and Packed Milk: A Strategic Study for 'RATIB' Brand Positioning in Pune

Sonali Kale and Kajal Maheshwari***

ABSTRACT

Dairy brands' market plans are hugely influenced by how clients like their milk, whether it's new or in a pack. The essential target of this study is to find and take apart the things that make people in the Pune region buy explicit brands, with an accentuation on the "RATIB" name. To get a full picture of what clients need, a mixed technique approach was used that included both hypothesis testing and a merged overview. The survey perceives how cost, packaging, openness, saw quality, and trust in the brand impact people's choices to buy. The outline results can similarly be used to extra redesign how the "RATIB" brand attracts with clients and how it positions itself keeping watch. The results show that unbending evaluation, further developed dispersal of social gatherings, and extended exceptional undertakings can help individuals see and trust a brand even more. This investigation helps us with concentrating on how people act in the dairy business and offers significant direction for the 'RATIB' brand's organized improvement in Pune's outrageous dairy market.

Keywords: Consumer behavior, Loose milk, Packed milk, RATIB brand, Pune region.

**Corresponding author, Research Scholar, Department of Marketing Management, S.B. Patil Institute of Management, Pune, Maharashtra, India (E-mail: sonali.kale21@gmail.com)*

***Associate Professor, Department of Marketing Management, S.B. Patil institute of Management, Pune, Maharashtra, India (E-mail: kajaljuly28@gmail.com)*

To Study the Awareness of Menstrual Literacy among Male Students Pursuing Management Degree (MBA) in Pune Region

Suvi Pandey, Ajaykumar Yadav** and Tanu Gulati****

ABSTRACT

Menstrual literacy among male students is a critical yet overlooked aspect of menstrual health awareness, particularly in India, where menstruation remains a largely gendered and stigmatized topic. This study aims to assess the level of awareness and perception of male students pursuing MBA, management degree in Pune region regarding menstruation. By understanding their knowledge and the socio-cultural influences shaping their perspectives, this research seeks to identify gaps and opportunities for improving menstrual literacy among young men. Survey methodology have been used to collect firsthand information by using structured questionnaire and regression techniques have been used to analysis the data collected. The insights drawn from this research will contribute to developing effective educational programs aimed at fostering a more informed and supportive attitude among male students. By addressing menstrual literacy among men, this study seeks to promote gender-inclusive discourse, challenge societal taboos, and contribute to broader public health and gender equality efforts in Pune and India.

Keywords: Menstruation, Societal Taboos, Gendered Stigma, Male Literacy.

**Corresponding author, Student, Department of Management, Ramachandran International Institute of Management, Pune, Maharashtra, India (E-mail: thesuviipandey@gmail.com)*

***Student, Department of Management, Ramachandran International Institute of Management, Pune, Maharashtra, India (E-mail: yadavajayvirendra@gmail.com)*

****Student, Department of Management, Ramachandran International Institute of Management, Pune, Maharashtra, India (E-mail: gulatitanu2002@gmail.com)*

Exploring Brand Loyalty with AI-Driven Chatbots: An Empirical Study using SERVQUAL Model

Deep Dutta and Kiran Mishra***

ABSTRACT

Chatbots, or virtual communication agents offers cutting-edge means for consumer interaction and engagement. Currently many e-shopping apps use chatbots to enhance communication with their consumers. This study utilised the SERVQUAL model to investigate the factors influencing consumer satisfaction and its subsequent impact on brand loyalty. It integrates SERVQUAL model with three additional factors namely perceived intelligence, experience of service failure, and posthuman ability, along with consumer engagement as a mediator and ethical concern as a moderator. Structural Equation Modelling was applied to test the proposed model using data from 425 chatbot users who had previously engaged with e-shopping apps, selected via convenience sampling. The findings showed that: (1) Consumer Satisfaction was positively and significantly influenced by diagnosticity, assurance, automated responsiveness, empathy, reliability and posthuman ability whereas negatively influenced by experience of service failure but not influenced by perceived intelligence; (2) Brand loyalty was positively and significantly influenced by consumer satisfaction; (3) Consumer engagement partially mediates the relationship between consumer satisfaction and brand loyalty; (4) Ethical concern acted as a negative moderator between consumer satisfaction and brand loyalty. This study provides theoretical and managerial insights for e-commerce service providers to leverage chatbots for enhancing consumer satisfaction, engagement, and brand loyalty.

Keywords: Brand loyalty, Ethical concerns, Perceived intelligence, Posthuman ability, SERVQUAL model.

**Corresponding author, Research Scholar, Department of Commerce, University of Calcutta, Kolkata, West Bengal, India (E-mail: deepduttacoc@gmail.com)*

***Research Scholar, Department of Commerce, University of Calcutta, Kolkata, West Bengal, India (E-mail: infokiran1994@gmail.com)*

Trends of Digital Marketing in Search Engine Optimization and Role of Influencers' Marketing in Advertising Strategies of Firms

*Ashima Negi**

ABSTRACT

This research paper explores the evolving trends of digital marketing with a specific focus on Search Engine Optimization (SEO) and the impact of influencer marketing on advertising strategies employed by firms. As digital landscapes continue to transform, businesses are increasingly recognizing the significance of SEO as a critical component of their marketing efforts to enhance online visibility and drive traffic. The study examines various SEO techniques and their effectiveness in improving search rankings and engagement metrics. Additionally, it delves into the role of influencers as pivotal marketing agents who can amplify brand messages and foster consumer trust through authentic engagement. By analyzing case studies and current industry practices, the paper highlights the synergistic relationship between SEO and influencer marketing, illustrating how firms can leverage these trends to create more adaptive and impactful advertising strategies in an increasingly competitive marketplace. The findings underscore the necessity for businesses to integrate these digital marketing approaches to achieve sustained growth and customer loyalty in the digital age.

Keywords: SEO, Digital marketing, Advertising management, Integrated marketing communication strategies.

**Corresponding author, Student, Department of Management, Guru Gobind Singh Indraprastha University, Delhi, Delhi, India (E-mail: ashima.negi@yahoo.co.in)*

The Interplay of Sponsorship Disclosure, Source Credibility, and Parasocial Relationships in Influencer Marketing: A Moderated-Serial Mediation and MGA Approach

Anju Panwar, Gursimran Kaur** and Jasleen Kaur****

ABSTRACT

This study investigates the impact of sponsorship disclosure on purchase intention within influencer marketing, focusing on the mediating roles of source credibility and brand attitude, their serial mediation, and the moderating effects of parasocial relationships (PSR) and generational differences (Gen Z vs. Millennials). Employing a quantitative approach, data were collected from 553 social media users on Facebook and Instagram who had engaged with influencer promotional content. Analysis utilized PLS-SEM in SmartPLS, the PROCESS macro in SPSS, and multi-group analysis with MICOM procedures to examine direct, indirect, and moderating effects. Findings revealed that sponsorship disclosure negatively impacts purchase intentions through reduced source credibility and brand attitude, but strong PSR mitigates this effect. Gen Z consumers were more receptive to disclosures than Millennials. This research contributes a comprehensive analysis of the interplay between these factors, offering novel insights into trust and transparency in digital marketing. Practically, brands and influencers should prioritize transparent disclosures, particularly for Millennials, and cultivate strong PSR to maintain trust. Tailoring strategies to generational preferences, leveraging Gen Z's trust and addressing Millennial skepticism, is crucial for effective influencer marketing.

Keywords: Sponsorship disclosure, Parasocial relationships, Moderated serial mediation, Influencer marketing.

**Corresponding author, Research Scholar, Department of Commerce, Punjabi University, Patiala, Punjab, India (E-mail: anju_usam23@pbi.ac.in)*

***Research Scholar, School of Applied Management, Punjabi University, Patiala, Punjab, India (E-mail: gursimran_rs23@pbi.ac.in)*

****Assistant Professor, School of Applied Management, Punjabi University, Patiala, Punjab, India (E-mail: jasleen_bas@pbi.ac.in)*

Impulse Buying Behaviour: A Bibliometric Analysis

Isha Chugh* and Ashish Chandra**

ABSTRACT

Impulse buying behavior (IBB) has emerged as a significant research area in consumer research, especially with the advancements in e-commerce and digital marketing strategies. The present study captures a bird's-eye view of the existing literature in the domain of IBB. Bibliometric analysis was conducted to identify the leading countries, influential authors, key themes, research trends, etc. in the IBB literature. Data of a total of 458 publications from the year 1998 to 2024 retrieved from Scopus was analysed using VOSviewer and Biblioshiny. Techniques such as treemap, trend topics, and keyword co-occurrence network analysis, etc., were employed. An annual growth rate of 13.88% was noticed in the publications. As per the results, China had the highest number of scientific publications. In the last few years, the terms online impulse buying, e-commerce, social media, and Generation Z have been trending. This bibliometric research highlights the multifaceted character of impulse buying research, which reflects offline and online contexts, e-commerce and social-commerce platforms, and business, social, and psychological viewpoints. Study findings are expected to offer valuable assistance to researchers and decision-makers who intend to comprehend the dynamics and trends in the IBB domain.

Keywords: Impulse buying behavior, Impulsive buying, Online impulse buying, Bibliometric analysis.

**Corresponding author, Research Scholar, Department of Commerce, Delhi School of Economics, University of Delhi, Delhi, Delhi, India (E-mail: chughisha1708@gmail.com)*

***Professor, Department of Commerce, Delhi School of Economics, University of Delhi, Delhi, Delhi, India (E-mail: achandra@commerce.du.ac.in)*

Greenwashing in Marketing: Consumer Perception v/s Reality

Khushi Mishra, Jimli Sarma** and Ramandeep Singh****

ABSTRACT

In today's marketplace, where sustainability is a powerful selling point, greenwashing – the act of companies misleading consumers with false or exaggerated environmental claims – has become alarmingly prevalent. Greenwashing, a deceptive marketing practice, has become a growing concern in the era of sustainable consumerism. It is a misleading marketing tactic where companies claim that their products are eco-friendly, even when they are not. This research paper delves into various manifestations of greenwashing across multiple industries like FMCD, FMCG. By critically analyzing real-world case studies from India and around the globe, we reveal the stark discrepancies between consumer perceptions and the actual environmental practices of these corporations. Our goal is to help consumers differentiate between authentic sustainability initiatives and deceptive green marketing, promoting greater accountability in corporate environmental practices. Additionally, this study underscores the urgent need for stringent regulatory frameworks and heightened consumer awareness to combat greenwashing and foster authentic corporate sustainability.

Keywords: Greenwashing, Ethical marketing, Consumer perception, Corporate social responsibility (CSR), Brand credibility.

**Corresponding author, Student, PGDM, Ramachandran International Institute of Management (RIIM), Pune, Maharashtra, India (E-mail: khushi014ksm@gmail.com)*

***Student, PGDM, Ramachandran International Institute of Management (RIIM), Pune, Maharashtra, India (E-mail: jimlisarma2016@gmail.com)*

****Student, PGDM, Ramachandran International Institute of Management (RIIM), Pune, Maharashtra, India (E-mail: singhraman16072001@gmail.com)*

Q-Commerce in Pune: Understanding Gen Z's Food Choices and Health Consequences

Rahul Sharma*, Mehak Chopra** and Bombom Wayenbam***

ABSTRACT

The growth of 10-minute food delivery in Q-Commerce, led by platforms such as Blinkit's Bistro and Zepto Café, has changed food consumption patterns, especially among Gen Z. Although this type of model provides unprecedented convenience, it is accompanied by concerns relating to nutritional quality, food safety, and long-term health consequences. Although some choices, such as salads and fruit bowls, are healthy, the prevalence of ultra-processed fast food has the potential to lead to lifestyle-related health hazards. This research critically examines secondary data to assess the health consequences of quick food delivery, highlighting the serious and not-so-serious issues. The survey approach addresses how Q-Commerce affects eating habits and eating patterns. Issues such as the methodology of the research, how the dataset has been identified, and sampling processes are investigated in order to address the problem and shed light. By weighing the risks and benefits, this study joins the debate regarding the changing food scene, providing insights for health professionals, policymakers, and food delivery platforms.

Keywords: Q-commerce, Genz, Healthy food, Fast food, 10-minute delivery.

**Corresponding author, Student, Department of Marketing, Ramachandran International Institute of Management, Pune, Maharashtra, India (E-mail: rahul.riim2325@gmail.com)*

***Student, Department of Marketing, Ramachandran International Institute of Management, Pune, Maharashtra, India (E-mail: mehakchopra.riim2426@gmail.com)*

****Student, Department of Marketing, Ramachandran International Institute of Management, Pune, Maharashtra, India (E-mail: bombomwayenbam.riim2426@gmail.com)*

Green Marketing and CBGBE: A Study on Hair Care Products in India

*Smritishikha Choudhury**

ABSTRACT

In today's competitive market, understanding consumer behavior and building strong brand equity are crucial for sustainable business growth. This study explores the intersection of green marketing and sustainable development, focusing on India's fast-moving consumer goods (FMCG) sector, particularly among consumers in Assam (Guwahati). A mixed-method approach was employed, integrating qualitative and quantitative analyses. Data was collected through surveys using a simple random sampling technique. The brand selected for this study is Patanjali Ayurved limited. It is a mineral and herbal products based company, which is considered to be the fastest growing FMCG Company in the country. The study aims to examine the spillover effects of various branding elements on Customer-Based Brand Equity (CBBE). An analytical framework is proposed to measure CBBE, incorporating five key branding elements—brand uniqueness, brand imagery, brand performance, brand loyalty, and brand resonance. Structural Equation Modeling (SEM) is applied to assess the spillover effects of these elements on brand equity, measured through brand resonance. The results reveal that brand loyalty and brand performance have a significant impact on brand equity in the green FMCG sector.

Keywords: Green marketing, Customer Based Green Brand Equity, Hair care product.

**Assistant Professor, Department of Management, Krishna Kanta Handiqui State Open University, Guwahati, Assam, India (E-mail: smritichoudhury@kkhsou.in)*

Revolutionizing Global Marketing: Mastering Cross-Cultural Consumer Behavior in the Digital Era

Venupriya Pothuri and Madan Mohan Lalaaper***

ABSTRACT

In the era of digital globalization, understanding cross-cultural consumer behavior is crucial for businesses expanding into international markets. This research paper aims to investigate how cultural differences influence consumer preferences, purchasing decisions, and engagement with digital marketing strategies. Using a stratified random sampling method, a structured research questionnaire was administered to 100 respondents from India, the US, and Australia. Statistical techniques, including correlation analysis and chi-square tests, were applied to assess consumer perceptions, digital adoption trends, and brand interactions across different cultures. The research paper findings provide empirical insights into the effectiveness of global marketing campaigns tailored to diverse cultural backgrounds. By analyzing variations in consumer behavior, this research highlights the significance of culturally adaptive branding strategies in fostering brand trust, engagement, and long-term customer loyalty. These insights equip businesses with data-driven approaches to refine international marketing efforts, enhance customer relationships, and drive sustained brand success in the digital economy.

