

INTERNATIONAL CONFERENCE **ASBIC-2024**

on

***DIGITAL TRANSFORMATION
AND CHANGE MANAGEMENT
FOR SUSTAINABILITY***



29th & 30th November 2024

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Messages





Dr. Sandeep Marwah
President
Asian Education Group



MESSAGE

In today's rapidly evolving digital landscape, it is unimaginable for economies—and businesses, in particular—to remain relevant and sustainable without fully embracing technology. Whether it's in automotive, hospitality, retail, or even as traditional as national governance, technology has disrupted every facet of our lives. As the lines between buyers and sellers blur, and businesses expand across geographical borders, the only way to stay competitive is by adopting technology to its fullest—and, at times, even finding new, innovative uses for it.

The omnipresence of digital tools has led to more informed stakeholders who constantly research and compare products and services in search of the best offerings. Today's tech-savvy consumers prefer convenience, personalized delivery options, minimal response time, and secure payment methods. By harnessing the power of data analytics, AI technologies like machine learning, and even chatbots for real-time support, businesses can offer exclusive, tailored experiences for customers, build strong relationships, and drive growth. In a digital-first world, these personalized interactions are no longer optional—they are the key to success.

A universal challenge that every economy faces is the management of resources, including financial and human capital. Technologies such as AI, data analytics, and machine learning provide unprecedented ways to optimize the use of these resources, driving productivity, reducing paperwork, and minimizing time spent on routine, repetitive tasks. Furthermore, technology helps in identifying cost-saving opportunities, improving quality control, enhancing risk management, and ensuring statutory compliance. This results in greater operational efficiency and a more sustainable business model.

As we look toward the future, it's clear that digital transformation and change management are critical to building a sustainable global economy. The pace of technological change might seem overwhelming, but digital transformation is no longer an option—it is a necessity. Businesses that fail to evolve risk obsolescence, while those that embrace technology can remain agile, resilient, and positioned for sustainable growth.

This International Conference serves as an invaluable platform for academia and industry experts to come together and share knowledge on how management and technology models can work hand in hand to shape a more sustainable future. By exploring the synergies between digital transformation and change management, we can unlock new solutions to drive sustainable development across various sectors, from agriculture to finance to healthcare.

I would like to commend the Research and Development Cell (RDC) of the Asian School of Business for their tireless efforts in organizing this International Conference. Their initiative has provided an opportunity for thought leaders to engage in meaningful dialogue and explore practical solutions to global challenges. I extend my congratulations to all the members of the RDC for their dedication in making this event a success.



Dr. Lalitya Vir Srivastava
Director
Asian Education Group



MESSAGE

The adage, "necessity is the mother of invention," has never rung truer than in the challenging times of the past few years. Economies and businesses that have thrived in these unprecedented times have done so by recognizing the profound role of technology—not merely as a tool, but as the driving force behind their ability to navigate the new challenges that emerged. The crisis years have awakened us to the vast possibilities that technological solutions offer, particularly in streamlining economic processes for greater sustainability.

Effective management and advancements in technology present unparalleled opportunities for businesses and economies to break into new markets, innovate in products and services, strengthen relationships, attract and retain top talent, and even scale operations up or down efficiently. By harnessing the power of digital transformation, organizations can optimize business processes, identify bottlenecks in different sectors, improve global supply chains, and integrate real-time decision-making systems. Technology enables businesses not only to serve external stakeholders better but also to improve the lives of internal stakeholders. The true strength of digital tools lies in their ability to personalize experiences within broader frameworks, creating tailored solutions for individuals while still meeting overarching goals.

The pace at which technology is reshaping the economic landscape may seem daunting, especially to those unfamiliar with its rapid evolution. However, digital transformation is no longer optional—it's a necessity for survival and growth. Businesses that fail to adapt risk falling behind, while those that embrace change can emerge stronger, more agile, and more resilient in the face of challenges.

This International Conference provides a unique opportunity to bring together industry leaders, academics, and researchers to explore how digital transformation and change management can drive sustainability across sectors. It is a great initiative by the Research and Development Cell (RDC) of Asian School of Business to create a platform for the exchange of knowledge and collaboration between academia and industry. By focusing on the intersection of technology and management, we aim to identify strategies that can help businesses not just survive but thrive in the new digital era.

I would like to congratulate and extend my appreciation to all the members of the RDC for their dedication and hard work in organizing this prestigious event. It is a significant step towards fostering collaboration, sharing innovations, and advancing sustainable practices through technology.



Dr. Maroof Ahmad Mir

Dean, Academics

Asian School of Business



MESSAGE

The necessity to redefine the 'New Normal' after the recent global crisis has underscored the critical role of management and digital technologies in reimagining the way societies and economies function. Digital transformation has revolutionized how economies operate, how businesses innovate, and how societies interact, opening unprecedented opportunities for countries like India to leapfrog traditional industrial infrastructures and leverage digital platforms to access new markets.

The rapid adoption of big data, artificial intelligence (AI), Internet of Things (IoT), and machine-to-machine communication is reshaping various sectors of the economy. These technologies offer opportunities for innovation, growth, and social inclusion while addressing critical issues such as climate change and global recovery. By effectively leveraging technology, organizations can create sustainable solutions, combat environmental challenges, and drive inclusive economic development.

This conference focuses on the integration of technology and management research to achieve sustainable digital transformation. It highlights the importance of utilizing advanced digital tools to streamline business processes, enhance resource efficiency, and align economic activities with sustainability goals. The agenda emphasizes the role of leaders and researchers in navigating the complex challenges posed by the digital era while fostering innovation and growth.

The objective of this conference is to create a collaborative platform where leading academicians, industry leaders, and researchers can come together to present, discuss, and share their insights on emerging trends, innovative practices, and practical challenges in achieving sustainable development through digital transformation and change management. By combining the latest research findings with real-world applications, the conference seeks to contribute to a more resilient, equitable, and sustainable future.

I extend my heartfelt appreciation to the R&D Cell at Asian School of Business for their tireless efforts in organizing this International Conference. I am confident that this event will serve as a valuable forum for fostering meaningful discussions and generating innovative ideas that benefit society and economies worldwide in the long run.



Dr. Sona Vikas

Dean, Management

Asian School of Business



MESSAGE

The theme of the Conference is very relevant given the prevalent environmental, social and economic concerns in modern – day organizations. The VUCA became BANI and the market dynamics kept evolving with each passing day. Digital transformation has brought about a drastic change in the way the organizations are operating and delivering value to the customers. Focus is on efficiency by reducing environmental footprints and supporting sustainable growth. Organizations are leveraging technology for sustainability. There is an increased use of Smart Energy Management Systems to optimize energy usage across facilities, reducing energy consumption and lowering carbon emissions. Digital tools are helping companies integrate renewable energy sources into their operations and optimize energy grid management. Digital tools like 3D modelling and simulation allow for designing products that are more sustainable in terms of materials used and energy consumed throughout their lifecycle. Blockchain are bringing about transparency in supply chains, making it easier to track and verify the sustainability of sourcing materials or products.

AI is able to predict supply chain disruptions, optimize routes for delivery (reducing emissions), and enable better resource allocation. Advanced technologies can now analyze environmental data from various sources (sensors, satellites) to track pollution levels, resource depletion, and other environmental factors, helping businesses and governments make data-driven sustainability decisions. Digital tools like IoT sensors and tracking software are helping in monitoring products from design to end-of-life, encouraging the use of materials in a circular way. Sensors and analytics are helping businesses minimize waste by optimizing inventory, managing production processes, and facilitating recycling. For sustainability initiatives, managing change is key to aligning organizational culture, leadership, and workforce with new sustainable goals. For a seamless transformation process, there is a need to engage both internal and external stakeholders.

The International Conference at Asian School of Business Noida being conducted during November 29-30, 2024 delves on these key aspects. We received almost 200 submissions from faculty members, research scholars and students across the country under the various tracks. The research clearly shows that the successful implementation of digital transformation paired with effective change management is a powerful way to achieve sustainability goals. It requires a combination of technological innovation, cultural adaptation, strategic leadership, and employee engagement. By leveraging digital tools, organizations can enhance efficiency, reduce their environmental impact, and support long-term sustainable growth while navigating the complexities of organizational change.