Keywords: Cross-cultural consumer behavior, Digital marketing, Global marketing, Consumer preferences, Cultural influence.

**Corresponding author, Associate Professor, Department of Business Management, AMS School of Informatics, Hyderabad, Telangana, India (E-mail: venu.pothuri@gmail.com)*

***Associate Professor, Department of Business Management, Vishwa Vishwani School of Business, Hyderabad, Telangana, India (E-mail: madan4k14@gmail.com)*

Employing Cause Related Marketing Strategies to Achieve Sustainable Development Goals (SDGs)

Charu Sarin* and Anil Kumar Srivastava**

ABSTRACT

There are two emerging and important challenges faced by the organizations currently. One is to work towards fulfillment of the Sustainable Development Goals (SDGs) to ensure keeping in line with the global challenges of becoming sustainable. The second is to portray themselves as highly ethical and cause driven organization to appeal to customer's and society's ethical needs and expectations along with making profits by implementing Cause Related Marketing (CRM) strategies. This concept paper based on secondary research explores the notion of applying Cause related marketing strategies to achieve the Sustainable Development Goals by an organization. The paper identified several aspects of the Cause related marketing which an organization can explore and implement to achieve social benefits, economic benefits, development of partnerships and collaborations with NGOs and consumers to support the SDGs and in turn solve the sustainability challenges faced by the planet. Further challenges faced, limitations and recommendations have been discussed.

Keywords: Business, Cause related marketing, NGOs, Sustainable development goals.

**Corresponding author, Research Scholar, Department of Management, BVIMR, Bharati Vidyapeeth (Deemed to be) University, Delhi, Delhi, India
(E-mail: charu.sarin14@gmail.com)*

***Professor, Department of Management, BVIMR, Bharati Vidyapeeth (Deemed to be) University, Delhi, Delhi, India (E-mail: researcherscholar19@gmail.com)*

Hyper Personalization of BFSI Products in Pune: A Secondary Data-based Analysis

*Akhtar Ali Sayyed**, *Ankita Kumari***, *Samson Longjam***,
*Shilpi***, *Rishikanta Kshetrimayum*** and *Supreet Oberoi***

ABSTRACT

The swift digitization of the financial sector, bolstered by the pandemic and the growth of fintech, has sparked a paradigm shift in how banks, insurance providers, and financial institutions interact with their customers. The most notable aspect of this evolution is the emergence of hyper personalization—data-driven practice relying on the application of artificial intelligence (AI), machine learning (ML), predictive analytics, and behavioral insights to provide real-time, personalized solutions. Hyper personalization extends beyond traditional segmentation by delving into a customer's digital footprint, transactional past, lifestyle indicators, and even location-based data to customize product offerings, communication, and service delivery to one's own context. The objective of this research paper is to investigate how hyper personalization is being implemented in Pune's BFSI sector, one of India's fastest-growing urban and IT hubs. The study uses secondary data sources, including industry reports, government reports, academic papers, and corporate whitepapers, to examine existing trends, technologies in practice, and consumer response patterns. It explores the degree to which hyper personalization is embedded in banking and insurance processes, the drivers behind this phenomenon, and the challenges facing institutions to preserve privacy, adhere to regulations, and keep up with technology. The research shows that although top BFSI companies in Pune are investing in hyper personalization via chatbots, AI-driven financial planners, personalized insurance policies, and behavior-based credit scoring models, adoption is patchy across the sector. Customer expectations for personalization are growing, but issues related to data security, trust, and transparency continue to be the major deterrents. The paper concludes with practical suggestions on how customer-centricity can be improved through ethical and scalable personalization approaches. These observations are most pertinent to financial marketers, tech solution providers, and policymakers aiming to align financial innovation with consumer empowerment in the digital age.

Keywords: Hyper personalization, BFSI, Pune, Fintech, AI in banking, Customer.

**Corresponding author, Head of Department, School of Business and Management, Ramchandra International Institute of Management, Pune, Maharashtra, India*

***Student, School of Business and Management, Ramchandra International Institute of Management, Pune, Maharashtra, India*

Track 2: Finance Management

An Analysis of Global Financial Markets and Impact Study of Risk Assurance

Abhishek Kumar and Ashima Negi***

ABSTRACT

The research paper on Analysis of Global Financial Markets and Impact Study of Risk Assurance is driven on real-world financial metrics and analyses the financial markets for its adversities of non-compliance towards risk assurance. The research is carried on the field of global financial markets and impact of risk management by firms and their respective financial advisors. The paper encapsulates the idea of risk transfer overseas through means to M&A and currency transfer swaps. The paper enumerates the role of certified public accountant(s) in envisaging the everlasting impact(s) of credit risk and its mitigation thereof based on risk assurance. This research is primarily quantitative data driven and encompasses an empirical outlook towards international financial markets, due to the presence of risk transfer. The paper is suggestive of financial tools and techniques to interpret underlying risk of global firms and their compliance(s) needed thereof. The research is carried on, on a microscopic purview of financial market crashes and ripple effects, thereafter.

Keywords: Risk management and assurance, Financial markets, Risk transfer, Securitization, credit risk

**Corresponding author, Student, Department of Management, Llyod Business School, Noida, Uttar Pradesh, India (E-mail: negi1983@gmail.com)*

***Student, Department of Management, Sarvepalli Radhakrishnan University, Delhi, Delhi, India (E-mail: ashima.negi@yahoo.co.in)*

Consumer Adoption of Fintech Services: Drivers and Barriers

Pooja Yadav and Akasha Sandhu***

ABSTRACT

The modern and ever-changing field of financial technology (fintech) is transforming not just the domestic, but also the global financial landscape, and indeed, presenting innovations to consumers in terms of new possibilities for managing, transferring, and investing cash. This paper studies the dynamics of consumer adoption of fintech services through an analysis of its major drivers and barriers. It defines fintech services to include such features as mobile payments, digital banking, peer-to-peer lending, and robo-advisory, which contribute to the ability to disrupt financial systems by improving access, convenience, and cost efficiency. Major drivers of fintech adoption are the rise in smartphones, internet penetration, AI and blockchain, and a need for seamless and personalized financial experiences. Demographic factors, including the growing financial literacy among younger generations and their openness to technology, also play a pivotal role in driving fintech adoption. The study concludes that the advancement of fintech inclusion is multifaceted in nature, concerning policies which address regulatory challenges through clearly defined consumer-oriented frameworks. On the other hand, fintech providers should create transparency, put strict cybersecurity measures in place, and educate consumers more to win their trust in the activities of the fintech provider.

Keywords: Fintech adoption, Digital divide, Data security, Financial inclusion, Technology-driven growth.

**Corresponding author, Ph.D Scholar, Department of Management and Commerce, The Northcap University, Gurugram, Haryana, India (E-mail: 23msd001@ncuindia.edu)*

***Assistant Professor, Department of Management and Commerce, The Northcap university, Gurugram, Haryana, India (E-mail: akashasandhu@ncuindia.edu)*

Study of Education Loan Models in India from 2001 to 2022

Mrudula Risbud and Umesh Patwardhan***

ABSTRACT

The cost of education in India is influenced by a complex interplay of factor. Students fund their education either through self-funding or by securing the student's loan from the bank. Education loans play a vital role in bridging financial barriers, enabling students to access quality education and fulfil their aspirations. The study explores the evolution of education loan schemes, driven by policy reforms, economic changes, and financial institutions' strategies. it investigates education loan models in India from 2001 to 2022, analysing their development, implementation, and impact on higher education financing. The objective of the study is to evaluate the effectiveness, accessibility, and limitations of various education loan models during the two-decade period. The scope includes public and private sector loan schemes, government-backed initiatives, and their performance in demographic and regional contexts. A structured research methodology is employed, leveraging secondary data sources such as policy documents, bank reports & publications. The study analyses education loan models, highlighting disparities in access, repayment challenges, and the role of subsidies in fostering inclusion. It emphasizes loans' importance for equitable education and socio-economic mobility, recommending better outreach, simplified procedures, and flexible terms. The findings guide policymakers and suggest future research on technology-driven solutions and sustainability.

Keywords: Education loan, Student loan, Cost of education, Education loan model.

**Corresponding author, Assistant Professor, Department of Management, Vishwakarma University, Pune, Maharashtra, India (E-mail: mrudul.risbud@gmail.com)*

***Professor, Department of Management, Vishwakarma University, Pune, Maharashtra, India (E-mail: meshdhan@gmail.com)*

The Role of Green Investments in Aligning Capital Markets with Sustainable Development Goals for Economic Transformation

*Diksha Jaroliya**

ABSTRACT

The alignment of capital markets with the United Nations Sustainable Development Goals (SDGs) is crucial for fostering sustainable economic transformation. This research explores the pivotal role of green investments in bridging the gap between traditional financial objectives and global sustainability targets. By analyzing the mechanisms through which green finance instruments, such as green bonds and ESG-focused funds, mobilize capital towards renewable energy, sustainable infrastructure, and climate-resilient projects, this study highlights their contribution to economic growth and environmental stewardship. The paper investigates key trends, policy frameworks, and market innovations driving the adoption of SDG-aligned investment strategies. It also identifies challenges, including regulatory barriers, measurement complexities, and investor awareness, that hinder widespread implementation. Through a comprehensive review of global case studies and empirical data, the research demonstrates how green investments can catalyze the transition to a low-carbon economy, reduce systemic financial risks, and foster inclusive development. The findings underscore the need for enhanced public-private partnerships, robust policy interventions, and standardized metrics to unlock the full potential of green investments in achieving the SDGs. This study provides actionable insights for policymakers, financial institutions, and investors seeking to integrate sustainability into capital markets and contribute to a greener, more equitable global economy.

Keywords: SDG, Green investment, Sustainability.

**Assistant Professor, Department of Management, ISB&M, Pune, Maharashtra, India
(E-mail: diksha.jaroliya@gmail.com)*

**From Paper to Digital:
Ensuring Accountability in Corporate Governance using Digitization**

*Sheetal Marathe**

ABSTRACT

Corporate governance plays a crucial role in ensuring transparency, accountability, and ethical business practices. However, traditional governance mechanisms often face challenges such as information asymmetry, inefficiencies, and lack of real-time monitoring. Digitization offers a transformative solution to enhance accountability in corporate governance by leveraging innovative technologies. These technologies enable real-time reporting, automated compliance monitoring, and enhanced data security, reducing the risk of fraud and mismanagement. Digital platforms also facilitate seamless communication between stakeholders, improving transparency and trust. Moreover, regulatory bodies can use digitization to enforce compliance more effectively. Despite its potential, challenges such as cybersecurity risks, high implementation costs, and resistance to change must be addressed for successful adoption. By embracing digital transformation, organizations can enhance accountability, strengthen stakeholder confidence, and achieve sustainable corporate success. It ensures tamper-proof records, while AI-driven analytics provide predictive insights for proactive decision-making. This paper explores the impact of digitization on corporate governance for improving accountability, its challenges, and future trends.

Keywords: Corporate governance, Accountability, Digitization.

**Assistant Professor, Department of Finance, Ramachandran International Institute of Management, Pune, Maharashtra, India (E-mail: sheetalmaratheriimpune@gmail.com)*

The Sustainable Shift: Impact of Usage of Digital Banking Services on Banks' Carbon Footprint

Rajesh Kumar and Rachna Madaan***

ABSTRACT

In today's digital era, banking services play a key role in shaping banks' carbon footprints. The main objective of the study is to delve deep into the complex relation of digital banking services and carbon emission of top ten banks in India. The study involves preparation of panel data related to digital usage of banking services and carbon emission of ten selected banks from 2019 to 2024. The comprehensive panel data analysis involving Pooled OLS test for common constant effect, Hausman test for random effect, Breuch- Pagan and wald test for cross section effect, Least Square Dummy Variable (LSDV) regression model for fixed effect is used to analyze the effect of digital usage of banking services on carbon emission. The study finds a positive link between digital banking usage and carbon emissions. While digital banking reduces dependence on paper-based services, aiding sustainability, it poses challenges like financial fraud, data breaches, and e-waste. The study recommends investing in secure digital infrastructure and promoting financial literacy campaigns to mitigate risks.

Keywords: Carbon emission, Green-house gases, Mobile banking, NEFT and RTGS.

**Corresponding author, Scholar, Department of Economics, IILM University, Gurugram, Haryana, India (E-mail: rajesh.kumar.phd2020@iilm.edu)*

***Associate Professor, Department of Management, IILM University, Gurugram, Haryana, India (E-mail: rachna.madaan@iilm.edu)*

The Rise of Green Finance in India: Challenges and Opportunities

Bhuwan Meshram, Priya Singh** and Sheetal Marathe****

ABSTRACT

Green finance has emerged as a critical enabler of sustainable economic growth, particularly in developing economies like India, where the financial sector plays a pivotal role in addressing climate change. This paper examines the evolution of green finance initiatives in India, highlighting the key drivers, opportunities, and challenges in their implementation. It explores the role of financial institutions, government policies, and regulatory frameworks in promoting sustainable investments that align with environmental, social, and governance (ESG) principles. The study also delves into the impact of green finance on economic development, emphasizing its potential to bridge the gap between economic growth and environmental sustainability. Despite notable progress, challenges such as inadequate regulatory clarity, limited awareness, and market inefficiencies continue to hinder the widespread adoption of green finance. The paper concludes by recommending policy measures and innovative financial mechanisms to enhance the effectiveness of green finance in India's transition towards a low-carbon economy.

Keywords: Sustainability, ESG, Economic growth.

**Corresponding author, Student, Department of Finance, Ramachandran International Institute of Management, Pune, Maharashtra, India*

(E-mail: bhuwanmeshram.riim2426@gmail.com)

***Student, Department of Finance, Ramachandran International Institute of Management, Pune, Maharashtra, India (E-mail: priyasingh.riim2426@gmail.com)*

****CS (Faculty), Department of Finance, Ramachandran International Institute of Management, Pune, Maharashtra, India (E-mail: sheetalmaratheriim@gmail.com)*

Identifying the Impact of Financial Leverage on Corporate Performance: Evidence from Energy Sector PSUs in India

Sayantan Guha Mazumder and Jutimala Bora***

ABSTRACT

Designing of an optimal capital structure is one of the key decisions of every financial manager. Capital structure decisions include deciding on the proper balance between equity and debt which is greatly influenced by the use of financial leverage. Higher degree of financial leverage amplifies the earnings available to the common stockholders. An attempt has been made to investigate the impact of financial leverage on the financial performance of PSUs belonging to the energy sector. Using regression models, the outcomes of the study illustrated that there is a negative association between the use of financial leverage and profitability parameters of the companies which aligns with the argument of the pecking order theory. Furthermore, use of leverage in the capital structure negatively impacts taxation of the companies. Thus, the study recommends that the companies should maintain an optimal capital structure which can boost the profitability of the companies and ensure financial stability.

Keywords: Financial leverage, Profitability, Taxation, Financial performance, PSUs.