Asian School of Business



Asian School of Business

Asian School of Business (ASB) is a part of Asian Education Group (AEG) that holds a legacy of 33 years of Excellence in Education. ASB is a NAAC Accredited institution and ranked nationally 14th amongst top 50 Private Institutes and 26th amongst top 70 Institutes in overall category in Times B School ranking 2024. Asian School of Business is affiliated to CCSU, Meerut, a NAAC A grade University and our programs are approved by UGC and AICTE as applicable. ASB has also been awarded as the 'Top Institute of India' by CSR and 'Best Education Brand for Industry Interface by Business World (BW) previously.

Set up with a vision of “Growth with Education” to promote excellence in the field of education and to meet the ever-increasing demand of quality professionals in the field of business management and computer applications, Asian School of Business presently offers BBA (General), BBA (International), BCA (General), BCA (International), B. Com (with NEP guided CBCS), B.Sc. in Computer Science courses in affiliation with the CCS University.

ASB has designed tailored value addition courses complementing the university curriculum in order to provide students with an industry-relevant degree. The International Programs at ASB provide a unique international edge to the students in terms of the opportunity to learn from the best minds in the International Fully Paid Residential Workshop on Business of Entertainment at University of Southern California – School of Cinematic Arts Campus, Los Angeles, USA leading to an international certification which is highly acclaimed in the media and entertainment industry worldwide.

The academic environment at ASB, enriched by the interaction between professionals of various disciplines, has a stimulating influence especially in the formative years of young students and it helps them to develop an integrative personality and a healthy competitive spirit. ASB boasts of eminent professionals with extensive academic, industry and research experience from various disciplines as its faculty. It is home to students from different cultural backgrounds and perspectives, thereby, making the learning experience at ASB highly creative, engaging, inclusive and dynamic. Our well connected Alumni network is an asset to the institution with ASB alumni making their mark all over the world as competent professionals and conscientious citizens.



Vision

“To be a globally recognized educational institution of excellence providing Growth with Education.”

Mission

M1. To impart quality education ensuring dissemination of knowledge blended with its practical application for developing required management and technical skills.

M2. To nurture agile leaders of high integrity, grounded in strong values, and equipped with the critical thinking and decision-making abilities for leading organizational transformations in the wake of disruptive technological environment.

M3. To develop individuals having an entrepreneurial and innovative mind set with problem solving capabilities.

M4. To inculcate research aptitude for analyzing and addressing the emerging issues and challenges of the dynamic industry environment.

R & D Cell



NATIONAL SEMINAR: NEW INDIA @2047 “THE CHALLENGES AND OPPORTUNITIES IN THE HIGHER EDUCATION”



Education is a powerhouse of building intellectual and social capital within the country. It helps in the development of knowledge, capability and expertise that drive and nurture the values required for a growing economy. Over the past two decades, our education system has undergone various reforms and significant growth. In contemporary era, with digital transformation at its peak, the student centric premise and equity in higher education to create sustainable human development is undeniable. Access and inclusivity in education can change the life of individuals and potentially act as bolster for a knowledge economy. Higher education equips students with the ability to think critically and to assess and present evidence – these skills will last a lifetime and will be increasingly in demand as the number and proportion of high-skilled jobs rise. Therefore, there is a need to focus on reforming the current education system so as to bring it in conformity with the proposed vision.

Driving stimulus from the aforementioned vision, Asian School of Business in line with the Government of India's initiative to visualise India @2047 under the banner of Azadi ka Amrit Mahotsav, had organised a National Seminar on 16th of December 2022 (Friday). The Seminar was addressed by eminent guests, Ms. Sneha Biswas, Founder and CEO- Early Steps Academy, Dr. V.P Singh, Founder and Chairman- Distinguished Professor- Business Schools, Advisor-Private Universities, Executive Coach-Mentor, PCC ICF, Org. Development Advisor and Dr. Anand Mani, Chief Academic Officer- Unacademy.

The seminar focused on the challenges and opportunities in the higher education sector. Ms. Swati Biswas spoke on the changing teaching pedagogy. Dr. V.P Singh emphasized on the changing nature of students and Dr. Anand Mani talked about upcoming new technology. A continuous and systematic effort will improve the reach of education to the grass-roots level, where people living in farfetched areas will also have access to the quality education, thanks to the digital world.

LEVERAGING MANAGEMENT AND TECHNOLOGY FOR TRANSITIONING GLOBAL ECONOMY 24TH-25TH MARCH 2023



Effective management is crucial for harnessing the potential of technology, enabling organizations to optimize operations, enhance productivity, and reduce costs through better resource allocation and streamlined processes. As the global economy faces rapid technological change and increasing uncertainties, the ability to adapt swiftly and resiliently becomes paramount. This adaptability is facilitated by leveraging technology to respond to market shifts and disruptions, ensuring long-term sustainability and growth. The fusion of technology and management fosters innovation, allowing businesses to develop new products, services, and business models that drive expansion and open up new revenue streams. Enhanced global connectivity through technology supports international collaboration, market expansion, and access to diverse talent pools, with strategic management guiding these efforts to align with organizational goals. The theme emphasizes the importance of digital transformation, where technology adoption is guided by strategic planning and execution to achieve organizational objectives.

The conference aims to explore the vital role that strategic management and technological advancements in navigating the complexities of the contemporary global economic environment. Set against the backdrop of an ever-evolving economic landscape, the conference will provide a platform for exchanging ideas, presenting cutting-edge research, and fostering collaborations that pave the way for sustainable economic development.

INTERNATIONAL CONFERENCE ASBIC 2022 VISION 2070: ACHIEVING SUSTAINABILITY THROUGH MANAGEMENT AND TECHNOLOGY



The conference introduced the revolution of ideas of intellectuals from academia and industry in the sustainable transition of the world. It aimed to provide a platform to share several ways the organisations can plan, operate, acquire and manage talent, realise market, sell and communicate and make profit, fostering a culture of innovation technological developments.

Asian School of Business, Noida organised the International Conference on “Vision 2070: Achieving Sustainability through management and Technology” on 5th February, 2022. On account that the world is witnessing disruption of systems, societies, environment and governance at a rapid pace, developing an understanding about these exponential disruptions would help the economies to reframe their policy perspectives under the recent Vision of 2070 adopted by Indian Prime Minister, Narendra Modi.

The conference witnessed the most adored and erudite panel of Session chairs from across the globe that chaired the technical sessions wherein authors from around the world presented their papers. Dr. Srinu Sampalli, Professor, Faculty of Computer Science, Dalhousie University, Dr. Rasim Ozcan, Ibn Haldun University, Istanbul, Turkey and Dr. Vineeta Mishra, ICFAI Business School, and Dr. Preeti Mishra, University of Delhi, India, Dr. Tanvi Gupta, CEO Young Minds, Dr. Shweta Kalra, University of Delhi, honoured the Panel of Session Chairs in the conference.

The positive responses and keen participation of the presenters was the reflection of acceptance and credibility that the session chairs offered to the audience of students and scholars with their knowledge and expertise. The delegates from across the length and breadth of India spanning various International Universities, contributing to a number of 80 presentations lent their hand in the successful completion of the conference.

R & D Cell Initiatives

ASB NATIONAL SEMINAR ON “NEP 2020: TRANSFORMING VISION INTO ACTION”



The new National Education Policy-2020 (NEP) envisions India regaining the coveted position of global dominance. It enables higher educational institutions to develop a system that directly contributes to the country's transformation into a global knowledge superpower. To enlighten and explore the sphere of NEP 2020, Asian School of Business organized its 8th National Seminar on “NEP 2020: Transforming Vision into Action” on Thursday, 30th September 2021 at 11 AM.

The seminar commenced with the lighting of lamp and welcome introduction of dignitaries present on and off the dais. In Inaugural Ceremony the welcome address was delivered by Dr. Maroof Ahmad Mir, Dean-Asian School of Business (ASB). This was fostered by the wise words of Mr. Arun Maira, Chief Guest - Management Consultant, Former Member, Planning Commission of India and Mr. Seem Kumar, Guest of Honor - Head Asia Pacific Resource Centre (APRC), United Nations Global Compact (UNGC).

The Special Session was delivered by Prof. (Dr.) Anil Sahasrabudhe, Chairman, All India Council for Technical Education (AICTE) on National Education Policy (NEP). The welcome address in Special Session was delivered by Dr. Lalitya Vir Srivastava, Director, Asian Education Group (AEG). The seminar marked its culmination by Vote of Thanks by Mr. Ravi Sharma, Dean- Corporate Resource Cell (CRC), Asian School of Business (ASB).

The seminar was fostered by the wise words by the eminent speakers in Panel I moderated by Dr. Venu Arora, Associate Professor, Asian School of Business (ASB). The theme of the Panel I was “Invigorate Strategic Learning by Instilling Creativity, Entrepreneurship & Optimal Allocation of Educational Resources for Equity and Equality”. The theme of the session was “A Friendly Learning Environment and Engaged Faculty”.

The Eminent Panelists Dr. Runa Mitra, People Talent International Founder and Director and SHRM India advisor and Dr. Urvashi Sahni, Founder President, Studyhall Educational Foundation endorsed the session with their wise words establishing a correlation between dynamic and self-adaptive Curriculum for striking a better balance between teaching pedagogy and assessment while discussing the implementation challenges of the NEP 2020.

INTERNATIONAL CONFERENCE ASBIC -2021 ON “EMERGING BUSINESS INTERVENTIONS FOR MANAGING TECHNOLOGY AND INNOVATION”



Asian School of Business held its highly-vetted International Conference ASBIC-2021 on Saturday, 6th February 2021 at its Noida campus with great success. “Emerging Business Interventions for Managing Technology and Innovation” was the theme for this year's International Conference. Traditional lighting of lamp and welcome introduction of dignitaries present on and off the dais marked the beginning of the 'Inaugural Ceremony' of the conference. Dr. Maroof Ahmed Mir, Dean-Asian School of Business welcome the dignitaries with her welcome address and also set the tone of the conference with a brief introduction of the topic. This was followed by the inaugural address by Dr. Lalitya Vir Srivastava, Director- Asian Education Group . Mr. Apurva Chamaria, SVP & Chief of Staff to CEO & MD at Tech Mahindra and Ms. Anca Verma, Chairperson, Olialia World were the eminent guests and speakers at this inaugural ceremony of conference who shared their valuable thoughts on the topic. The formal release of the 'Conference Souvenir' was also a part of this session.

Next, a 'Plenary Session' on the sub-topic “Managing Sustainability in Innovation and Product/Service Development” was held. Mr. Himanshu Manglik, Founder & President, WALNUTCAP Consulting; Ms. Ruma Batheja, Head-HR Knowledge Research; Prof (Dr.) Zaid Ahmad, Director of Graduate Studies Unit, College of Business & Economics, Qassim University, KSA; and Dr. Anubhuti Dwivedi, Dean- Asian Business School were the key participants of this plenary session.

This was followed by the 'Technical Sessions' that constituted of 5 Chairs which were chaired by Dr. Hashem AlNemer, Associate Professor of Finance, Director of Innovation and Entrepreneurship Centre, College of Business, University of Jeddah, Makkah, Saudi Arabia; Dr. Prachi Bhatt, Associate Professor (OB&HR), Fore School of Management, New Delhi, India; Dr. Rasim Ozcan, School of Humanities and Social Sciences, Ibn Haldun University, Istanbul, Turkey; Dr. Ali Osman Kusakci, Associate Professor, School of Management, Ibn Haldun University, Istanbul, Turkey; and Dr. Sarmishtha Sarma, Professor (Marketing), IITM, Janakpuri, New Delhi, India, respectively.

There after, the conference witnessed the 'Valedictory Session' wherein the certificates were distributed to all participants. The highly-vetted event ended with a vote of thanks to all delegates, organizing and technical committees for smooth conduct and success of International Conference.

**NATIONAL SEMINAR ON
“DEVELOPING VIRTUAL LEARNING RESOURCES: CHALLENGES & PROSPECTS”**



Asian School of Business organised a high-pitch “National Seminar” on the theme “Developing Virtual Learning Resources: Challenges And Prospects” on Friday, 11th December 2020 at its Noida campus

The eminent guests and speakers at the seminar included Ms. Shreyasi Singh, Founder & CEO, Harappa Education; Mr. Suchindra Kumar, Executive Director, Ernst & Young (EY); Dr. Ankita Singh, Sr. Vice President & Global HR Head, CIGNEX Datamatrix; and Mr. Sourabh Bajaj, Skills Transformation Consultant APAC, Coursera.

The event kick started with the traditional lighting of lamp and welcome introduction of dignitaries present on and off the dais. Dr. Anubhuti Dwivedi, Principal-Asian School of business welcomed the dignitaries with her welcome address and also set the theme of the Seminar with a brief introduction of the topic, which she said was “quite important and relevant in context to the ongoing COVID-19 pandemic.” This was followed by the inaugural address by Dr. Lalitya Vir Srivastava, Director-Asian Education Group (AEG).

The “Plenary Session” on the topic “Re-Imagining the Future of Higher Education in India Through NEP 2020: Role of Blended Learning” was unfolded. Following this, the session concluded with due formalities.

**INTERNATIONAL CONFERENCE-ASBIC: 2020 ON
“ECONOMICS SLOWDOWN: SCOPE FOR TRANSFORMATION AND INNOVATION”.**



Research and Development Cell at Asian School of Business organised a high-pitch “International Conference” on the theme “Economics Slowdown: Scope for Transformation and Innovation” on Saturday, 1st February, 2020 at its Noida campus. The eminent guests and speakers at the Conference included Mr. Vivek Kalia, Head of Business Operations, Airbus, Mr. Sanjay Gulati Group Vice President- Corporate Tax, GMR Group, and Mr. Alok Sanghai, Director – Finance Governance & Controls, Barclays.

The event started with the traditional lighting of lamp and welcome introduction of dignitaries present on and off the dais. Dr. Maroof Ahmad Mir, Associate Dean-Asian School of business welcomed the dignitaries with his welcome address. This was followed by the inaugural address by Dr. Lalitya Vir Srivastava, Director-Asian Education Group (AEG).

The Conference progressed with the release of Conference Souvenir and the plenary session on the topic “Managing Sustainability in Innovation and Product/Service development”. Technical Sessions were then unfolded, which was concluded with the Valedictory session

NATIONAL SEMINAR ON “VUCA WORLD: ISSUES AND CHALLENGES”



Inaugural Session

International Conference on the theme “VUCA World: Issues and challenges” was organized under the aegis of Research and Development Cell that works to promote research and allied activities in the organisation. This conference was an effort to present and facilitate an understanding of the complexities of the changing face of the Industry, its drivers, enablers, goals and limitations. The keynote address by Dr. Rakesh Mohan Joshi (Professor and Chairperson of International Collaborations and Research- Indian Institute of Foreign Trade), set the ball rolling and made a perfect start to the conference theme. The speakers at the Inaugural Ceremony Mr. Dilip Chenoy (Secretary General, Federation of Indian Chambers of Commerce and Industry-FICCI), Mr. Richard Rekhy (Former CEO, KPMG India), Dr. Rakesh Kumar Khandal (President R&D-Indian Glycols Ltd.) connected to the audience by spreading out their rich knowledge of practices and experiences. IBMRC-lifetime membership certificates and mementos were presented to all the guests. The eminent guests in the plenary session included: Prof. Sudhir K. Jain (Professor and Ex-Head- Department of Management Studies, IIT Delhi), Mr. Muniinder Anand (Managing Director-India and South Asia – Centre for Creative Leadership), Ms. Charandeep David (Head – L&D, OYO Rooms), Prof. Kartik Dave (Professor & Dean School of Business, Public Policy & Social Entrepreneurship Ambedkar University, New Delhi)

Technical Sessions

Post lunch, parallel technical sessions were conducted in tracks consisting of Finance, General Management, Human Resources and Marketing. The best paper award for each category was adjudged by the session chairs in consultation with the co- chair.

Valedictory Function

The Valedictory Function was held in the presence of Dr. Neeni Rana, Prof. Kartik Dave and Dr. Amitabh Gupta as guests. Certificates were awarded to all the participants. Best Paper awards were given for each technical track which includes HR, Finance and Marketing.