**Corresponding author, Assistant Professor, Department of Commerce, Gurucharan College, Silchar, Assam, India (E-mail: sayantangm95@gmail.com)*

***Assistant Professor, Department of Commerce, Dibrugarh University, Dibrugarh, Assam, India (E-mail: jutimalabora@gmail.com)*

Tech Stocks vs. Blue-Chip Stocks: Navigating Volatility and Long-Term Security

*Saksham Dhasmana**

ABSTRACT

This research provides a comprehensive analysis of the risk-return trade-offs, investment potential, and market performance of technology stocks and blue-chip stocks under different economic conditions, including recessions and periods of economic expansion. Technology stocks, driven by rapid innovation and market disruption, have demonstrated significant growth potential but are highly volatile and sensitive to market fluctuations. In contrast, blue-chip stocks, known for their stability, strong financial foundations, and consistent dividend payouts, offer lower volatility and steady returns but may lack the rapid appreciation seen in high-growth technology stocks. To evaluate these investment categories, this study examines key financial ratios, industry-specific factors, and broader economic trends that influence stock performance. Historical market data is analyzed to identify patterns, strengths, and vulnerabilities associated with each stock type. The findings aim to assist investors and financial experts in making informed investment decisions by considering risk tolerance, market conditions, and long-term financial goals. Understanding the trade-offs between these two stock categories will help investors optimize their portfolios based on their individual investment strategies and market outlook.

Keywords: Blue-chip stocks, Technology stocks, Risk-return trade-off, Market performance, Financial analysis.

**MBA Student, Department of MBA, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: sakshamdhasmanaofficial@gmail.com)*

Hedging Strategies in Equity Markets: A Study on Derivatives and Options Trading

*Saksham Dhasmana**

ABSTRACT

This research investigates the role of options trading as a hedging instrument for managing risk in volatile equity markets. It assesses the effectiveness of various hedging strategies, including covered calls, protective puts, straddles, and spreads, in mitigating downside risk while maintaining opportunities for capital appreciation. The study examines how these strategies perform under different market conditions, considering key factors such as implied volatility, time value, and overall market sentiment. Through empirical research and case studies, the study evaluates the practical applications of these strategies and their effectiveness in reducing portfolio losses while optimizing returns. Additionally, the research explores the impact of derivatives on portfolio risk management for both institutional and retail investors, highlighting their role in stabilizing investments during periods of uncertainty. The study also considers how investors can strategically use options to enhance risk-adjusted returns without excessive exposure to market fluctuations. By bridging the gap between theoretical models and real-world applications, this research provides valuable insights into the practical use of hedging instruments. The findings offer investors a deeper understanding of options trading as a risk management tool, equipping them with strategies to navigate volatile markets more effectively and make informed investment decisions.

Keywords: Options trading, Risk management, Hedging strategies, Derivatives, market volatility.

**MBA Student, Department of MBA, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: sakshamdhasmanaofficial@gmail.com)*

A Comparative Study on the Impact of Green Banking Initiatives on Financial Performance and Customer Engagement: Evidence from Banks in the Agra Region of Uttar Pradesh, India

Diksha Sharma, Sunita Kumari Malhotra** and Abhinav Pandey****

ABSTRACT

This study aims to conduct a comparative analysis of the impact of green banking initiatives on financial performance and customer engagement among public and private banks in Agra, Uttar Pradesh, India. In an era when sustainable practices are paramount, the research examines how banks adopting eco-friendly financial products influence profitability and customer retention. Recognizing the importance of sustainability, both public and private banks are integrating green banking initiatives to meet consumer demand for environmentally responsible practices and social responsibility. The study further assesses the mediating role of corporate social responsibility (CSR) in linking green banking initiatives to financial performance. CSR reflects a bank's commitment to ethical practices, community engagement, and transparency, shaping customer perceptions and behaviors. By comparing public and private banks, this research offers insights into leveraging sustainable practices to enhance customer engagement and financial outcomes. Data will be collected from bank customers and employees across banks in Agra and analyzed using Structural Equation Modeling (SEM). The findings are expected to reveal benefits and challenges in implementing green banking initiatives, informing strategic recommendations for promoting sustainable practices across the banking sector. This study provides empirical evidence to help banks adopt sustainable practices, improve financial performance, and strengthen customer relationships.

Keywords: Green banking, Financial performance, Customer engagement, Corporate social responsibility, Sustainable practices.

**Corresponding author, Research Scholar, Department of Management, Dayalbagh Educational Institute, Agra, Uttar Pradesh, India (E-mail: dikshasharma2304587@dei.ac.in)*

***Professor, Department of Management, Dayalbagh Educational Institute, Agra, Uttar Pradesh, India (E-mail: sunitamalhotra@dei.ac.in)*

****Assistant Professor, Department of Management, Dayalbagh Educational Institute, Agra, Uttar Pradesh, India (E-mail: abhinavpandey.bits@gmail.com)*

The Impact of Emotional Biases on Investment Decisions among Novice and Experienced Investors

Neha Khillari and Bilal Husain***

ABSTRACT

This study investigated the impact of emotional biases on investment decisions among novice and experienced investors in the Buldhana district. Key emotional biases influencing financial decisions, such as confirmation bias, loss aversion, and overconfidence, were identified and their levels compared between the two investor groups. Data was collected through structured questionnaires and interviews from a sample of 200 investors. The research analyzed the influence of these biases on financial decision-making and examined how experience moderates this relationship. The findings revealed that emotional biases significantly influence investment decisions for both novice and experienced investors. However, experienced investors demonstrated lower levels of loss aversion and overconfidence compared to novice investors, suggesting that experience plays a role in mitigating the impact of these specific biases. Confirmation bias, while present in both groups, did not show a statistically significant difference between novice and experienced investors. This study contributes to the field of behavioral finance by providing empirical evidence from the Buldhana district regarding the role of experience in mitigating the effects of certain emotional biases, particularly loss aversion and overconfidence, on investment choices.

Keywords: Emotional biases, Investment decisions, Novice investors, Experienced investors, Behavioral finance.

**Student, Department of Business Administration and Research, SSGMCE, Shegaon, Maharashtra, India (E-mail: nehakhillari02@gmail.com)*

***Corresponding author, Assistant Professor, Department of Business Administration and Research, SSGMCE, Shegaon, Maharashtra, India (E-mail: bilalhusain@ssgmce.ac.in)*

Impact of Fintech on Enhancing Financial Inclusion in Rural Communities

Deepika Rajak* and Richa Vairagi**

ABSTRACT

The advent of Fintech (Financial Technology) has brought transformative changes to the global financial landscape. In particular, rural communities have greatly benefited from fintech services aimed at improving financial inclusion. Despite the global advancements in financial systems, rural populations often remain excluded from basic financial services. Financial inclusion refers to the availability and accessibility of financial services to individuals, especially those who are underserved by traditional banking institutions. This paper explores the impact of fintech on enhancing financial inclusion in rural communities. The research uses a descriptive methodology, analysing data from rural communities that have embraced Fintech solutions. It outlines how digital platforms, mobile money, micro-lending, and alternative credit scoring have contributed to increasing financial access and improving the economic status of rural populations. Furthermore, the research highlights both the challenges faced and the opportunities created by fintech for rural communities, focusing on access to technology, digital literacy, and regulatory issues. By reviewing both theoretical and empirical literature, this study offers insights into the implications of fintech in fostering sustainable financial inclusion. The paper concludes with recommendations for policymakers, fintech companies, and rural communities to maximize the benefits of fintech for inclusive financial development.

Keywords: Fintech, Financial inclusion, Rural communities, Digital financial services, Mobile banking.

**Corresponding author, Assistant Professor, Department of MBA, Gyan Ganga Institute of Technology and Sciences, Jabalpur, Madhya Pradesh, India
(E-mail: deepikarajak@ggits.org)*

***Assistant Professor, Department of MBA, Gyan Ganga College of Technology, Jabalpur, Madhya Pradesh, India (E-mail: richavairagi@ggct.co.in)*

Financial Inclusion through Digital Payment Systems in Emerging Markets

*Jayashri Lokhande**

ABSTRACT

Financial inclusion is a crucial driver of economic development, particularly in emerging markets. Digital payment systems have revolutionized access to financial services, enabling previously unbanked populations to participate in the economy by providing affordable, efficient, and secure financial transactions. This paper explores the role of digital payment systems in enhancing financial inclusion, analyzing the challenges, opportunities, and future prospects for emerging markets. The rise of mobile banking, fintech innovations, and digital wallets has significantly contributed to bridging financial gaps. Government initiatives, regulatory support, and partnerships between traditional financial institutions and fintech companies have further facilitated financial inclusion. Case studies of successful digital payment systems, such as M-Pesa in Kenya, India's UPI system, and China's Alipay, provide insights into the transformative impact of these technologies. Moreover, the paper highlights key trends, including the adoption of blockchain, artificial intelligence, and decentralized finance (DeFi) in improving financial access. This paper aims to provide a comprehensive analysis of digital payment systems in emerging markets, offering insights into their role in economic empowerment, poverty reduction, and global financial integration. By leveraging technology, financial institutions, policymakers, and fintech innovators can continue to drive meaningful financial inclusion and economic development.

Keywords: Financial inclusion, Digital payment systems, Emerging markets, Mobile banking, FinTech.

**Research Scholar, Department of Commerce and Management, Shivaji University, Kolhapur, Maharashtra, India (E-mail: jayashrilokhande.jl@gmail.com)*

Digital Transformation in Banking: Exploring the Interplay Between Technology Integration, Workforce Productivity, and Financial Performance

Indra Sharma and Shipli Bagga***

ABSTRACT

The integration of all the advance technologies into the core banking operations has given birth to digital transformation in the banking industry. The focus of this study centers on the dynamics of integration of technology, workforce productivity and financial performance of the banking sector. It explores possible ways that digital solutions—artificial intelligence, data analytics and automation—can improve operational efficiency, maximize workforce capability, and increase the financial performance. The research reveals that technology goes beyond streamlining banking processes and actually heightens productivity of the employees by automating redundant work and assisting them to make data-based decisions. Additionally, digital transformations that banks employ, are more profitable, have reduced costs, and are more customer centric. The study brings out the significance of designing technological innovation to encompass human resource development for the maximum benefits of digital transformation in the competitive banking terrain. Keywords - Digital Transformation, Banking, Technology Integration, Workforce Productivity, Financial Performance.

Keywords: Digital transformation, Banking, Technology integration, Workforce productivity, Financial performance.

**Corresponding author, Assistant Professor, Business and Management, Jaipur National University, Jaipur, Rajasthan, India (E-mail: indras8071997@gmail.com)*

***Associate Professor, Business and Management, Jaipur National University, Jaipur, Rajasthan, India (E-mail: shilpibagga@jnujaipur.ac.in)*

A Study of Awareness of Neo Banks in India and the Way Ahead

Arti Modi and Priyanka Sharma***

ABSTRACT

With the advent of FinTech, the financial sector has undergone a digital revolution, giving rise to innovative services and platforms. Neo banks are virtual institutions without physical branches, offering digital only financial services through mobile applications. Unlike traditional banks neo banks operate entirely online focusing on a mobile-first approach to cater to the tech-savvy generation. Technological advancements, innovative models and niche customer-focused approach have helped neobanks in creating novel, technology-based platforms and agile business models, and delivering innovative financial services. One of the key features of neo banks is their focus on customer experience. They prioritize providing a user-friendly interface, personalized services, and round-the-clock access to financial products and services offering a wide range of banking services through their mobile apps or websites. The current paper focusses on the awareness level of neo banks in India, acceptability of neo banks by the users bringing out the advantages and disadvantages. For this purpose responses are collected from about 150 people through self-administered questionnaire and analyzed using SPSS software. The results of the research highlight the perception of stakeholders towards neo banks. The paper will also attempt to bring out recommendations on the growth of neo banking in India.

Keywords: Neo-banks, Fintech, Traditional banking, Awareness.

**Corresponding author, Assistant Professor, Department of Finance, Sasmira Institute of Management Studies and Research, Mumbai, Maharashtra, India
(E-mail: artimodi79@gmail.com)*

***Assistant Professor, MMS, Sasmira's Institute of Management Studies and Research, Mumbai, Maharashtra, India (E-mail: priyanka.sharma35@gmail.com)*

Impact of Merger on Financial Performance of Insurance Company

Bonny Johna* and Sharmiladevi J. C.**

ABSTRACT

The insurance sector is a critical component of India's financial landscape, providing risk management and financial security. To enhance operational efficiency and market competitiveness, the merger of Bharti AXA General Insurance Company Limited with ICICI Lombard General Insurance Company Limited (ICICI Lombard) was finalized on September 8, 2021. This study evaluates the financial performance impact of this merger during the period from 2018-19 to 2023-24 based on the CAMEL framework. A paired t-test is applied to assess whether the merger significantly improved financial stability and operational efficiency. The analysis of the financial ratios reveals a mixed impact of the merger on the company's performance. While the post-merger years saw improvements in solvency, cost management, and underwriting profitability, challenges related to risk retention, liquidity, and return on equity were observed right after the merger. However, as time passed, the company began to show signs of recovery and stabilization, reflecting the positive effects of integration and operational efficiencies. The paired t-test results indicate that most financial ratios did not experience statistically significant changes after the merger. This suggests that, although the merger has provided strategic benefits, its financial impact is still evolving and requires further analysis over a longer period.

Keywords: Mergers & acquisitions, Insurance sector, Financial performance, CAMEL.

**Corresponding author, Ph.D Student, Symbiosis Centre for Research and Innovation, Symbiosis International (Deemed University), Pune, Maharashtra, India
(E-mail: bonnyjohn1@gmail.com)*

***Assistant Professor, Symbiosis Centre for Management Studies, Symbiosis International (Deemed University), Pune, Maharashtra, India (E-mail: sharmiladevi@scmspune.ac.in)*

Retirement Planning in the Digital Age: Tips for Millennials and Gen Z

*Sunitha Guniganti**

ABSTRACT

Retirement planning is becoming gradually important for Millennials and Gen Z, who face exclusive financial challenges, such as education loans, gig economy income, and market volatility. At the same time, digital innovations, with fintech apps, robo-advisors, and online investment platforms, are restructuring how younger generations save and plan for retirement. This research aims to explore how digital tools influence retirement planning habits and financial readiness among Millennials and Gen Z. It also observes the role of financial literacy in shaping long-term savings behavior and identifies the barriers that hamper effective retirement planning. The study combines quantitative surveys with qualitative interviews to gain complete insights. The survey will gather data from 300-500 respondents to understand their use of digital financial tools, while interviews with 15-20 participants will provide deeper viewpoints on their financial priorities, challenges, and retirement goals. The expected outcomes include recognizing effective digital strategies for improving retirement savings, enhancing financial literacy, and addressing key obstacles. By focusing on the intersection of technology and financial behavior, this research aims to offer practical recommendations for empowering Millennials and Gen Z to achieve financial security and a more stable retirement in the digital age.

Keywords: Retirement planning, Millennials and Gen Z, Digital age, Retirement saving behavior, Investment preference.