NATIONAL SEMINAR ON INDUSTRY 4.0: A ROADMAP FOR INDIAN BUSINESS COMPETITIVENESS



The National Seminar on the theme “Industry 4.0: A Roadmap For Indian Business Competitiveness” was held on 27th October 2018 at the AEG Campus. It was an effort to present and facilitate an understanding of Industry 4.0 concepts, its drivers, enablers, goals and limitations. This seminar has served as a forum where research scholars, industry professionals, learned faculty members, functionaries from diverse business backgrounds came together to learn or share their knowledge on this subject.

This Inaugural ceremony was marked by the release of the Seminar Souvenir. The important guests were Mr. Sudhir Mehani, Consulting Engineers Private Limited; Mr. Nischae Suri, Partner and Head, KPMG Academy; Mr. Parvaiz Talib, Professor and Chairperson, Department of Business Administration, Aligarh Muslim University; Dr. Omkumar Krishnan, IIM Kozhikode; Mr. Piyush Singh, Project Manager, Digitalization, HSBC Bank; Mr. Mohit Rajpal, Director and Category Head, Goibibo. They provided an insight into how the ushering and implementation of Industry 4.0 will change or replace the nature of jobs. They presented their opinions on how in the next wave of Industrial Revolution, the job profiles will evolve. During the day, scholarly papers and articles were presented during the technical sessions. Academicians, research scholars and delegates from various esteemed institutes and Industry. During the Valedictory session, Best Paper Award was given along with Certificates of Presentation and Participation by the Chairperson of R&D Cell, Dr. Anubhuti Dwivedi.

INTERNATIONAL CONFERENCE ON GLOBALIZATION & GOVERNANCE: A MANAGEMENT PERSPECTIVE



Development in the age of automation and digitization has presented new challenges and opportunities. It has not only accelerated the pace of economic transformation and social change, but has also fundamentally reconfigured the nature of governance. On one side, some people consider globalization as an inherently good thing that shall be beneficial to the world with time. Others, observing the widening gap between developed and third world countries, consider globalization to be blamed for many of the unresolved problems. This makes the debate around globalization hot and often ideologically charged. Thus a potential unresolved issue about globalization is its impact on governance. The International Conference themed “Globalization & Governance: A Management Perspective” was organised on 17th March, 2018 by Research & Development Cell of Asian School of Business to provide a common platform for academia and industry to find new evidence on how globalization influences governance. The inaugural function was followed by a panel discussion on “Digitalization and Governance at the bottom of Pyramid” which was attended by executives from some of the top notch multinationals, entrepreneurs and people from academia. The chief Guest in the Conference was Shri Yaduvendra Mathur, Additional Secretary (IAS) NITI Aayog. The discussion focused on how Multinational firms have seen a new way of producing goods at very low cost in countries which had been specifically configured to be exploited, realizing the upcoming benefits of globalization. The thought leaders came together to delve into this issue with great concern which has made global governance a more responsible process. Various contributors presented their Research Papers in the field of Marketing, Finance, Information Technology, Human Resources and Economics & Strategic Management during course of the event.

NATIONAL SEMINAR ON “GIG ECONOMY – REDEFINING THE ORGANIZATIONS”



Asian School of Business organised a high-pitch “National Seminar” on the theme “Developing Virtual Learning Resources: Challenges and Prospects” on Friday, 11th December 2020 at its Noida campus.

The seminar was coordinated by ASB’s Research & Development Cell that strives “to become a center of excellence in management & IT education” by focused research pursuits through an interface with industry and academia.”

The seminar saw the august presence of distinguished dignitaries that included Dr. J. S. Juneja, Former Chairman – NSIC; Mr. Sandeep Tyagi, Director HR – Samsung Electronics; Mr. Neeraj Narang, Director – HCM Product Strategy – Oracle; Mr. Aditya Chakravarty, Head HR – Travel Triangle; Mr. Agnivesh Thakur, Lead – SAP – HCM Accenture; Mr. Amit Mishra, Head Talent Management & Development – Landis+Gyr.

The edifying panel discussion brought forth some very relevant points like, “The average span of CEOs has reduced from 20-30 years to 5-8 years nowadays.”, “The companies have to be Nimble footed, Adaptive, Disruptive and Work with Speed, Agility and Flexibility” among others.

This seminar concluded on a high note of knowledge and contributed immensely to the ongoing discussions on the rise of the gig economy that has brought new complexity and opportunities to the world of work.

MANAGEMENT DEVELOPMENT PROGRAM ON MANAGEMENT OF PERSONAL FINANCE



Every person requires the knowledge of managing personal finance in an effective manner so as to create long-term wealth and assets. To help individuals develop a professional approach to managing their personal finances, the Research and Development Cell at Asian School of Business organized a Management Development Programme on "Management of Personal Finance" on 29th September, 2018. The main aim of the MDP was to enable individuals to understand how financial planning can be used for personal financial decision making and to achieve the long-term financial goals. Prof. Anubhuti Dwivedi, Associate Dean and Prof. Vipul Mehta, Asian School of Business, were the resource persons for the MDP.

The first session was conducted by Prof. Anubhuti Dwivedi with a focus on topics like-features of various investment instruments-FD, PF, Small Savings Certificates, NPS, Mutual Funds, etc. The key areas of this session focused on understanding the instruments of wealth generation for effective management of personal finance. The next session was taken by Prof. Vipul Mehta who drew attention of participants on computation of pre-tax return, market instruments for wealth generation, returns on equity, market driven instruments vs. returns on debt instruments, purpose of comparing various investment schemes on post-tax basis, financial viability for the individual investor. The aim of his session was to make participants understand how to compare risk, return and liquidity, computation of pre and post-tax return so as to make comparative choices while investing money in different schemes.

This MDP provided a means of empowering the participants in taking the right financial decisions at the right point of time. The programme was concluded by the valedictory ceremony in which certificates were distributed by the resource person Prof. Anubhuti Dwivedi and Prof. Vipul Mehta.

NATIONAL SEMINAR THEMED ON “ASSESSING MYOPIA IN CURRENT ECONOMIC DYNAMICS: CHALLENGES FOR SUSTAINABLE GROWTH”



Asian School of Business under the aegis of Asian Education Group organized 4th National Seminar themed “Assessing Myopia in Current Economic Dynamics: Challenges for Sustainable Growth” on 28 October 2017. The Objective of the Seminar was to provide a platform for multidisciplinary interactions on assessing the impact of economic dynamics on sustainable growth among the academicians and practitioners. The inaugural ceremony was a solemn yet grand one and it was addressed by Dr. Sandeep Marwah, President, Asian Education Group; Ms. Nita Kapoor, Mentor, Hult Prize India and the former COO of Godfrey Phillips; Mr. Suchindra Kumar, Director – Strategy & Performance Improvement Advisory, Ernst & Young (EY); Ms. Sarika Vashisht, Associate Vice President, SALT Experiential Marketing; Dr. Lalitya Vir Srivastava, Director, Asian Education Group and Dr. Anubhuti Dwivedi, Chairperson - R&D Cell, Asian Business School. The inaugural function was followed by a panel discussion on “Disruptive Business Models and their impact on Current Economic Dynamics” which was attended by executives from some of the top notch multinationals, entrepreneurs and people from academia. The discussion focused on how Crypto currencies and Artificial Intelligence may disrupt most of the industries in coming times. Various contributors presented their Research Papers in the field of Marketing, Finance, Information Technology, Human Resources and Economics & Strategic Management during course of the event. It may be added that 75 Research Papers from Academicians and Research Scholars from various leading Institutes of the country were received out of which after due screening, 45 were accepted for publication. The Valedictory Session was chaired by Dr. Anubhuti Dwivedi, Chairperson - R&D Cell, Asian Business School. The Best Research Paper award was presented to Dr. Gitanjali Batra and Dr. R.K Singh from Delhi School of Economics.

MANAGEMENT DEVELOPMENT PROGRAM ON FINANCIAL MODELING



Research & Development Cell of Asian School of Business organized a Management Development Program on Financial Modeling on 16th September 2017. Financial modeling is the art of building a model using excel to depict financial statements and investment analysis.

It builds a structure that integrates various statements and schedules to enable decision making. The resource persons Professor Nikhil Garg and Professor Mukesh Hans highlighted that in today's world of extensive data where decisions are highly quantitative based; financial modeling has become an indispensable tool.

It is the most sought after skill required in the field of investment banking, equity research, project management, commercial banks and mostly all other sectors in the financial services industry. The resource persons stressed that how the chief financial officers need to move from mere budgeting to milestone budgeting.

FACULTY DEVELOPMENT PROGRAM ON CASE WRITING



Research and development cell of Asian School of Business organized Faculty Development program on Case Writing on 22nd July, 2017. Case study approach has been widely recognized as one of the best teaching methodology in management education by the academicians and the practitioners throughout the world.

Asian School of Business has taken this step to help educators, trainers and interested research scholars to develop case studies on real life business situations. The workshop was attended by more than 40 participants having different profiles like research scholars, doctoral students and faculty from different institutes.

Makhmoor Bashir a Quintessential academician in the area of Strategic Management was the resource person of the program. He is a management graduate from the prestigious Graduate School of Management, Kuala - Lumpur, Malaysia. He is a prolific writer and authority on case writing. He has published cases on Uber, Xiaomi, SpiceJet, Connect Broadband, Airbnb, Zenefits etc.

His Case study on Uber circulated & published by Indian Journal of Marketing, has received more than 4000 views and is among the top 5 articles of the journal among the last 47 volumes.

The program was well received by the participants.

MANAGEMENT DEVELOPMENT PROGRAM ON SOCIAL MEDIA MARKETING



Research and Development Cell of Asian School of Business, Noida organised “Management Development Program” on “Designing Social Media Marketing Strategies” on January 19-20, 2018. Dr. Anubhuti Dwivedi, Chairperson R & D Cell welcomed the delegates. The MDP was conducted in 4 different sessions. Mr. Kunal Mehta from Sapient discussed the conceptualizing of social media marketing and analytics. Mr. Devanshu Shukla, VMDD Technologies talked about Content Marketing and Social listening. Mr. Vinod Dhar from Asian School of Business highlighted the Development and Implementing Social Media strategy. The delegates participated in workshop organised by Mr. Devanshu and qualified participants were e-certified as Beginner Level Social Media freelance analyst. The MDP was well received and attended by corporate delegates, academicians, and management graduates from various organisations. The resource persons threw light on managerial aspects of social media marketing and its impact on business growth. Mr. Ravee Sharma Assistant Dean CRC distributed the certificates to the participants. Vote of thanks was presented by Dr. Preeti Tak, Nikhil Garg, Veenu Arora and Dr. Anu Nagpal Chopra contributed in the program.

INTERNATIONAL CONFERENCE ON TECHNOLOGICAL REVOLUTION FOR INTERNATIONAL BUSINESS AND ECONOMIC SUSTAINABILITY 2017



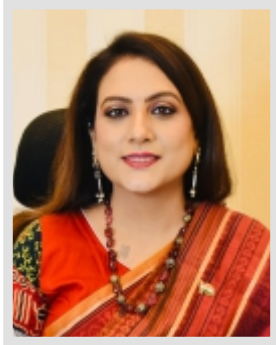
Asian School of Business proudly hosted International Conference on “Technological Revolution for International Business and Economic Sustainability” 2017 turned out to be the best amalgamation of Intelligentsia and Corporate thought process. The inaugural ceremony was solemn yet grand as it was addressed by Mr. Sandeep Marwah, President, Asian Business School; Mr. B.D. Nathani, Chief Business Advisor, Hello Ten Brands (P) Ltd; Mr. Tabrez Ahmed Director- Corporate Affairs eBay Inc; Dr. Lalitya Vir Srivastava, Director, Asian Education Group and Dr. Gunjeet Kaur, Dean Academics, Asian School of Business.

Two panel discussions were held- the first Panel Discussion was on “Impact of Digitalization on Sustainable Corporate Growth” and the second Panel Discussion was on “Changes in Functional imperatives due to Technology” witnessed the participation of the best corporate personalities. The two technical sessions were held wherein the Faculty of the top notch institutions and Researchers took part in deliberations.

The valedictory Function was held in the presence of Dr. Gunjeet Kaur, Dean- Academics, Asian Business School; Mr. Ravee Sharma, HOD CRC, Asian Education Group and Brig Ramesh Chandra. The First prize for Best Paper was given to Brig Suni Kumar Moudgil, Corporate Trainer and Entrepreneur. The second Prize for the Best Paper was given to Dr. Narendra Bhasin, Professor, Banking and Finance, Amity University. The International conference was held in style and grandeur and it was conducted by Ms. Supriya Srivastava.

Eminent Guest Speakers at the Conference





**SONAL GOEL, IAS,
SECRETARY, STATE OF TRIPURA,
NEW DELHI**

Sonal Goel is an Indian Administrative Service (IAS) officer from the Tripura cadre. She is currently serving in various administrative capacities within the state of Tripura, contributing to the governance and development of the region.

As an IAS officer, Sonal Goel holds a significant role in implementing government policies, managing state resources, and overseeing various administrative functions to improve public services and welfare programs. Her responsibilities often include areas such as law and order, public administration, and the implementation of state and central government initiatives in Tripura.

Her experience and expertise have been valuable in driving forward the state's development, especially in key sectors such as education, infrastructure, healthcare, and social welfare.

Sonal Goel is known for her commitment to effective governance, and her efforts are directed towards creating a more efficient and responsive administrative system in Tripura.

Sonal Goel has held several key positions within the Tripura state government. Throughout her career, she has contributed to a wide array of administrative functions, including law and order, public administration, development projects, and welfare programs. She has also worked on improving governance in various sectors such as education, healthcare, infrastructure, and rural development.

She has been involved in overseeing various state and central government initiatives, ensuring their implementation and monitoring their progress. She is known for her efficiency and approach to handling complex issues related to governance and public administration.



HIMANSHU MATHUR
ASSOCIATE DIRECTOR, ACCENTURE

Himanshu Mathur is an Associate Director at Accenture, a global professional services company that provides consulting, technology, and outsourcing services. In his role at Accenture, Himanshu Mathur is involved in leading high-impact projects, driving strategic business transformations, and helping organizations leverage technology to enhance their operations.

While specific details about his career trajectory and educational background may not be widely publicized, an Associate Director at Accenture typically holds significant responsibilities in managing teams, building client relationships, and delivering value in key areas such as digital transformation, IT consulting, or business strategy.

Given Accenture's diverse client base across various sectors such as healthcare, finance, technology, manufacturing, and government, Himanshu Mathur's work may span several industries, where he provides tailored solutions that help organizations tackle unique challenges and seize new opportunities.

Professionals in similar roles at Accenture often hold advanced degrees in business, engineering, computer science, or related fields. Himanshu's career development may involve a combination of formal education, specialized certifications, and extensive on-the-job experience in consulting and leadership.



**CA TRIPTI SHINGHAL SOMANI,
FOUNDER, WOMENNOVETOR**

Chartered Accountant and post graduate in law with wide experience in business and financial advisory for various multi-national organizations such as PwC Grant Thornton (GT) World Bank (on behalf of GT) etc comprising due diligence reviews assisting clients in identifying post-acquisition/integration issues forensic audits statutory & internal audits and other business advisory services. Experience includes various multinational foreign and domestic clients spread over a range of industries and been involved in a number of cross border transactions both outbound and inbound on behalf of strategic and financial investors. Tripti also does a lot of work for private equity clients in India and also co-ordinates for TS India's efforts for private equity clients. On a functional basis, Tripti works across the deal continuum with a focus on due diligence. Her experience includes assisting in an assignment of fraud investigation with World Bank D.C officials. In addition to this Tripti's experience includes two years of involvement in statutory audits internal audits and various other special assignments Tripti is a first-class graduate in Commerce from Delhi University (Shri Ram College of Commerce) and is an associate member of the Institute of Chartered Accountants of India. She has also done her Master of Business Law from National Law School Bangalore. She has written articles and conducted seminars organized by the Institute of Chartered Accountants of India. Tripti is also a member of the Institute of Internal auditor Florida and the Association of Certified Fraud examiner. She is a secretary of Gvriksh which is a nonprofit organization for promoting tree plantation. She is a Chairperson of the Confederation of Women Entrepreneur, North. She is a founder of a promoter and mentor club for young entrepreneurs to provide spontaneous and quick solutions for the challenges. Tripti is also a governing council member of NIESBUD & Indian Council of Human Relations.