**Associate Professor, Department of Management Studies, NIT, Warangal, Telangana, India
(E-mail: sunitha@nitw.ac.in)*

The Evolution of Financial Analytics Tools for Startups: Trends, Challenges, and Opportunities

Pallavi Kulkarni, Puja Gavande** and Manisha Kulkarni****

ABSTRACT

The financial landscape for startups has undergone a profound transformation with the evolution of financial analytics tools. This paper explores the historical progression of these tools, highlighting key technological milestones from traditional spreadsheets to advanced AI-powered platforms. It examines emerging trends, such as real-time financial insights, the adoption of machine learning, and the growing integration of blockchain and ESG reporting capabilities. Despite these advancements, startups face significant challenges, including cost constraints, data security concerns, tool complexity, and fragmented financial ecosystems. The paper also identifies various opportunities for innovation, such as niche analytics solutions, predictive insights, and user-friendly interfaces tailored to the dynamic needs of startups. By offering a comprehensive analysis of trends, challenges, and opportunities, this research aims to provide valuable insights for entrepreneurs, financial technology developers, and stakeholders in the startup ecosystem. Ultimately, understanding the evolving landscape of financial analytics can empower startups to make data-driven decisions, achieve operational efficiency, and gain a competitive edge in the market.

Keywords: Financial analytics, Startups, Financial technology, Real-time reporting, AI in finance.

**Corresponding author, Assistant Professor, P. Jog College of Science & Commerce, Pune, Maharashtra, India (E-mail: pal5060@gmail.com)*

***Assistant Professor, P. Jog College of Science & Commerce, Pune, Maharashtra, India (E-mail: pal5060@gmail.com)*

****Assistant Professor, P. Jog College of Science & Commerce, Pune, Maharashtra, India (E-mail: pal5060@gmail.com)*

A Study on Awareness about the Predictive Analysis in Behavioural Finance among Investors

Rupali Modak, Porinita Banerjee**, Purvi Shah*** and Harshal Patil*****

ABSTRACT

The present research embarks on ascertaining the awareness of the predictive analysis tool in behavioral finance among investors in Pune. The research that is to form the basis of this paper shall be conducted between June-August 2024. A sample size of 400 participants, aged between 18-60 years of age, through a simple random sampling technique, represents every group without bias. The central purpose of the study is to evaluate the level of awareness of the Predictive Analysis Tools among Investors and the ways such tools can assist investors in making informed decisions about investment decisions and strategies toward its risk management. In nature, the study will be quantitative; thus, structured questionnaires containing questions about various factors like awareness, usage, source of knowledge, perceived importance, and confidence in predictive analysis tools will be used. It also covers the effect of such tools on investment decisions and practices of risk management. Chi-square tests of independence were performed in the data analysis to establish how highly associated awareness with and use of predictive tools is, and t-tests showed the nature of its impact on investment decision-making and risk management strategies. The findings also reveal a good level of awareness among investors about the predictive analysis tool, as a significant number of participants recognized the importance and admitted feeling confident in using the above-mentioned predictive analysis tool. In the current study, it has also been shown that due to the predictive analytics tool, there is a positive impact on investment decision-making and control of financial risk, because through their help, improvement in the precision of decision-making along with controlling the financial risk was achieved. However, limitations might indicate possible sampling bias and the inability to generalize findings outside the demographic and geographical context. This implication goes to investors, financial advisors, and policymakers. Increased investor education about the tools will help enhance the decision-making process and, hence, promote more use of the tools in order to hedge against risks. Financial advisors are likely to use this to make a better argument before the clients, while policymakers may take this into consideration in designing investor education programs and financial regulations. Future studies could look at the long-term impact of the predictive analysis tools under different market conditions and models.

Keywords: Predictive analysis, Behavioral finance, Investment decision-making, Risk management, Investor awareness, Quantitative research.

**Corresponding author, Assistant Professor, ATSS IICMR Institute Nigdi, Maharashtra, India*

***Assistant Professor, Poona Institute of Management Sciences and Entrepreneurship Camp, ATSS IICMR Institute Nigdi, Pune, Maharashtra, India*

****Assistant Professor, Indira Institute of Management Tathwade, ATSS IICMR Institute Nigdi, Pune, Maharashtra, India*

*****Assistant Professor, ATSS IICMR Institute Nigdi, Pune, Maharashtra, India*

Financial Literacy among Earning Youth: A Comprehensive Study with a Focus on Mutual Fund Applications

Prasad Vijay Bhat and Shruti Shripad Ganpule***

ABSTRACT

This research paper aims to delve into the financial literacy levels among earning youth, specifically evaluating their understanding and awareness of mutual fund investments through applications. The study seeks to gauge the knowledge, attitudes, and behaviours of earning youth in relation to mutual fund applications, identifying gaps in financial literacy and proposing strategies to enhance awareness and responsible investing practices. Through a combination of surveys, interviews, and data analysis, the research aims to provide valuable insights for policymakers, financial institutions, and educators.

Keywords: Financial literacy, Earning youth, Mutual fund applications, Investment behaviour, Digital finance, Financial education.

**Corresponding author, Assistant Professor, Faculty of Management and Commerce, Pune Institute of Business Management, Pune, Maharashtra, India
(E-mail: prasadvbhat@gmail.com)*

***Professor, Faculty of Management and Commerce, Pratibha Institute of Commerce and Computer Studies, Chinchwad, Pune, Maharashtra, India
(E-mail: shrutiganpule74@gmail.com)*

The Role of Green Investments in Aligning Capital Markets with Sustainable Development Goals for Economic Transformation

Diksha Dubey Jaroliya and Suyog Chachad***

ABSTRACT

The alignment of capital markets with the United Nations Sustainable Development Goals (SDGs) is crucial for fostering sustainable economic transformation. This research explores the pivotal role of green investments in bridging the gap between traditional financial objectives and global sustainability targets. By analysing the mechanisms through which green finance instruments, such as green bonds and ESG-focused funds, mobilize capital towards renewable energy, sustainable infrastructure, and climate-resilient projects, this study highlights their contribution to economic growth and environmental stewardship. The paper investigates key trends, policy frameworks, and market innovations driving the adoption of SDG-aligned investment strategies. It also identifies challenges, including regulatory barriers, measurement complexities, and investor awareness, that hinder widespread implementation. Through a comprehensive review of global case studies and empirical data, the research demonstrates how green investments can catalyze the transition to a low-carbon economy, reduce systemic financial risks, and foster inclusive development. The findings underscore the need for enhanced public-private partnerships, robust policy interventions, and standardized metrics to unlock the full potential of green investments in achieving the SDGs. This study provides actionable insights for policymakers, financial institutions, and investors seeking to integrate sustainability into capital markets and contribute to a greener, more equitable global economy.

Keywords: Green investment, Sustainability, SDG.

**Corresponding author, Assistant Professor, ISB&M Nande, Pune, Maharashtra, India
(E-mail: diksha.jaroliya@gmail.com)*

***Assistant Professor, ISB&M Nande, Pune, Maharashtra, India
(E-mail: suyog.chachad@isbm.ac.in)*

Track 3: Human Resource Management

The Effect of Team Interdependence on Relationship of Locus of Control and Work Performance in Manufacturing Industry around Pune

Rishal Gadakh and Vrushali Shitole***

ABSTRACT

This research paper explores how individual perceptions of team interdependence influence the relationship between employees' locus of control (LOC) and their job performance in manufacturing firms around Pune. Team interdependence signifies the extent to which team members depend on one another to accomplish shared objectives and perform tasks. It reflects the interconnected roles, responsibilities, and workflows within a team, emphasizing the impact of individual contributions on overall team outcomes. Locus of control refers to the degree to which individuals believe they have control over events in their lives and the outcomes they achieve. The findings of this study reveal that perceptions of team interdependence moderate the link between an employee's locus of control and their performance. Specifically, employees who perceive high levels of team interdependence show a weaker positive correlation between locus of control and job performance. Conversely, employees perceiving lower team interdependence demonstrate stronger performance when they have an internal locus of control compared to those with an external locus of control. Employees with lower perceptions of team interdependence are more likely to believe they have substantial individual influence over outcomes, which enhances their performance. Employees who perceive greater interdependence often feel reduced individual control potentially resulting decreased performance.

Keywords: Team interdependence, Locus of control, Work performance, Internal locus of control (internals), External locus of control.

**Corresponding author, Research Scholar, Department of Human Resources, Institute of Management and Entrepreneurship Development (IMED), Pune, Maharashtra, India
(E-mail: rishalgadakh@gmail.com)*

***Assistant Professor & Research Supervisor, Department of Human Resources, Institute of Management and Entrepreneurship Development (IMED), Pune, Maharashtra, India
(E-mail: vrushali.shitole@bharativedyapeeth.edu)*

Perspectives on Neurodiversity Inclusion in the Indian Workplace

Sakshi Sridhar*

ABSTRACT

This research explores the inclusion of neurodiverse individuals in Indian workplaces, focusing broadly on the manufacturing, IT, and entertainment sectors. Neurodiversity refers to variations in brain function, including conditions like ADHD, Autism Spectrum Disorder (ASD), and dyslexia. The study explores how Indian HR personnel identify and support neurodivergent employees, and examines their awareness levels, current practices, and the challenges faced in fostering an inclusive work environment. Through interviews with HR personnel, managers with neurodiverse employees, and trainers of neurodivergent individuals, the study found that HR personnel across the IT, manufacturing, and entertainment sectors have a basic but limited understanding of neurodiversity, often focusing on cognitive impairments rather than the full spectrum of abilities. Key challenges to inclusion include rigid hiring practices, misconceptions about neurodivergent individuals' capabilities, and a lack of structured support systems. Managers and teams frequently harbor stereotypes and express concerns about productivity, which leads to hesitancy in hiring neurodivergent employees. Additionally, most organizations prioritize gender and physical disabilities in their diversity and inclusion policies, leaving neurodiversity largely unaddressed. This research identifies key strategies and potential improvements to promote neurodiversity inclusion, contributing valuable insights for a more equitable workplace.

Keywords: Neurodiversity inclusion, Manufacturing, IT, Entertainment, HR practices and awareness.

**Student, Sociology and Social Work, CHRIST (Deemed to be University), Bangalore, Karnataka, India (E-mail: sakshisrid02@gmail.com)*

Employee Well-being, Mental Health, and Right to Disconnect

*Tejaswini Malegaonkar**

ABSTRACT

Mental health and wellbeing of employees have become a significant aspect. As it has affected job efficiency, job productivity, job satisfaction and general workplace environment. In today's era of technological extension the work related struggle has increased wherein it is necessary to bring balance in our day to day activity as otherwise it will lead to anxiety, exhaustion and mental health issues. The margin between healthy work life and home life is essential to ensure optimum performance of employees which could be possible when we have right to disconnect. Numerous countries have proposed and pioneered policies ensuring employees are not forced to respond to emails or calls after their working hours, in that manner we can encourage a healthier work-life balance. Organizations should prioritize employees mental health by setting up clear boundaries and should foster and adopt caring, sympathetic work environment by offering mental health resources. This paper will deal with all the aspects related with right to disconnect as a new emerging policy required at the workplace for employees well - being and mental health.

Keywords: disconnect, Policy, Environment, Employees.

**Associate Professor, Department of Law, ILS Law College, Pune, Maharashtra, India
(E-mail: tejaswini.malegaonkar@ilslaw.in)*

Enhancing Employee Well-being through Emotional Intelligence: A Bhagavad Gita Perspective

Aniket Songire* and Sangita Patil**

ABSTRACT

Employee well-being is a critical factor in determining workplace efficiency, job satisfaction, and overall mental health. Organizations that prioritize emotional well-being often experience higher productivity, lower attrition rates, and a more engaged workforce. Emotional Intelligence (EI), a concept popularized by Daniel Goleman, plays a vital role in enabling employees to manage stress, build positive workplace relationships, and make sound professional decisions. This research paper explores the integration of EI with the teachings of the Bhagavad Gita, an ancient Indian scripture that offers profound insights into emotional regulation, resilience, and ethical conduct. The Bhagavad Gita emphasizes self-mastery, mental clarity, and equanimity—qualities that align closely with the principles of EI. By combining these ancient teachings with modern psychological frameworks, this paper proposes a structured approach to enhancing employee well-being, fostering ethical leadership, and creating a balanced professional life. The integration of Bhagavad Gita principles with EI can lead to a more harmonious and efficient work environment, ultimately benefiting both employees and organizations. Practical strategies such as EI training programs, mindfulness practices, and purpose-driven cultures are discussed to translate these insights into actionable organizational practices.

Keywords: Emotional intelligence, Employee well-being, Bhagavad Gita, Workplace performance, Mindfulness.

**Corresponding author, Assistant Professor, Department of Commerce, Ashoka Center for Business & Computer Studies, Nashik, Maharashtra, India*

(E-mail: aniket201093@gmail.com)

***Professor, Department of Commerce, Moolji Jaitha College, Jalgaon, Maharashtra, India
(E-mail: patilsangita1970@gmail.com)*

To Study Human Capital Investment for Large Scale Industries in Nashik

Srushti Jain and Manisha Shirsath***

ABSTRACT

Human capital investment (HCI) is a crucial determinant of both individual and organizational success, particularly in large-scale industries. This study explores HCI in Nashik's industrial sector from two key perspectives: employees and management. It aims to understand how employees perceive investments in training, skill development, career advancement, and workplace learning, while also analysing management's approach, in implementing human capital strategies. The study examines the direct impact of HCI on employee performance, including improvements in productivity, job satisfaction, motivation, and skill enhancement. It also evaluates how these investments contribute to organizational performance by fostering efficiency, innovation, long-term growth. The research is based on primary data collected through surveys and interviews with employees and management across manufacturing industries in Nashik. The study identifies key factors that influence the effectiveness of HCI, such as investment in education, healthcare facilities and training and development. The findings underscore that strategic and well-structured HCI lead to enhanced employee capabilities, increased organizational competitiveness, and sustainable industrial growth. The study concludes by offering recommendations for industries to align human capital strategies with business goals, ensuring long-term benefits for both employees and organizations.

Keywords: Human capital investment, Employee perception, Management perception, Employee performance, Organization performance.

**Corresponding author, Research Scholar, Department of Management, Ashoka Business School, Nashik, Maharashtra, India (E-mail: jainsrushti25@gmail.com)*

***Assistant Professor, Department of Commerce and Management, Ashoka Center for Business and Computer Studies, Nashik, Maharashtra, India
(E-mail: manisha.ahireshirsath@gmail.com)*

The Impact of Human Capital Investment on Employee Performance: An Analysis of Employee Perceptions

Srushti Jain and Manisha Shirsath***

ABSTRACT

This research examines the effect of human capital investment (HCI) on organizational performance and employee performance, specifically from the perspective of employee from medium and large scale industries in Nashik. The main research aims are to examine the nature of human capital investment, to discuss employee attitudes toward HCI strategies, and to determine the perceived effects of these strategies on employee performance and organizational performance. The research employs a mixed-methods design, with surveys and interviews of employees from medium and large-scale industries in Nashik. The research finds that employees have a positive perception of HCI strategies, acknowledging their utility in improving skills, motivation, and overall job performance. The findings indicate a strong relationship between HCI initiatives and enhanced employee performance, with employees recognizing the positive impact on organizational performance as well. The findings resulted in the null hypothesis being rejected, verifying that HCI approaches are indeed viewed as having a positive effect on performance. This research emphasizes the relevance of investing in human capital as an organizational vehicle for enhancing workforce effectiveness and organisational performance.

Keywords: Human capital investment, Employee perception, Employee and organization performance, Medium and large scale industries.

**Corresponding author, Research Scholar, Department of Management, Ashoka Business School, Nashik, Maharashtra, India (E-mail: jainsrushti25@gmail.com)*

***Assistant Professor, Department of Commerce and Management, Ashoka Centre for Business and Computer Studies, Nashik, Maharashtra, India
(E-mail: manisha.ahireshirsath@gmail.com)*

Unveiling the Antecedents and Consequences of Knowledge Hiding Behavior in Higher Education Institutions: A Systematic Review

Meena Chaudhary and Dipanker Sharma***

ABSTRACT

Purpose: Knowledge Hiding (KH) is a counterproductive knowledge behavior (CKB) that occurs when an individual deliberately conceals information requested by another. This review aims to present an unconventional analysis of the literature on KH in the higher education institutions (HEIs) context. It provides an integrative synthesis of extant research on KH by identifying the gaps and proposing future research trajectories. **Methodology:** The KH literature is studied using the Systematic Literature Review (SLR) approach. It identifies the focal Theories, Contexts, Consequences, and Methodologies (TCCM) adopted in the KH domain. This TCCM framework-based review investigates KH literature, and advances the field by explicating individual dimensions of KH: Evasive hiding, Playing Dumb, Rationalized hiding, and identifying the positive and negative dimensions of KH. **Originality:** Although the literature contains much information regarding the predictors of KH, this SLR thoroughly investigates papers specifically related to HEIs' context. **Implications:** In addition to making academic contributions, this research will help organizations, academicians, policymakers, and the government understand employees' counterproductive knowledge behavior and develop strategies to identify and combat it.

Keywords: Knowledge hiding, Counterproductive knowledge behavior, Higher Education Institutions (HEI).

**Corresponding author, Research Scholar, HPKVBS, Central University of Himachal Pradesh, Dharamshala, Himachal Pradesh, India
(E-mail: chaudhary.meena.817@gmail.com)*

***Professor, HPKVBS, Central University of Himachal Pradesh, Dharamshala, Himachal Pradesh, India (E-mail: dipankersharma@gmail.com)*

HR Analytics through a Bibliometric Lens: A Case Study-based Analysis

*Chinmay Karodpati**, *Priya Dongare***, *Pratap Gaikwad****, *Aryan Sawant*****,
*Anand Kaurwar******, *Suvarna Patil******, *Amrita Nighojkar******

ABSTRACT

In the contemporary business landscape, Human Resource (HR) Analytics has emerged as a critical data-driven tool for optimizing workforce management. Leveraging advanced analytical techniques, organizations can enhance talent acquisition, employee retention, performance evaluation, and strategic workforce planning. This study presents a bibliometric analysis of HR Analytics research, mapping its evolution, key contributors, and emerging trends. Utilizing Biblioshiny, VOSviewer, and Power BI, the study examines citation networks, research dissemination patterns, and thematic transitions in HR Analytics from 2007 to 2024. The analysis identifies the United Kingdom, the United States, and India as leading contributors to HR Analytics research. The findings highlight the transformative role of artificial intelligence (AI), machine learning (ML), and big data in HR functions, offering predictive insights into employee behavior, optimizing recruitment processes, and enhancing performance management. Additionally, the study explores key challenges, including the ethical implications of AI-driven HR decision-making, data privacy concerns, and resistance to digital transformation in HR management. Furthermore, case studies from diverse sectors such as aviation, healthcare, information technology, and finance illustrate the practical applications of HR Analytics for decision-making, sentiment analysis, and workforce optimization.

Keywords: Employee Retention, Human Capital Management, Predictive Analytics

**Graduate Student, Department of Artificial Intelligence and Data Science, Dr. D.Y. Patil Institute of Engineering, Management and Research, Pune, Maharashtra, India*

(E-mail: karodpatichinmay12@gmail.com)

***Project Assistant, Department of Technology Management, Defence Institute of Advanced Technology, Pune, Maharashtra, India (E-mail: priyadongare72@gmail.com)*

****Graduate Student, Department of AI and Machine Learning, G H Raison College of Engineering and Management, Maharashtra, India (E-mail: pratapgaikwad.ai@gmail.com)*

*****Graduate Student, Department of Computer Science & Engineering, P.E.S. Modern College of Engineering, Pune, Maharashtra, India (E-mail: ariansawant9012@gmail.com)*

******Assistant Professor, Department of Electrical Engineering, Swami Vivekanand University, Sagar, Madhya Pradesh, India (E-mail: anand.kaurwar@gmail.com)*

******Associate Professor, Department of Artificial Intelligence and Data Science, Dr. D.Y. Patil Institute of Engineering, Management and Research, Pune, Maharashtra, India (E-mail: suvarna.patil@dypiemr.ac.in)*

******Corresponding author, Assistant Professor, Department of Technology Management, Defence Institute of Advanced Technology, Pune, Maharashtra, India (E-mail: nighojkar.amrita@gmail.com)*

The Productivity Paradox: Analyzing the Long-term Effects of Remote and Hybrid Work Models

Remya R. Nair and Muthuvelayutham C.***

ABSTRACT

With the promise of increased flexibility and better work-life balance, the emergence of remote and hybrid work models has changed workplace relationships. Nonetheless, there is ongoing discussion on their long-term effects on productivity, which has led to the “productivity paradox.” Although preliminary research indicates that fewer workplace interruptions and shorter commutes lead to greater productivity, issues with cooperation, employee engagement, and creativity still exist. In order to investigate the long-term impacts of distant and hybrid work on individual and organizational productivity, this report performs a thorough secondary review of previous research. It assesses crucial elements such as technological integration, organisational commitment, employee well-being, and team cohesion. The results underscore the intricacies of remote and hybrid work productivity, exposing advantages and difficulties that differ among sectors and positions. This paper attempts to present a fair understanding of the changing nature of work and its consequences for future workforce strategies by combining recent empirical research with theoretical viewpoints. The research underscores the need for organizations to adopt adaptive policies that balance flexibility with performance, ensuring sustainable productivity in the digital era.

Keywords: Productivity paradox, Remote work, Hybrid work, Organizational performance, Workplace flexibility.

**Corresponding author, Research Scholar, Department of Management Studies, Anna University, Madurai, Tamilnadu, India (E-mail: nairremya2011@gmail.com)*

***Associate Professor, HoD, Department of Management Studies, Anna University Regional Campus, Madurai, Tamilnadu, India (E-mail: drmuthu2009@gmail.com)*

Trends in AI and Employment: A Comparative Study on SBI and ICICI Banks with Reference to Job Creation or Displacement in Hyderabad

Hima Bindu Nallaballe and Sheelan Misra***

ABSTRACT

This paper primarily illustrates the enormous reasons depicting the contrivances through which adoption of Artificial Intelligence in banking will lead to job creation or detonate traditional employment structures. It elucidates the various factors contributing to job displacement, arising from technological advancements to strategic priorities. When compared to previous years Generative AI models increase the creation of jobs requiring social interactions from fraud detection and risk assessment to customer service it is revolutionizing traditional banking processes. Now at present public sector banks appear to be increasing their usage of AI-based solutions especially in rural and semi-urban areas whereas private banks are more likely to adopt AI-based solutions to gain new customers or cross-sell different products, to achieve cost-effective solution. This study explores the relationship between AI adoption and job creation or the fear of job displacement in SBI and ICICI banks. The survey mainly revolved on employees' change management, job security. Quantitative analysis shown that majority of employees are afraid of AI-driven job displacement, particularly working in clerical or routine roles. The findings suggest that while AI can improve operative efficiency, but also creates fretfulness about job loss, accentuating the need for strategic planning and training programs to lessen these fears.

Keywords: Artificial Intelligence, banking sector, Job displacement, Technological advancements, Human competencies.

**Corresponding author, Research Scholar, Department of MBA, VTU, Belgavi, Karnataka, India (E-mail: bindu.it@gmail.com)*

***Professor, Department of MBA, VTU, Belgavi, Karnataka, India (E-mail: sheelan@gmail.com)*

Perception towards the Use of AI-enabled Recruitment in India

Manisha Saxena and Anupama Tadamarla***

ABSTRACT

This paper focuses on job seekers' perceptions and attitudes regarding AI-based recruitment processes in India. The objectives of the study are to understand several aspects concerning job seekers all over the country, such as their intent, expectations, and the acceptability of technology. Primary data were collected through a survey instrument, targeting people with sufficient experience from different companies and sectors. Descriptive statistics were used to examine the perception of AI-enabled recruitment, while parametric tests were conducted to see if any relationship exists between demographic features and the intention to use AI-based recruitment systems. This study, therefore, presents some important implications for organizations that embrace AI-enabled recruitment processes. The significant finding of research is that the positive perception of AI-enabled recruitment has the most power to motivate potential hires to apply. Then, this paper proposes possible directions for future research, such as an analysis of factors such as transparency, the co-features of AI tools, and a sense of control as mediators or moderators in the acceptance of recruitment technology powered by AI. The study also recommended examining other mediating variables for enhancing engagement with AI-enabled recruitment systems in future studies

Keywords: Recruitment, Perception, Technology, Artificial Intelligence (AI).

**Corresponding author, Dean, Department of Academics, Ramachandran International Institute of Management, Bavdhan, Maharashtra, India (E-mail: dean@riimpune.com)*

***Dean, Department of Academics, IBS, Pune, Maharashtra, India
(E-mail: anu1078@gmail.com)*

Exploring the Impact of Mental Health and Well-being in the Modern Workplace WSR to Gen-Z

Sushmita Mallik and Shivani Malwi***

ABSTRACT

This research paper aims to establish the impact of mental health and well-being on Gen-Z individuals in the modern workplace. As Gen-Z enters the workforce, they bring with them distinct expectations, values, and challenges, particularly concerning mental health. With the rise of workplace stressors, digital burnout, and the need for a healthy work-life balance, the mental well-being of this generation has become a significant concern for employers and employees alike. This study examines the factors influencing mental health among Gen-Z workers, including job-related pressures, organizational support systems, and the role of technology. By analysing current workplace dynamics and Gen-Z's unique needs, the paper aims to provide insights into creating work environments that prioritize mental well-being, enhance employee satisfaction, and foster productivity. Through qualitative and quantitative data, the research investigates how workplace culture, management practices, and wellness programs can address the mental health challenges faced by this emerging workforce. The findings highlight the critical importance of addressing mental health to ensure long-term engagement and retention of Gen-Z employees, proposing practical recommendations for organizations striving to support their well-being.

Keywords: GenZ employees, Mental health, Well-being, Work stress, Technology.

**Corresponding author, Associate Professor, Department of MBA, Gyan Ganga Institute of Technology and Sciences, Jabalpur, Madhya Pradesh, India
(E-mail: sushmitadas@ggits.org)*

***Student, Department of MBA, Gyan Ganga Institute of Technology and Sciences, Jabalpur, Madhya Pradesh, India (E-mail: shivanimalwi28@gmail.com)*

Impact of Perceived Financial Stability Influenced by Heuristics on Job Satisfaction and Productivity Among Millennial Employees

Sharyu Uchade* and Bilal Husain**

ABSTRACT

This study investigates the interplay between perceived financial stability, cognitive heuristics, job satisfaction, and productivity among millennial employees in Buldhana. Focusing on how heuristics, or mental shortcuts, influence perceptions of financial stability, the research explores the relationship between these perceptions and key workplace outcomes. Millennials, facing unique financial challenges, represent a critical demographic. This study examines heuristics as a mediating factor—a relatively novel approach—in understanding the links between financial stability, job satisfaction, and productivity. Data was collected via surveys and interviews from 200 millennial employees in Buldhana. The research aimed to identify the specific heuristics shaping financial stability perceptions and assess their impact on job satisfaction and productivity. Findings revealed that anchoring bias, particularly related to initial salary expectations, significantly influences perceptions of financial stability (e.g., 60% anchored to starting salary). A strong positive relationship was found between perceived financial stability and job satisfaction ($r = .72$). While perceived financial stability also correlated positively with self-reported productivity ($r = .45$), the relationship was less direct and appeared mediated by job satisfaction. This study suggests that interventions aimed at managing financial expectations and promoting realistic financial planning could positively impact job satisfaction and productivity.

Keywords: Perceived financial stability, Cognitive heuristics, Job satisfaction, Productivity, Millennial employees.

**Student, Department of Business Administration and Research, SSGMCE, Shegaon, Maharashtra, India (E-mail: sharyuuchade27@gmail.com)*

***Corresponding author, Assistant Professor, Department of Business Administration and Research, SSGMCE, Shegaon, Maharashtra, India (E-mail: bilalhusain.bth@gmail.com)*

Greening Business Operations: A Systematic Literature Review of GHRM and GSCM Practices Driving Sustainable Development Goals

Priya Gupta* and Sunita Kumari Malhotra**

ABSTRACT

This systematic literature review examines the adoption of Green Human Resource Management (GHRM) and Green Supply Chain Management (GSCM) practices in Indian organizations, focusing on their impact on achieving Sustainable Development Goals (SDGs). The study uses a structured search of academic databases, including Scopus, to analyze research articles and reports published between 2014 and 2024. Key findings indicate that GHRM practices, such as green hiring and training, foster an environmentally responsible workforce culture, while GSCM activities enhance environmental sustainability through sustainable procurement and waste reduction. These practices contribute significantly to SDGs like Climate Action, Responsible Consumption and Production, and Decent Work and Economic Growth. Despite these benefits, challenges such as financial constraints, regulatory clarity, resistance to change, and inadequate sustainability metrics hinder widespread adoption. The study proposes strategic frameworks and policy recommendations to support Indian firms in strengthening their sustainability initiatives. This review offers original insights into integrating green HR and supply chain practices for broader societal impact aligned with global sustainability goals.

Keywords: Green Human Resource Management (GHRM), Green Supply Chain Management (GSCM), Sustainable Development Goals (SDGs), Indian organizations, Sustainable development.