DR. G. P. RAO,
FOUNDER & MANAGING PARTNER,
GPR HR CONSULTING LLP

Corporate: 37 years in HR and General Management with SAIL, JK Organization, Birlas and Reliance Industries (in India and Malaysia) at Mines, Factories and Corporate offices. Own Consultancy): since 2014 Business Coaching; Workplace Synergy Facilitation; Strategic People Advisory; Tech driven L& D and Inspirational Speaking A degree in Law, Masters in Commerce, Public Administration, Social Work and Business Management; and certification in Assessment Tools of MBTI, OPQ, SHL, HumanEdge etc. A honorary Ph.D. in Management.

- Outstanding Contribution Award from National HRD Network
- HR Professional of the year Award, and HR Leadership Excellence Award at Singapore, Achievers Awards at Colombo and in New Delhi
- Got felicitated at the silver jubilee conference of NHRDN Association with different forum(s):
- Former National Secretary, National HRD Network
- Past Asst Governor, Rotary International, Distt 3011
- Area Director, Business Network International, Delhi West
- Advisor, KIIT University, Odish

Community Service; Mentoring; Knowledge Sharing; Session Moderation and Networking



POONAM VIJAY THAKKAR (PVT), MENTOR OF CHANGE, NITI AAYOG

Poonam Vijay Thakkar is a Mentor of Change at NITI Aayog, a key initiative under the Atal Innovation Mission (AIM). The AIM is a flagship program of NITI Aayog aimed at fostering a culture of innovation and entrepreneurship across India.

Role as Mentor of Change:

As a Mentor of Change, Poonam Vijay Thakkar is part of the Atal Tinkering Labs (ATL) initiative, which is designed to foster curiosity, creativity, and imagination in young students, helping them develop a problem-solving mindset. Mentors of Change like Poonam play an essential role in guiding and supporting students, particularly in the field of science, technology, engineering, and mathematics (STEM), innovation, and entrepreneurship.

- **Guiding Students:** Poonam likely mentors students who are part of the Atal Tinkering Labs, helping them explore new technologies and ideas, innovate, and develop practical solutions.
- **Encouraging Innovation:** Her role involves encouraging young minds to embrace creativity, develop their skills, and experiment with new technologies like robotics, 3D printing, AI, IoT (Internet of Things), and other advanced tools.
- **Providing Industry Insights:** As a Mentor of Change, she shares her knowledge and experience, helping students understand real-world applications of concepts they study, and motivating them to turn their ideas into practical projects.
- **Supporting Entrepreneurs:** Additionally, Poonam may also help foster entrepreneurial thinking, assisting students in ideating and creating prototypes, providing feedback, and guiding them through the processes of innovation.

Atal Innovation Mission:

The Atal Innovation Mission (AIM), launched by NITI Aayog, is focused on creating an ecosystem of innovation, particularly among school children and young people. The Atal Tinkering Labs are a key component of this initiative. They are school-based innovation hubs that provide students with a hands-on approach to learning, using modern equipment to create prototypes and develop solutions.

Background and Expertise: While specific details about Poonam Vijay Thakkar's professional background might not be fully available, Mentors of Change are typically professionals with substantial expertise in areas such as entrepreneurship, technology, and innovation. They are often successful entrepreneurs, corporate professionals, or individuals with deep knowledge in STEM fields.



DEEPAK GUPTA
BUSINESS HEAD –SUBSCRIPTION BUSINESS
LIVPURE INDIA

With over 20 years of experience in fintech, digital transformation, and subscription business, I am a passionate entrepreneur and leader who thrives on creating value for customers and stakeholders. Currently, I am the Business Head of Livpure's Subscription Business, where I am responsible for driving P&L, customer acquisition, retention, and satisfaction.

In my previous role as the co-founder of MyLoanCare.in, I built a successful B2C fintech platform that provided retail loans to millions of customers from 25+ banks and NBFCs. I also oversaw the development of various capabilities and solutions in the areas of digital marketing, customer engagement, business analytics, fraud prevention, and scalable and secure cloud infrastructure. I am proud to have contributed to the acquisition of MyLoanCare by Policybazaar in 2021, which was a testament to our vision and execution.



CDR. KANWAR B SINGH
DEPUTY DIRECTOR, CHINTAN

Seasoned BPM industry leader with a long experience of 13+ years in multifarious leadership roles viz. Business Operations, Service Delivery, Sales & Solutions. Consistently evolved service offerings by aligning to the changing business needs of our clients, and conceptualised/implemented transformative solutions through cost effective inclusions of Technology, AI & Process Excellence (TAP) initiatives. Earlier, as an engineer officer in the Indian Navy, I served onboard frontline warships and at Naval Dockyard. I was commended by The Chief of Naval Staff and the C-in-C. I Founder of the largest, and most engaged, #Facebook community (500K+ members) devoted to the Indian birdlife, and championing their conservation. #IndianBirds was winner of Community Accelerator 2022 award from #Meta; a big recognition for our social impact towards conservation of avian biodiversity of the Indian Subcontinent. Simultaneously, through my one million strong #Facebook community 'The HIMALAYAS are CALLING', I'm drawing attention to the profound climatic changes that are adversely impacting our fragile Himalayan regions. passionate sportsman, and was a also member of the IIT Delhi & Indian Navy basketball teams. It is golf these days!

Abstracts



TAILORING CHATBOTS FOR USER ENGAGEMENT: THE ROLE OF ANTHROPOMORPHISM IN CONVERSATIONAL COMMERCE

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User interaction with chatbots in conversational commerce is significantly shaped by anthropomorphism, which is the attribution of human characteristics to non-human creatures. Conversational commerce is experiencing rapid expansion through messenger-based interaction. This study investigates the impact of anthropomorphism, the level of human-like characteristics, on user desires and preferences in conversational commerce. Using a primary data approach, a close-ended questionnaire was circulated among a sample of 154 participants. Structural equation modeling (SEM) with Partial Least Squares (PLS) was employed to analyze the data and examine the relationships between anthropomorphism and all other variables. The results reveal that anthropomorphism plays a crucial role in shaping user perceptions and attitudes in conversational commerce. It positively influences trust, intelligence, and perceived usefulness, with trust serving as a mediator between anthropomorphism and perceived intelligence. The research findings can be used for future applications which suggests that a personalized approach to anthropomorphism might be most effective for fostering trust and engagement in conversational commerce. These findings highlight the importance of anthropomorphism in enhancing user experiences in conversational commerce.

Keywords: *Conversational commerce, anthropomorphism, perceived usefulness, chatbot*

THE IMPACT OF SOCIAL MEDIA INFLUENCERS ON CONSUMER BEHAVIOUR IN THE FITNESS INDUSTRY.

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Amity Business School

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In recent years, the emergence and proliferation of social media platforms have transformed the dynamics of consumer behaviour, particularly in industries like fitness. This paper explores the significant impact that social media influencers exert on consumer behaviour within the fitness industry. Through a comprehensive review of existing literature, this study examines the mechanisms through which social media influencers influence consumer decisions, including customer retention, follower's loyalty towards the influencers, and brand loyalty. Consumers now wield significant influence through online content creation and discussions, impacting brand loyalty and customer retention. The findings underscore the power of social media influencers in shaping consumer attitudes and behaviours towards fitness-related products and services. Influencers' expertise, Attractiveness, and trustworthiness with their audience are identified as key credibility dimensions driving their influence. Through this study we can determine the impact of the mediating factor, which is the follower's loyalty towards the influencer on the consumer behaviour (Customer retention and brand loyalty).