**Corresponding author, Research Scholar, Department of Management, Dayalbagh Educational Institute, Agra, Uttar Pradesh, India (E-mail: priya.gupta@dei.ac.in)*

***Professor, Department of Management, Dayalbagh Educational Institute, Agra, Uttar Pradesh, India (E-mail: sunitamalhotra@dei.ac.in)*

Occupational Well-being Strategies, Burnout, and Mental Health Outcomes: A Study of Healthcare Professionals in the North Bank of Assam

Uttam Borah and Arpee Saikia***

ABSTRACT

Merriam-Webster Dictionary defined burnout as the “exhaustion of physical or emotional strength or motivation usually because of prolonged stress or frustration.” Over the top, the World Health Organization (WHO) counted burnout in the International Classification of Diseases in 2019, marking it as an international health matter. Rural healthcare workers, particularly those in the North Bank of Assam, face significant work-related pressures that increase their susceptibility to burnout and mental health issues. This study evaluates the effectiveness of occupational well-being strategies in mitigating burnout and improving mental health among healthcare workers in the North Bank of Assam. Employing a mixed-methods methodology, data were gathered from 450 healthcare professionals, including doctors, nurses, pharmacists, and community health workers, using questionnaires and person-to-person interviews. The results show that interventions like peer support groups, mental health training, and flexible work schedules greatly lower burnout and enhance psychological well-being. The study emphasizes the need for context-specific, sustainable well-being programs tailored to the unique challenges faced by healthcare workers in rural settings. Addressing these issues is essential to ensuring the mental resilience of healthcare professionals and the overall quality of healthcare services in that region.

Keywords: Burnout, Resilience, Well-being Strategies, Work Life.

**Corresponding author, Research Scholar, Royal School of Business, The Assam Royal Global University, Guwahati, Assam, India (E-mail: uttamborahmba@gmail.com)*

***Associate Professor & HoD, Royal School of Business, The Assam Royal Global University, Guwahati, Assam, India (E-mail: homepc2024@outlook.in)*

Exploring the Significance of Mindfulness in the Healthcare Workplace: A Study on It's Benefits and Challenges

Farzeen Ansari*

ABSTRACT

Mindfulness has gained increasing recognition as a valuable approach to improving well-being and performance in high-pressure environments like healthcare. This study examines the role of mindfulness in the healthcare workplace by reviewing ten research papers that explore its advantages and challenges. The findings indicate that mindfulness practices help reduce stress, lower burnout rates, enhance patient care, and improve overall mental well-being among healthcare professionals. However, the study also highlights key challenges, such as limited awareness, organizational barriers, and skepticism about its effectiveness. While mindfulness has proven benefits, successful implementation in healthcare settings requires institutional support, structured training, and cultural acceptance. By synthesizing existing research, this study contributes to the discussion on workplace mindfulness and its practical applications. The insights gained can help healthcare organizations and policymakers develop strategies to integrate mindfulness into professional practice, ultimately fostering a healthier and more effective work environment. Workplace Mindfulness is an emerging concept for better workplaces.

Keywords: Workplace mindfulness, Healthcare, Workplace well-being.

**Corresponding author, Research Scholar, Department of Commerce and Management, Neville Wadia Institute of Management Studies and Research, Pune, Maharashtra, India
(E-mail: farzeenansari.farz@gmail.com)*

Mitigating Workplace Distress: Exploring Stress and Anger Management Strategies for At-risk Employees

Megha Bhargava* and Vivek Khambra**

ABSTRACT

Workplace stress and anger can have debilitating effects on employee well-being, leading to decreased productivity, absenteeism, and turnover. This study aims to investigate the efficacy of stress and anger management strategies in supporting the well-being of at-risk employees. A mixed-methods approach will be employed, combining both quantitative and qualitative data collection and analysis methods. The study will recruit participants from various industries and occupations, with a focus on those in high-stress professions. Results will inform the development of tailored stress and anger management interventions, ultimately contributing to the creation of healthier and more supportive work environments. By addressing these issues, organizations can enhance employee resilience, reduce turnover, and create a healthier, more productive workplace. This paper explores various strategies for mitigating stress and anger among at-risk employees, with a focus on proactive interventions and support systems. The findings suggest that a combination of individual coping strategies and organizational interventions is essential in managing and mitigating workplace distress for at-risk employees.

Keywords: stress management, Anger management, Employee well-being, Workplace health, At-risk employee.

**Corresponding author, Assistant Professor, Department of Business and Management, Jaipur National University, Jaipur, Rajasthan, India
(E-mail: megha.bhargava@jnujaipur.ac.in)*

***Assistant Professor, Department of Business and Management, Jaipur National University, Jaipur, Rajasthan, India (E-mail: vivekkhambra@jnujaipur.ac.in)*

Examining the Impact of Generational Differences on Motivation and Organizational Commitment in India's IT Sector

Hiya Mallik*

ABSTRACT

India's IT sector is constantly evolving and adapting to meet the new trends. An underexplored arena in this industry, is viewing work motivation and organizational commitment, through the lens of generational differences. This study explores how Generation X, Millennials and Generation Z differ in their motivational drivers and commitment levels. Through the usage of the Work Extrinsic and Intrinsic Motivation Scale (WEIMS) and the Organizational Commitment Questionnaire (OCQ), data was collected from 150 IT professionals to analyse generational variations. It was found that Generation X showed the highest intrinsic motivation and commitment as they valued stability and long-term growth. Millennials, on the other hand, showed moderate to high motivation as they prioritized flexibility and purpose driven roles. Finally, Generation Z showed the lowest levels of motivation and commitment, with precedence given to work-life balance as well as rapid career advancement. Overall, the results support the Self-Determination Theory, as they highlight the need for generation-specific HR measures. These findings highlight the importance of adaptive leadership, flexibility, and engagement strategies to enhance retention and productivity, while also guiding organizations in aligning workforce management with generational aspirations in India's fast-paced IT sector.

Keywords: Generational differences, Work motivation, Organizational commitment, IT industry, Self-determination theory.

**Student, Sociology and Social Work, Christ University, Bangalore, Karnataka, India
(E-mail: hiya.mallik@gmail.com)*

A Research Paper on Employee Well-being and Mental Health – Emerging Trend in Global Business Management: A Changing Landscape, 2025

*Shefali Kundnaney**

ABSTRACT

Employee well-being and Mental Health is an emerging trend in current global business management. Due to changing mindsets of employees towards their well-being and care for Mental Health, the need to frame this topic emerges. An organization whether global or domestic has to inculcate various measures to provide employees a decent standard of living together with quality of work life and no scope for deterioration of mental health. For this, the organisation has to focus on various methods to improve the morale, motivation and productivity among employees. Also, due to rising cases of depression, the need for proper measures to improve mental health of the employees arises. This paper highlights about the concept of employee well-being and its relation with their mental health, the causes of growing cases of depression among employees, the measures to improve the well-being of employees by provision of various welfare facilities and various other developmental programmes which on one side enhances the productivity of the organisation and on the other hand creates a sense of belongingness among employees so that their well-being is improved and their mental health and spiritual health creates a remarkable growth both for employee as well as for the organisation.

Keywords: Well-being, Mental health, Productivity, Growth, Organization.

Track 4: General Management

A Study of POSDCORB Model of Declining Unicorn-based Ed-Tech Platforms

Hanshu Mudgal and Ashima Negi***

ABSTRACT

This research paper puts light to the decline in firm valuation and slump in learners-base for the once famous and now in-famous Ed-tech platforms. The study scans the falling revenues and its relation with the Management handling by the Founders and Promoters of the ed-tech platforms. This research is quantitative and qualitative data based and is an effort draw conclusive remarks on the performance of the ed-tech sector and its impression on the Indian Economy, as a whole. The quantitative data analysis helps understand the slump in revenue growth model of the firms, to help draw out the managing models engaged into by the firm(s). The qualitative assessment through this research will help understand the planning, Organizing, Staffing, Directing, Coordinating, Reporting, Budgeting carried on in the ed-tech platforms leading to recent failures of majority of the firms. The paper visits the qualitative data from secondary sources, to enumerate lack-luster run of the companies to share bazaar, once most sought-after firms, who ended up issuing ESOPs to their investors and employees, alike.

Keywords: Ed-tech, Unicorn, Entrepreneurship, Bankruptcy.

**Corresponding author, Student, Department of Management, GITAM, Jhajjar, Haryana, India (E-mail: absevakmotors@yahoo.com)*

***Student, Department of Management, Sarvepalli Radhakrishnan University, Delhi, Delhi, India (E-mail: ashima.negi@yahoo.co.in)*

An Analysis of Educational Technology and Role of AI in Modernising Education System under Indian National Education Policy 2020

Sahil S. and Ashima Negi***

ABSTRACT

This paper involves an Analysis of the Education System in India, in wake of the Indian National Education Policy 2020 and the role being played by the use of Educational Technology in its implementation. This paper encapsulates the role of AI in Modernizing Education System, helping achieve the targets of India as a Superpower by 2047, backed by the Indian Education System. The paper is a quantitative and qualitative data driven and encircles the existing education norms and practices at Primary to Higher Education level(s), and states the orientation(s) of achieving 100% gross enrolment by 2030 in the education. The research is backed by data drawn from both the Government and Private endeavors towards educational development in the country, through the Government Schemes and PPP Models. The paper puts to light a hard separated understanding of the current trends and patterns in Primary, Secondary and Higher Education and how Educational Technology is driving the Education System towards modernization.

Keywords: Artificial intelligence, Edtech, National education policy, Higher education.

**Corresponding author, Student, Department of Management, Maharishi Dayanand University, Rohtak, Haryana, India (E-mail: negi1983@yahoo.co.in)*

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

Case Study on Adoption of AI in a Manufacturing Organization in India

*Sudhir Sohoni**

ABSTRACT

The case study examines the adoption of AI/ML in an Indian multinational corporation with revenues of USD 2.0 billion in 2024. The organization has received the Deming Award, the Grand Deming Prize, and the 'Sword of Honor' from the British Safety Council. It has implemented AI/ML applications to increase efficiency and productivity across its manufacturing operations. The initiative to adopt AI/ML technologies was first led by the Information Systems Department (ISD), and execution faced challenges, prompting a strategic shift by the CEO to position end-users as primary drivers, with ISD as an enabler. Comprehensive educational and digital skill development programs covered 100% of employees including the leadership team members. Focus groups, hackathons and cross-functional dialogues identified operational deficiencies, leading to prioritization to achieve quick wins. An Excellence in Manufacturing and Technology Development Department (EMTD) was established, consisting of data scientist, data engineers, technology platform specialist, and operations staff. Regular senior management reviews ensured prompt resolution of issue. External experts and System Integrators provided technological insights, and an external audit validated the initiative's success. The outcome was 50-fold return on investment made in the first 12 months of project completion.

Keywords: Adoption of AI, Best practices in AI adoption, Strategy for adoption of AI, Change management required for adoption of AI, AI adoption in Manufacturing.

**Research Scholar, PUMBA, SPPU, Purple HR Consulting Pvt Ltd, Pune, Maharashtra, India (E-mail: sohonisudhir@gmail.com)*

Synchronizing Innovative Cyber Security Management in Digital Hemisphere: An Nex-Gen Study

*Partha Naskar**

ABSTRACT

In the era dominated by digital interconnectedness, the prevalence and relevance of cyber security measures has emerged as one of the critical elements in the business horizon. Thus, safeguarding and protecting the digital platform in the evolving cyber centric waves is quite imperative and is the call of the hour. Literature of the study outlines varied aspects of cyber security, block chain roles in cyber security with privacy, national cyber security measures, digital asset protection, cyber security laws and rights, cyber security cloud based financial system and assessment of risk for investment efficient strategies in security. The focus of the paper is to identify the emerging cyber threats and emphasizes in familiarizing the defensive strategies towards fostering a security aware culture in the changing business environment. The paper highlights young population perception and understanding present cyber security issues for better organizational practices. The research design is exploratory and analytical with mix collection methods with application of non-probabilistic sampling methods. The coverage of the paper makes the realistic attempt to project the sophisticated challenges of modern cyber threats and to develop effective cyber security defensive strategies for securing our digital future.

Keywords: Cyber, Security, Digital, Threats, Strategy.

**General Manager (Accounts), Finance Department, West Bengal SCSTOBC Development & Finance Corporation, Kolkata, West Bengal, India (E-mail: naskarpartha@yahoo.co.in)*

Phygital Learning Models: Challenges and Opportunities for Students in High-stakes Academic Programs

Sandhya Bhagat and Dipak Chacharkar***

ABSTRACT

Phygital learning, the seamless integration of physical and digital environments, has emerged as a transformative model in high-stakes academic programs such as medical, engineering, and management education. This study explores the challenges and opportunities associated with adopting phygital learning models in these demanding educational contexts. The primary aim is to analyze the effectiveness of phygital methodologies in enhancing student engagement, practical skill acquisition, and academic performance. The research employs a mixed-method approach, combining surveys, interviews, and case studies involving students and faculty from professional courses. Key challenges identified include technological accessibility, adaptability of teaching methods, and maintaining the balance between physical and digital components. On the other hand, opportunities lie in personalized learning experiences, collaborative learning tools, and improved access to resources. The outcomes underscore the need for strategic implementation of phygital models to ensure equitable and effective education delivery. Recommendations for optimizing phygital learning are provided to bridge gaps and maximize its potential in professional education.

Keywords: Phygital learning, Professional education, Student engagement, Academic performance, Hybrid pedagogy.

**Corresponding author, Faculty, Department of Business Administration and Management, Sant Gadge Baba Amravati University, Amravati, Maharashtra, India
(E-mail: sandhya.bhagat@hotmail.com)*

***Head of the Department, Department of Business Administration and Management, Sant Gadge Baba Amravati University, Amravati, Maharashtra, India
(E-mail: chacharkar@rediffmail.com)*

Evolving Global Capability Centers: From Back-office Operations to Innovation Powerhouses

Sanchita Satalkar and Deepti Lele***

ABSTRACT

Global Capability Centers (GCCs) started as basic back-office operations which have transformed into crucial innovation places that lead digital evolution and both business intelligence and automated practices. The research investigates how GCCs have changed by describing three main enablers including artificial intelligence together with agile methodologies and cloud computing which boost their operational and strategic merit. Companies now use GCCs to deliver innovative analytics capabilities together with R&D functions and customer-specific solutions which builds an environment for ongoing development. The paper explores the obstacles GCCs encounter when acquiring talent and maintaining cybersecurity standards in addition to adhering to regulatory requirements that shape their growth pattern. Organizations can maximize their GCCs to establish innovation excellence centers by studying real-world examples and the use of quantitative research which demonstrates effective collaborative practices between organizations and their international partners. The study gives organizations tools to restructure their GCC approaches while establishing digital transformation plans. Controlled governance alongside technological investments coupled to leadership support enables GCCs to generate global competitiveness as well as cost efficiencies alongside innovation-driven growth. GCCs will advance as critical agents to redefine business evolution and industrial revolution in enterprise transformation.

Keywords: Global capability centers, Digital transformation, Innovation hubs, Enterprise growth, Business intelligence.

**Corresponding author, Assistant Professor, Department of Management Studies, COEP, Pune, Maharashtra, Singapore (E-mail: sanchitathanedar@gmail.com)*

***Associate Professor, Department of Management, Ramchandran Institute of Management, Pune, Maharashtra, India (E-mail: deepencyber@gmail.com)*

Predicting the Future: How Data-driven Decision Making is Redefining Accreditation Practices

Neha Karve and Shubham Purandare***

ABSTRACT

In the evolving landscape of higher education, achieving and maintaining accreditations has become critical for institutions to enhance their credibility and global competitiveness. This paper explores the transformative potential of Data-Driven Decision Making (DDDM) in streamlining accreditation processes. A case is presented from NMIMS University, where analysis tools have been deployed to compute Assurance of Learning (AOL) across its campuses. This initiative exemplifies how DDDM can not only aid in achieving accreditation benchmarks but also drive deeper insights into institutional performance, fostering data-driven strategies for holistic growth. Advanced tools such as Accredibl and SmartOBE enable automation of processes like outcome-based education (OBE) mapping, research benchmarking, and alumni tracking. This paper emphasizes that accreditations should be seen as opportunities for introspection and growth, rather than merely a pursuit of grades or badges. Findings reveal that institutions adopting DDDM achieve better alignment with accreditation requirements, optimize resource allocation, and unlock predictive insights to inform future strategies. While challenges such as data fragmentation and cost constraints remain, this approach highlights a path to sustainable quality improvement in higher education. By providing actionable recommendations and showcasing practical implementations, this paper aims to catalyze the adoption of evidence-based decision-making for educational quality assurance and beyond.

Keywords: Data driven decision making, Assurance of learning, Smart outcome based education.

**Corresponding author, Assistant Professor, Department of MBA, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: neha.joshi225@gmail.com)*

***Founder, CEO, Corporate, Studiumtech Pvt. Ltd, Pune, Maharashtra, India (E-mail: shubham@studiumtech.in)*

Stakeholder Management and Leadership Resilience at Café Coffee Day

Deepti Lele* and Siddhant Mane**

ABSTRACT

Malavika Hegde successfully revived Café Coffee Day (CCD) after the sudden death of its founder, V.G. Siddhartha. Facing severe financial struggles, a loss of stakeholder trust, and operational challenges, she demonstrated exceptional leadership, resilience, and strategic thinking to navigate the crisis. This study examines the key strategies she implemented, including financial restructuring, operational improvements, and transparent communication to restore confidence. By analyzing case studies and existing research, the discussion connects her efforts to broader themes like crisis management, resilience, and women's leadership in business. It also explores her decision-making process in stabilizing CCD, reducing its debt burden, and securing its long-term success. Her ability to balance empathy with practical solutions played a crucial role in shaping the company's recovery. The analysis highlights how effective leadership and well-planned strategies can help businesses survive and grow even in difficult times, providing valuable lessons for leaders in uncertain and highly competitive business environments across different industries.

Keywords: Leadership, Crisis management, Resilience, Stakeholder engagement, Business recovery.

**Corresponding author, Associate Professor, PGDM, Ramchandra International Institute of Management, Pune, Maharashtra, India (E-mail: deeptilele.riimpune@gmail.com)*

***Student, Department of MBA, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: siddhantmane2426.aibm@gmail.com)*

The Role of SEE Learning in Leadership: A Case-based Comparison with Satya Nadella

Shilpi Chatterjee, Himani Shukla**,
Asha Singh***, Shruti Mor**** and Siddhant Mane******

ABSTRACT

This research aims to investigate the incorporation of Social, Emotional, and Ethical (SEE) Learning principles—namely, empathy, continuous learning, and ethical decision-making—into Microsoft’s corporate strategy under the stewardship of Satya Nadella. The primary objective is to scrutinize how these principles contribute to the cultivation of an inclusive corporate culture, the enhancement of employee engagement, the promotion of innovation, and the assurance of long-term business sustainability. This study evaluates the significance of emotional intelligence in leadership, ethical branding, customer-centric marketing, and responsible financial decision-making. Furthermore, it explores the manner in which Microsoft’s decentralized leadership structure facilitates agility, adaptability, and resilience within a highly competitive and rapidly evolving global marketplace. The research seeks to assess the degree to which Microsoft’s leadership fosters psychological safety, collaboration, and employee empowerment. Additionally, it investigates the ramifications of ethical marketing and financial strategies on stakeholder trust and the corporation’s reputation. Moreover, this study appraises how decentralized leadership underpins innovation, adaptability, and sustainable growth. By addressing these critical elements, this research posits Microsoft as a benchmark for ethical leadership, illustrating how SEE Learning principles underpin corporate responsibility, resilience, and enduring success within a dynamic business environment.

Keywords: SEE learning, Ethical leadership, Adaptive management, Corporate responsibility, Emotional intelligence.

**Corresponding author, Senior Trainer, Department of Training & Development, Ramchandra International Institute of Management, Pune, Maharashtra, India
(E-mail: shilpi.riim@gmail.com)*

***Deputy Manager in Corporate Relations, Placement Team, Ramchandra International Institute of Management, Pune, Maharashtra, India (E-mail: himanishukla.riim@gmail.com)*

****MBA student, Department of MBA, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: ashasingh2426.aibm@gmail.com)*

*****MBA student, Department of MBA, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: shrutimor2426.aibm@gmail.com)*

******MBA Student, Department of MBA, Arihant Institute of Business Management, Pune, Maharashtra, India (E-mail: siddhantmane2426.aibm@gmail.com)*

Empowering Small Farmers: A Systematic Review of Farmer Producer Organizations (FPOs) in India

Snehal Jadhav and Ranjit Patil***

ABSTRACT

Farmer Producer Organizations (FPOs) have emerged as a transformative approach to addressing the challenges faced by small and marginal farmers. The Government of India, through initiatives like the 10,000 FPOs Scheme, has been actively promoting these organizations to strengthen the agricultural sector. However, despite significant policy support, FPOs continue to face challenges such as financial constraints, limited awareness, weak governance, and market competition. This review paper follows a systematic literature review methodology, analyzing peer-reviewed journal articles, government reports, and case studies on farmer perceptions, economic benefits, and policy effectiveness of FPOs. The selected literature was critically evaluated based on key themes, including FPO formation, governance, market access, financial sustainability, and technology adoption. Qualitative content analysis was used to synthesize findings and identify research gaps. The study provides valuable insights for policymakers, agribusiness managers, and researchers, offering recommendations for enhancing the effectiveness of FPOs through improved governance structures, digital interventions, and capacity-building initiatives. Strengthening FPOs can significantly contribute to rural development, agricultural resilience, and farmer empowerment, making them a crucial component of the modern agricultural value chain.

Keywords: Farmer Producer Organizations (FPOs), Collective action, Agricultural markets, Rural development, Financial sustainability.

**Corresponding author, Research Scholar, Department of Agri-Business Management, D Y Patil Agriculture & Technical University, Kolhapur, Maharashtra, India
(E-mail: jadhavsnehals2015@gmail.com)*

***Assistant Professor, Department of Agri-Business Management, D Y Patil Agriculture & Technical University, Kolhapur, Maharashtra, India (E-mail: ranjit.patil19@gmail.com)*

Impact of Music Therapy on Emotional Well Being

Tribhuvan Panwar and Yash Kumar***

ABSTRACT

This study investigates the role of music therapy as a therapeutic intervention in healthcare and daily life, with a focus on its impact on individuals' overall wellbeing. It explores how music therapy can alleviate depressive symptoms, reduce stress, and improve overall mental well-being. In light of the high reliance on pharmacological treatments for mental health disorders, which often have adverse effects, the study emphasizes the need for non-pharmacological alternatives like music therapy. By examining physiological and psychological stress markers, such as heart rate and emotional states, the research highlights how music therapy can contribute to emotional expression, identity formation, and relational experiences. Additionally, it addresses the potential of music therapy to reduce suicide rates in cases where psychiatric treatments have been insufficient. This study aims to contribute to the growing evidence of music therapy as an effective, holistic approach to mental health care, while also exploring its challenges and broader applicability.

Keywords: Music therapy, Depression, Stress reduction, Non-pharmacological interventions, Mental health.

**Corresponding author, Student, Master of Business Administration, Christ University, Ghaziabad, Uttar Pradesh, India (E-mail: panwartribhuvan@gmail.com)*

***Student, Master of Business Administration, Christ Deemed to be University, Ghaziabad, Uttar Pradesh, India (E-mail: maanyash929@gmail.com)*

Influence of Resilience in Entrepreneurship and Innovation through Start-ups in New Business scenario

Lalita Yadpalwar and Vijayalaxmi Nemmaniwar***

ABSTRACT

Resilience plays a crucial role in entrepreneurship and innovation particularly in the start-ups ecosystem resilience is a cornerstone of start-ups success. Resilience directly influencing business sustainability, innovation, investor confidence, team performance, scalability and customer trust. Resilience is conceptualized as the ability to bounce back from failures, adapt to change, and persevere in the entrepreneurial pursuit. Innovation in business creates a solution to any problem, must be permanent if it is temporary then it means the generation of innovation period is minimizing. Any business with its innovative idea stays in business without failure Entrepreneurship and innovation go hand in hand. Entrepreneurs identify opportunities, take risks and build businesses, while innovation involves creating new ideas, product or processes to improve efficiency and solve problems. This adaptability allows startups to sustain operations and grow despite challenges. Covid-19 pandemic made the world adopt digitalization in the full fledge boosting gig Economy. Freelancing and Work from home resilience allows entrepreneurs to embrace change and develop innovative solution to stay competitive. In rapidly changing era resilience is not just an asset but a necessity for long term startups success. The study highlights the Influence of resilience in entrepreneurship and innovation through start-ups in new business scenario

Keywords: Resilience, Entrepreneurship, Innovation, Start-up, Influence.

**Corresponding author, Associate Professor, Department of Commerce, Netaji Subhashchandra Bose College, Nanded, Maharashtra, India*

(E-mail: lalita_gattuwar@rediffmail.com)

***Assistant Professor, Department of BBA, Indira Institute of Management, Pune, Maharashtra, India (E-mail: vijayalakshmigonewar@gmail.com)*

Women Entrepreneurship and Social Media: A Case Study on Druti Mahila Marukatte

*Meera H. N.**

ABSTRACT

Women entrepreneurship in India has become a key driver of economic growth, with the COVID-19 pandemic accelerating the shift towards online business through social media. Many women leveraged digital platforms and social media to start and expand their ventures, exemplified by Druti Mahila Marukatte in Karnataka. Digital literacy has enabled women entrepreneurs to utilize online platforms for income generation, family support, and overall socio-economic empowerment. However, despite these opportunities, challenges persist. This study examines the opportunities and obstacles faced by women entrepreneurs using social media for business, focusing on Druti Mahila Marukatte. Using a combination of case study and empirical research methods, data were collected via Google Forms from women entrepreneurs associated with the initiative. The analysis, presented through percentage methods, pie charts, and graphical representations, highlights that the pandemic pushed women to seek alternative income sources through platforms like Facebook and Instagram, helping them utilize time effectively and build confidence. However, issues such as network constraints, intense competition, difficulties in product promotion, and customer retention remain significant hurdles. The study recommends enhanced government support to improve access and efficiency of online platforms, ensuring that women entrepreneurs can sustain and expand their businesses, thereby contributing more effectively to economic development.

Keywords: Challenges, Entrepreneurs, Opportunities, Social media, Women entrepreneurs.

**Assistant Professor, Department of Commerce and Management, Malleswaram Ladies' Association Academy of Higher Learning, Bengaluru, Karnataka, India
(E-mail: meerahn08@gmail.com)*

Success Stories: Case Studies of Tribal Economic Upliftment

Richa Vairagi, Deepika Rajak** and Amit Singh Lodhi****

ABSTRACT

This research paper examines successful case studies that demonstrate effective strategies for the economic upliftment of marginalized tribal communities. These groups often encounter significant obstacles, including poverty, lack of infrastructure, and limited access to essential services like education and healthcare. However, various initiatives have effectively empowered these communities through sustainable development practices such as entrepreneurship, resource management, and skill-building programs. The study focuses on multiple case studies, including grassroots initiatives in India and enterprises utilizing indigenous knowledge, to pinpoint success factors leading to improved income, job creation, and overall community welfare. It emphasizes the importance of community participation, gender inclusion, and effective local resource management in promoting sustainable development. Additionally, the research addresses challenges faced by these initiatives, including difficulties in market access, political instability, and inadequate infrastructure, which can limit their broader impact. Utilizing qualitative and quantitative analysis of secondary data from reliable sources, the paper provides valuable insights for policymakers, development organizations, and NGOs, suggesting strategies for effective and scalable interventions that can enhance the socio-economic conditions in tribal areas globally. Through this analysis, the study aims to fill existing gaps in the literature on tribal economic development, contributing to more effective and enduring solutions for these communities.

Keywords: The five key words frotribal, Economic, Development, Sustainable & empowerment.

**Corresponding author, Assistant Professor, Department of MBA, Gyan Ganga College of Technology, Jabalpur, Madhya Pradesh, India (E-mail: richavairagi@ggct.co.in)*

***Assistant Professor, Department of MBA, Gyan Ganga Institute of Technology and Sciences, Jabalpur, Madhya Pradesh, India (E-mail: deepikarajak@ggits.org)*

****Student, Department of MBA, Gyan Ganga Institute of Technology and Sciences, Jabalpur, Madhya Pradesh, India (E-mail: amitlodhi.22@gmail.com)*

Circular Economy for Sustainable Plastic Waste Management: A Case of Pune

Geeta Nagarkar and Anurag Kashyap***

ABSTRACT

Linear economy causes environmental depletion, resource scarcity, and an instable price of goods. Thus, to address this issue, the world is transitioning towards a circular economy. Circular economic models help to curb the environmental, social, and economic issues faced in managing plastic waste. Once plastic is discarded after its utility is over, it is known as plastic waste. Plastic doesn't biodegrade; it remains in landfills for several years, sometimes leading to fire. It also breaks down into microplastics that will toxify land and pollute the environment. The research question of the present article is to investigate how the circular economy will help in sustainable management of plastic waste management. Two approaches were used as methodology. Survey methods include a questionnaire and interviews, which were distributed to both plastic waste workers and plastic waste management experts in order to explore plastic waste management from a circular economy perspective. The second approach consists of an analysis of existing plastic waste management models developed by experts such as various urban local bodies, non-governmental organizations, and business entrepreneurs in Pune city. The data is analyzed for sustainable plastic waste management using a circular economic approach.

Keywords: Circular economy, Sustainable plastic waste management, Plastic waste management models.

**Corresponding author, Assistant Professor, Bachelor of Architecture, Dr. Bhanuben Nanavati college of Architecture, Pune, Maharashtra, India
(E-mail: geeta.nagarkar@bnca.ac.in)*

***Principal, Bachelor of Architecture, Dr. Bhanuben Nanavati college of Architecture, Pune, Maharashtra, India (E-mail: dranurag.kashyap@bnca.ac.in)*

Building a Better Tomorrow through Renewable Energy: A Catalyst for Managing Climate Change to Attain SDG 13

Ratanshri Mohanty and Anju Rohilla***

ABSTRACT

Renewable energy, like solar, wind, and hydro power, is very important for meeting the world's energy needs and protecting the environment. As people look for cleaner options instead of fossil fuels, renewable energy helps reduce pollution and fight climate change. This research paper looks at how renewable energy affects the economy and helps achieve global goals called the Sustainable Development Goals (SDGs). The study aims to understand how renewable energy creates jobs, helps the economy grow, and affects energy prices. It also examines how renewable energy supports goals for clean energy and climate action. Additionally, the paper highlights the benefits of using renewable energy for a sustainable economy and stresses the need for policies that support this shift. By using both numbers and people's opinions, the research shows how important renewable energy is for creating a better and fairer future for everyone. Overall, this paper shows that investing in renewable energy is crucial for protecting the environment while also boosting economic growth and fairness in society.