Keywords: *Social Media Influencers, Customer Retention, Brand Loyalty, Fitness Industry, Social Media Marketing, Consumer Behaviour.*

SUSTAINABLE FINANCE IN THE POST-PARIS AGREEMENT ERA: A BIBLIOMETRIC STUDY

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The Paris Agreement (2015) marked a turning point, raising public and academic awareness of environmental challenges caused by human actions. "Sustainability" has become a prominent concept, prompting governments to enact policies promoting environmentally sustainable economies. This has spurred a surge in research on Sustainable Finance, a field attracting both established and emerging scholars. This study utilizes a bibliometric approach to analyse academic research on Sustainable Finance after the Paris Agreement. We examined 465 publications from the SCOPUS database to identify trends and emerging themes, analysing contributions from various countries or regions and the extent of international collaboration. The analysis focused on publication trends, subject areas, influential articles, publishing journals, international collaboration patterns, and keyword co-occurrence. By analysing keyword clusters, we uncovered new research directions in Sustainable Finance. We further explored how these themes align with the Sustainable Development Goals (SDGs). We identify current challenges and limitations of the research. Our findings illuminate the evolution of sustainable finance research and suggest promising future directions for pushing its boundaries.

Keywords: *Sustainable Finance, Bibliometric Analysis, Sustainable Development Goals.*

IMPACT OF SOCIAL MEDIA DECEPTIVE ADVERTISEMENT ON CONSUMER BUYING PERCEPTION

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In the era of technology, social media has become an inevitable part of human being which has resulted in the increase in number of social media advertisement so as the number of deceptive advertisement. This study is being done to know the impact of social media deceptive advertisement and marketing on consumer buying perception. This has been done by considering factors like deceptive advertisement, consumer trust on that social media platform, brand perception, price and product deception on mind. The source for gathering the data for this study is primary data which is collected through survey that will be gathered through closed ended questionnaires. The sample size of the study is 150. The study will utilize convenience sampling for its ease and accessibility in participant selection. Statistical tool like IBM SPSS is being used for the data analysis. Regression analysis will identify predictors of a dependent variable, while correlation analysis will measure the strength and direction of associations between variables. These analytical techniques aim to provide valuable insights into the research questions efficiently. This study revealed that consumer trust on social media platform, brand perception and electronic word of mouth had a huge impact on consumer buying perception on social media.

Keywords: *Sustainable Finance, Bibliometric Analysis, Sustainable Development Goals.*

NAVIGATING TOWARDS AGILE HR IN ORGANISATIONS: REDEFINING THE HR FUNCTION

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Abstract The dominance of technology in the business landscape has made the contemporary business world increasingly volatile. Continuously coming up with innovative, flexible and technology driven solutions is a necessity for businesses. This current research demonstrated that companies who want to delivering value to consumers, increase performance, growth and long-term sustainability need to have flexible and agile work environments. The study discusses the significance of developing an agile workplace, with a focus on the human resource element and provides a conceptual model with 5 selected structures that maybe utilised to assist organisations in embracing an agile mindset. This research demonstrates the significance of flexible leadership in enhancing the adaptability of the workforce and in turn the performance and success of the enterprise. 416 enterprises were examined for the research study. Structural equation modelling (SEM) was used to test the hypothesis. The practical outcomes demonstrated that companies that possess and apply the agility attributes in their workplace thrive in an unpredictable and rapidly evolving environment .

Keywords: *Competitive advantage, human resources, organizational agility, workforce agility, agile practices, sustainable development, and sustainable business*

ROLE OF SOCIAL MEDIA ADVERTISING AND INFLUENCER MARKETING TOWARDS PURCHASE INTENTION FOR PLANT BASED DAIRY ALTERNATIVES IN INDIA

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As the global shift toward plant-based lifestyles gains momentum, understanding the intricate dynamics influencing consumer choices becomes paramount. This study aims to scrutinize the nexus between social media advertising, influencer marketing, and key motivational factors in the adoption of plant-based dairy alternatives by consumers from the four highest Indian vegetarian states i.e. Haryana, Rajasthan, Gujrat Punjab. The research delves into health motivation, environmental consciousness, and animal welfare considerations, unraveling their collective impact on consumers’ purchase intentions and willingness to pay more on. Methodically validating the measurement model, the study ensures the reliability and validity of constructs through factor loading, alpha, rho_a, and average variance extracted (AVE) assessments. The discriminant validity is confirmed using the Fornell- Lacker criterion and Heterotrait-Monotrait ratio (HTMT). The structural model, evaluated through SmartPLS-SEM 4.0, elucidates direct relationships between constructs, unveiling significant associations. Social media advertising emerges as a potent influencer, positively impacting health motivation, environmental consciousness, and purchase intention. Conversely, influencer marketing exhibits a comprehensive influence, affecting health motivation, environmental consciousness, animal welfare, and purchase intention. Mediation analyses divulge the

nuanced roles of health motivation, environmental consciousness, and animal welfare in shaping the relationships. The study provides a comprehensive understanding of the intricate web of factors influencing consumer attitudes toward plant-based dairy alternatives, offering theoretical insights and practical implications for businesses aiming to navigate this evolving market. The study's implications stretch beyond traditional product categories, shedding light on the nuanced influences of social media advertising and influencer marketing in the context of plant-based diets. Theoretical contributions include challenging reductionist views of consumer motivations and emphasizing the interconnectedness of health, environmental, and animal welfare incentives. Practical implications underscore the need for businesses to strategically leverage online presence, influencers, and comprehensive educational initiatives to tap into the growing market for plant-based dairy alternatives. Overall, the study provides valuable insights for academics and industry practitioners navigating the complex landscape of consumer behavior in the context of sustainable food choices.

Keywords: *Plant-based Dairy Alternatives, Social Media Advertising, Influencer Marketing, Health Motivation, Environmental Consciousness, Animal Welfare, Purchase Intention, SmartPLS-SEM, Consumer Behavior*

THE ROLE OF SOCIAL MEDIA ADOPTION IN THE GROWTH OF THE E-COMMERCE MARKET

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Prof. Saboochi Nasim

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Social networking platforms incorporation into the e-commerce industry has completely changed how companies interact with customers and carry out online transactions. This study employs Interpretive Structural Modelling (ISM) to examine the complex dynamics of social media integration in e-commerce. An extensive overview of the literature is presented at the outset of the paper, highlighting the major variables affecting social media integration in e-commerce. These include changes in customer behaviour, corporate strategies, market dynamics, and technology improvements. Expert input is then used to further clarify and classify these characteristics, providing the foundation for the development of the ISM model. The identified factors interrelationships can be analysed using a structured framework provided by the ISM model. The model clarifies the causal relationships and hierarchical dependencies through a sequence of iterations and feedback loops, providing insights into the intricacies of social media adoption in e-commerce. The findings of this research paper hold significant implications for e-commerce businesses seeking to harness the potential of social media platforms. By providing a systematic approach to understanding social media integration, the study offers actionable insights for optimizing online marketing strategies, enhancing customer engagement, and driving sales growth in the digital marketplace.

Keywords: *Social media integration, E-commerce, Interpretive Structural Modelling (ISM), Drivers, Barriers, Enablers*

VOLATILITY SPILLOVER EFFECTS BETWEEN CRYPTOCURRENCY AND OTHER FINANCIAL ASSETS

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This study investigates the volatility spillover effects between Bitcoin and other financial assets: Gold, Crude Oil, and S&P 500. The daily closing value of all four assets is collected for the period starting from 1 st January 2013 to 31 st March 2023. The collected series has been tested for the evidence of unit root using the ADF and PP tests. Generalized Autoregressive Conditional Heteroscedasticity (GARCH) family models are applied to capture the volatility effects between the series of the selected data. It is found that there is no volatility spillover to the bitcoin and gold from any other selected assets. There is bidirectional volatility spillover between S&P 500 and crude oil. So, investors can use gold and bitcoin as the investment avenues for the diversification purpose. They can also use any of S&P 500 or crude oil to predict one – another.