Keywords: Renewable energy, Sustainable Development Goals (SDGs), Green technology, Policy frameworks, Energy transition.

**Corresponding author, Student, Faculty of Management and Commerce, SRM University, Sonapat, Haryana, India (E-mail: ratanshrimohanty@gmail.com)*

***Assistant Professor, Faculty of Management and Commerce, SRM University, Sonapat, Haryana, India (E-mail: anjurohilla@srmuniversity.ac.in)*

Customer Adoption of Digital Banking: Analysing Key Determinants

Harshith Kumar Shetty N., Veena Kumari B. K.** and Mamatha K.****

ABSTRACT

This study investigates the key determinants influencing customer adoption of digital banking services. The primary objective is to identify and analyze the factors that affect customer behaviour towards digital banking adoption. A conceptual research model is developed, drawing upon established theories such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). Hypotheses are formulated to explore the relationships between independent variables—perceived ease of use, perceived usefulness, trust, security concerns, social influence, and personal innovativeness—and the dependent variable, which is the adoption of digital banking. A quantitative methodology will be employed, utilizing surveys to collect data from a diverse sample of users. Statistical techniques, including regression analysis and structural equation modelling (SEM), will be utilized to test the proposed hypotheses and validate the relationships among the variables. The findings aim to provide actionable insights for financial institutions to enhance digital banking adoption, thereby improving customer satisfaction and engagement.

Keywords: Digital banking, Adoption, Technology acceptance model, Perception.

**Corresponding author, Assistant Professor, Department of PG Studies and Research in Commerce, Sri Dharmasthala Manjunatheshwara College (Autonomous), Ujire, Karnataka, India (E-mail: harshithkumar2014@gmail.com)*

***Professor, Department of Commerce, Dr. NSAM First Grade College, Nitte, Karkala, Karnataka, India (E-mail: veenabk@nitte.edu.in)*

****Assistant Professor, Department of PG Studies and Research in Commerce, Sri Dharmasthala Manjunatheshwara College (Autonomous), Ujire, Karnataka, India (E-mail: mamathaganiga0508@sdmcujire.in)*

Study the Effect of AI in Job Market in India

Rupali Gupta* and Madhavi Deshpande**

ABSTRACT

Artificial Intelligence is reshaping the Indian job market, influencing employment trends, skills updates, Global Value Position and demands. This study examines the impact of AI automation, which is displacing routine jobs in sectors like manufacturing, customer service, and data entry, while creating new opportunities with new skills in AI, data analytics, machine learning, and cybersecurity. The IT sector, healthcare, finance, and retail industries are experiencing significant transformations due to AI. The study emphasizes the need for upskilling and reskilling to bridge the digital divide and reduce job displacement risks. Additionally, the Role of government policies related to ethical practice of AI and role of education institution to start the AI related Course and make ready an AI-ready workforce. Changing industry role and employment role, this study highlights strategies to ensure AI-driven economic growth and workforce sustainability in India. The study also highlights the growing digital divide and the need for policy interventions to ensure inclusive economic growth. By analyzing industry trends and government initiatives, this paper aims to provide insights into how AI can be harnessed to drive employment rather than displace workers, emphasizing the importance of education, training, and adaptation in the evolving job landscape.

Keywords: Automation, Artificial intelligence, Job displacement, Manufacturing.

**Corresponding author, Teacher Assistant, Department of Management, DYPIU, Pune, Maharashtra, India (E-mail: rupali.gupta@dypiu.ac.in)*

***Dean and Director, Department of Management, DYPIU, Pune, Maharashtra, India (E-mail: madhavi.deshpande@dypiu.ac.in)*

Role of Idea Incubation in Successful Corporate Entrepreneurship

*Vineet Sakate**

ABSTRACT

Any organization willing to leverage corporate entrepreneurship to achieve strategic objectives must be methodical in its approach. A methodical approach involves evaluating organizations' strengths and weaknesses and based on that meticulously planning rigorous process of implementing corporate entrepreneurship. Corporate entrepreneurship has many facets. This paper details the role of idea incubation process in successful implementation of corporate entrepreneurship based on available research. Incubation systems are nurturing environments thoughtfully planned and implemented which Positions strategic objective as a priority. This paper illustrates critical SuccessFactors associated with roll off incubators in materializing corporate entrepreneurship KPIs. This paper also proposes a conceptual model for leveraging idea incubation system for corporate entrepreneurship framework. his conceptual model is based on emerging trends in industries and made suitable to tailor for organisations of all sizes. it is also made scalable and flexible to accommodate dynamic nature of competition and success factors associated with it. to ensure competitive advantage is ensured.

Keywords: Idea incubation, Innovation management, Entrepreneurship.

**Student, PUMBA, Pune, Maharashtra, India (E-mail: sakatevineet@gmail.com)*

The Role of Technology in Facilitating Organizational Transformation

Anshita Verma* and Sumin Sybol**

ABSTRACT

Technological advancements are a fast driver in the contemporary business environment that shapes organizational change. This chapter aims at trying to analyze and discuss various ways through which technology enables transformation of forms, processes, and cultures in any organization. It focuses on the aspects that digital tools, analytics of data, and creative platforms support the improvement of productivity, agility, and responsiveness of an organization to changes in the dynamics of markets. This study draws upon case studies of successful transformations enabled and brought to light by technology- with factors such as commitment from the leadership, employee engagement, and strategic alignment on the fore. In addition, this study elaborates on some challenges an organization normally faces during its transition into becoming digital- namely resistance and cybersecurity concerns. This paper, therefore, attempts to offer useful insights for practitioners and researchers alike in sketching out an effective approach to leveraging technology as a source of sustainable growth and competitive advantage by providing an insightful look at the interaction between technology and organizational transformation.

Keywords: Digital transformation, Organizational change, Leadership, Employee engagement, Sustainability.

**Corresponding author, Student, School of Business and Management, CHRIST (Deemed to be) University, Ghaziabad, Uttar Pradesh, India
(E-mail: anshita.verma@bba.christuniversity.in)*

***Associate Professor, School of Business and Management, CHRIST (Deemed to be) University, Ghaziabad, Uttar Pradesh, India (E-mail: sumin.s@christuniversity.in)*

Artificial Intelligence in Education: Personalizing Learning and Overcoming Ethical Challenges

Kumar Shashwat and Shiv Pundhir***

ABSTRACT

Artificial Intelligence (AI) is revolutionizing education by enabling personalized learning, automating processes, and enhancing student engagement. AI-driven tools analyze individual learning patterns, adapting content to students' needs while providing real-time feedback and targeted support. This automation in learning helps educators identify struggling students and offer timely interventions. However, ethical challenges like bias in AI and data privacy concerns must be addressed to ensure fairness and security. AI systems can unintentionally reinforce biases if trained on unbalanced datasets, leading to disparities in learning experiences. Additionally, the vast collection of student data raises concerns about security and misuse, making strict data protection measures essential. Despite these challenges, AI's role in education continues to expand, with innovations such as virtual classrooms, intelligent tutoring systems, and automated content creation transforming learning. By addressing ethical concerns responsibly, AI can create a more inclusive, adaptive, and effective educational environment for all students. One Size fits all doesn't work in education.

Keywords: Artificial intelligence, Personalized learning, Ethical challenges, Data privacy, Educational technology.

**Corresponding author, Student, Department of Business and Management, Christ University, Patna, Bihar, India (E-mail: kumar.shashwat@bba.christuniversity.in)*

***Assistant Professor, Department of Business and Management, CHRIST (Deemed to be) University, Ghaziabad, Uttar Pradesh, India (E-mail: shiv.pundhir@christuniversity.in)*

Bridging Learning Gaps: AI as a Tool for Critical Thinking in India's Classrooms

Kishalay Raj and Salina Subba***

ABSTRACT

Traditional teaching in India, particularly in rural and marginalized communities, emphasizes rote memorization, limiting students' critical thinking and problem-solving abilities. AI offers a transformative approach by enabling personalized, interactive learning experiences. AI-driven tools assist educators in crafting discussions, generating context-specific questions, and assessing students' reasoning skills in real-time. Adaptive learning platforms customize content to diverse needs, fostering inclusivity for disadvantaged students, individuals with disabilities (PWD), and female learners facing systemic barriers. However, inadequate digital infrastructure remains a challenge—only 57.2% of Indian schools have functional computers, and just 53.9% have internet access, with rural areas faring significantly worse (18.47% vs. 47.29% in urban regions). Moreover, the lack of teacher training and potential biases in AI-driven assessments further hinder effective implementation. Addressing these gaps is essential for AI to enhance education equitably. This paper explores AI's potential to bridge learning disparities and promote critical thinking, preparing students for academic and professional success in a digital world.

Keywords: Artificial intelligence, Critical thinking, Inclusive education, Adaptive learning, Rural education.

**Corresponding author, Student, Production and Operations Management, IIM Bangalore, Karnataka, India (E-mail: kishalay.raj24@iimb.ac.in)*

***Student, Department of Human Resource Management, IIM Bangalore, Karnataka, India (E-mail: salina.subba24@iimb.ac.in)*

Transitioning to a Circular Economy in India: Pathway and Challenges for Sustainable Growth

Shweta Shrivastava and Vinamra Nayak***

ABSTRACT

For sustainable development, the circular economy is essential, particularly in countries like India that are expanding quickly. India needs to move away from the unsustainable linear economy because of the tremendous strain that population and economic expansion are placing on waste management and natural resources. In this study, the potential of CE to redefine economic value and advance sustainability in India is examined. CE provides a revolutionary model by focusing on sustainable consumption, waste generation, waste reduction, and resource efficiency. The substantial economic and environmental principles, scalable pathways and challenges of adopting CE are demonstrated by this study. Results show that how adaptation of CE standards have helped in minimize environmental effect while producing significant economic value. In line with its sustainable development objectives, India's transition to a CE will be facilitated by innovative ideas and effective governmental assistance.

Keywords: Circular Economy, Sustainable development, SDG, Waste management.

**Corresponding author, Assistant Professor, Department of Management, Gyan Ganga College of Technology, Jabalpur, Madhya Pradesh, India
(E-mail: shwetashrivastava612@gmail.com)*

***Associate Professor, Department of Management, Gyan Ganga College of Technology, Jabalpur, Madhya Pradesh, India (E-mail: vinamranayak83@gmail.com)*

Enhancing Knowledge Sharing: The Role of Creative Commons Licenses in Research Paper Publication and Educational Resources

*Sangita Manohar Sonawane**

ABSTRACT

The purpose of this paper is to explore the role of Creative Commons (CC) licenses to support open access and sharing of information, particularly scholarly articles and academic materials. Because CC licenses grant the producers the authority to share their work with evident usage rights, they have redefined the act of accessing information, sharing, and reusing it. Using real-life examples and recent research on platforms like PLOS, Khan Academy, and OpenStax, this study employs secondary data analysis. According to the report, CC licenses have various advantages, such as increased visibility, collaboration, cost savings, and legal ease. It also illustrates how they've impacted education material, making it free, customizable, and opening doors for learning a lifetime. There is also controversy regarding issues such as limiting commercial use, intellectual property issues, and misinterpreting license limitations. The study illustrates how CC licenses advance scholarly research and learning by encouraging a global information sharing culture. The study adds to our knowledge on how open models of licensing advance creativity, access, and collaboration in the era of the digital age, benefiting scholars, teachers, and students globally.

Keywords: Open access, Creative commons, Knowledge sharing, Educational.

**Librarian, Arihant institute of Business Management, Pune, Maharashtra, India*

Business Leaders Perspectives on the Application of Mythological Principles in Modern Business Practices

Yachna Gharde, Swapnali Bhosale**,
Yachna Gharde*** and Sujoy Kumar Jana*****

ABSTRACT

This research examines how mythological principles influence business leadership, decision-making, and strategic thinking. It addresses a gap in existing studies by exploring whether mythology contributes to leadership development, ethical decision-making, and resilience areas that have received limited attention in business research. Through Exploratory Factor Analysis and Structural Equation Modelling, the study finds that mythology positively impacts strategic thinking and ethics but does not show a strong connection to leadership inspiration, teamwork, or resilience. The findings suggest that while mythology provides strategic insights, leadership effectiveness depends on additional factors. The study emphasizes mythology's potential in leadership training and executive education.

Keywords: Exploratory Factor Analysis (EFA), Structural equation modelling (SEM), Leadership.

**Corresponding author, Associate Professor, Faculty of Management and Commerce, Arihant Institute of Business Management, Pune, Maharashtra, India
(E-mail: ghardeyachna@gmail.com)*

***Deputy Director, Faculty of Management and Commerce, Arihant Institute of Business Management, Pune, Maharashtra, India*

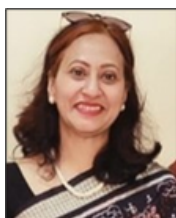
****HOD Communication, Department of Communication and Training, Ramchandra International Institute of Management, Pune, Maharashtra, India*

*****Associate Professor, Research Analyst, Manlitics B2B ITES, Pune, Maharashtra, India*



Ramachandran International Institute of Management (RIIM), Pune

About the Editors



Dr. Manisha Saxena, Dean (Academics-PGDM) at Ramachandran International Institute of Management (RIIM) and a Faculty Member for OB and HRM. She has been in the field of management education and research for over 24 years and has been associated with various management institutes in Delhi/NCR, Mumbai and Pune. A PhD, MBA, MA (Psychology), and a certified trainer from ISTD and Accredited Management Teacher in the area of Behavioural Science by AIMA.



Dr. Yachna Gharde is Associate Professor at Ramachandran International Institute of Management (RIIM), Pune. Completed her PhD in Service Sector in 2017. Her current research interest includes Tourism and Hospitality, consumer service. Participated in various FDP in NIT and IIT. Attended various national and international conference. Published various paper in UGC, ABDC and Scopus and patent.



Mr. Suraj Sharma is an accomplished Chairperson with extensive experience in the management education sector, having a proven track record of driving growth and excellence across various domains. His expertise spans Sales & Marketing, Administrative Management, Strategic Planning, and Business Development, where He has consistently delivered impactful results. With a strong foundation in business development and a master's degree in international marketing from Pune University.



Mrs. Nidhi Molgi is an experienced academic with over 10 years of expertise in Operations, Business Research, Quantitative Methods, Statistics, Decision Science, Mathematics, and Business Analytics. With a strong foundation in research, teaching, and consulting, Prof. Nidhi has contributed significantly to the development of practical solutions and the dissemination of knowledge in management education.



Journal Press India

Publication and Conference Solutions

Contact: +91 8826623730, 8826623732

E-mail: info@journalpressindia.com

Website: www.journalpressindia.com

ISBN 978-81-981704-4-6



9 788198 170446