Keywords: *cryptocurrency, volatility spillover, GARCH, Bitcoin*

SHAPING INDIA'S FINANCIAL FUTURE: THE PROMISE OF BLOCKCHAIN

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India's financial sector grapples with data breaches, hindering trust. Blockchain, a transformative technology, offers a solution. This paper explores its potential to revolutionize data security, transaction efficiency, and financial inclusion. Inspired by forerunners like Singapore and Estonia, India can leverage blockchain's core features – a decentralized, tamper-proof ledger – to bolster data protection. This aligns with Switzerland's focus on robust regulations, fostering a safe environment for blockchain innovation in India. By analyzing applications in KYC processes, loan disbursements, and cross-border payments, the paper investigates how blockchain can enhance transparency and streamline transactions. This vision echoes the UAE's Emirates Blockchain Strategy, aiming to transform government transactions for increased efficiency and security. Furthermore, India's unbanked population presents a unique opportunity for blockchain to promote financial inclusion. It can facilitate micro-payments, enable secure identity management, and support alternative financing models, empowering the underbanked. This aligns with countries like Estonia, where blockchain is used to enhance data security in government services. However, challenges exist. Infrastructure limitations, evolving regulations, and user awareness require careful consideration. Learning from leading countries and fostering innovation within the Indian fintech ecosystem will be crucial. In conclusion, this research investigates how blockchain can revolutionize data security, transaction processing, and financial inclusion in India. By drawing parallels with leading countries' strategies, the paper positions India as a potential future leader in blockchain adoption. Further research and development are vital to maximize the impact of blockchain on India's financial future.

DIGITAL TRANSFORMATION FOR SUSTAINABILITY: MEASURING YOUNG CONSUMERS' INTENTION TO SHARE SURPLUS FOOD USING ONLINE PLATFORMS

Ashish Awasthi

Research Schola

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Food waste is one of the most pressing challenges of humanity. Food waste index report 2024 mentions that around 68 million tonnes of food is wasted in India, second highest in the world. Out of the total food wasted, share of households is the highest. Information Technology has the potential to reduce food waste. India's position in world hunger index 2023 was 111 out of 125 countries. By voiding the surplus food generated in households from reaching the landfills, problem of hunger can also be addressed. The current study explores mitigation of food surplus using online platforms in order to prevent it from going waste. In this study involving a mix method approach, qualitative insights were gathered from 16 young consumers regarding the enablers and challenges to share surplus food using online platforms. Thereafter, a survey based study on 217 young consumers was conducted using an integrated model comprising of Theory of Planned Behaviour (TPB) and Technology Acceptance Theory (TAM). It was found that ease of use, attitude towards use and subjective norms were significant determinants of consumer's intention to use online platforms for sharing surplus food. The study contributes to UN sustainable development goals – SDG12 (sustainable production and consumption), SDG 12.3 (halving food waste at retail and individual level by 2030) as well as SDG 2 (Zero Hunger). Study presents significant novelty as it contributes to scarce extant literature on the topic.

Keywords: *Food, Waste, Sharing, Surplus, Technology*

EXAMINING THE IMPACT OF RETAIL ENVIRONMENTS ON CONSUMER MENTAL HEALTH

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Assistant Professor

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Physical environment is any external surroundings or condition in which we live or is around us which can have an impact on a person's physical or mental health or well-being. It can be anything natural or a man-made environment. This study is also about viewing various aspects that might affect an individual's mood and psychological wellbeing of the consumers. The study comprises of 4 dimensions such as Creative Infrastructure, Music, Lighting and Aroma in relation to mood and psychological well-being of consumers. The study proposes three different hypotheses - H1- there is a significant relation between affect and psychological well-being of the consumers; H2- gender differences in affect and psychological well-being among consumers; H3- there is a significant difference between affect and psychological well-being based on physical environment (Creative Infrastructure, Music, Lighting, Aroma). The data will be collected on 117 consumers- 57 males and 60 females. The participants of this study were recruited through purposive sampling method. The participants were all ranged between the ages of 18 to 25, belonging to Delhi NCR. The results of the study declared that hypothesis 1 and 2 were partially accepted and hypothesis 3 was rejected as there was no direct relationships found between the variables. With the test results being out, we can conclude our study by stating that there is significant amount of difference when it comes to gender differences in the perception of environment relating with their mood.

Keywords: *Physical Environment, Mood, Psychological well-being, Aroma*

DECLINING THE KNIFE: A COMPREHENSIVE ANALYSIS OF SURGERY REFUSAL IN CANCER MANAGEMENT

Tanishka R Redhu
Research Scholar

Dr. Samiksha Jain
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As medical advancements continue to shape modern healthcare, surgery remains a cornerstone in the management of many cancers. However, despite its proven efficacy, some patients opt to refuse surgical intervention, a decision that carries significant implications for their overall health outcomes. **Aim:** This study aims to explore the experiences and underlying psychological, social, and cultural factors leading to the refusal of surgery among cancer patients. **Case Report:** The data was collected from 6 participants, out of which 3 participants were male and 3 participants were female, ageing 40-55 years. These participants were interviewed to understand the perspective of cancer patients who have refused to undergo surgery. The interviewed transcripts were analyzed using thematic analysis. The interviews focused on their reasons for declining surgery, the emotional and psychological factors involved, and the social and cultural influences that shaped their decision. **Discussion:** The analysis revealed that surgery refusal is often rooted in deep-seated fears and cultural beliefs. Key themes identified include fear of post-surgical complications, concerns about body image, mistrust in the healthcare system, and the influence of family and community opinions. Both men and women expressed similar reasons for refusing surgery, though the intensity and focus of their concerns varied. The study highlights the need for culturally sensitive communication and comprehensive pre-surgical counseling to address these fears and misconceptions. **Conclusion:** The study concludes that addressing these concerns through targeted interventions, such as psycho-education, psychological support etc. in the decision-making process, is essential for improving surgical acceptance and ensuring better treatment outcomes. This research emphasizes the importance of a holistic approach to patient care that respects individual beliefs while promoting informed decision-making. **Keywords:** Surgery refusal, Cancer management, Psychological distress, Cultural influences, Patient decision-making.

THE INFLUENCE OF ADVERTISEMENTS ON IMPULSE BUYING BEHAVIOR THROUGH MASLOW'S HIERARCHY OF NEEDS: IDENTIFYING KEY CONSUMER TRIGGERS

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Impulse buying, characterized by spontaneous and unplanned consumer decisions, has become increasingly prevalent in today's fast-paced, digital marketplace. In a consumer-driven environment, understanding the psychological factors underlying impulse buying behavior is vital for the development of effective marketing strategies. The study's primary objective is to uncover the key triggers within advertisements that lead to spontaneous purchasing, offering deeper insights into consumer motivations and psychology. This study employed a qualitative data collection. 5 Participants, aged 18-30 and active in online shopping within the past six months, were interviewed regarding their reactions to advertisements targeting different levels of Maslow's hierarchy. A variety of digital ads, including those on social media platforms and online banners, were analyzed to evaluate their influence on consumer behavior. The results reveal that advertisements addressing lower-order needs, such as physiological needs (e.g., Blinkit, 70%) and safety needs (e.g., Policy Bazaar, 60%), were the most effective in triggering impulse purchases. Emotional appeals tied to love and belongingness (e.g., Cadbury, 65%) and aesthetic desires (e.g., Myntra, 50%) also significantly influenced unplanned purchases. Ads emphasizing self-esteem (e.g., Apple, 55%) were especially effective among younger consumers, driving status-driven impulse buys. In contrast, advertisements targeting higher-order needs like self-actualization (e.g., HealthifyMe, 45%), cognitive growth (e.g., Byju's, 30%), and self-transcendence (e.g., Give India, 25%) elicited a lower immediate response, as these needs were associated more with long-term aspirations than short-term desires. The findings also reveal that advertisements targeting esteem and belonging needs (e.g., social status, acceptance) were the most potent triggers for impulse purchases among the participants. Emotional factors such as instant gratification, fear of missing out (FOMO), and the need for social validation were prominent. Advertisements appealing to cognitive and aesthetic needs also stimulated impulsive behavior by promoting products associated with self-expression, intellectual engagement, and beauty. The present study concludes that advertisements focusing on lower-order needs are the most effective in driving impulse buying behavior, as they appeal to consumers' immediate desires.

Keywords: *Impulse Buying, Maslow's Hierarchy of Needs, Consumer Triggers, Digital Advertising, Consumer Behavior, Marketing Strategy*

DIGITAL TRANSFORMATION IN SUSTAINABLE FINANCE

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The link between digitalization and sustainability can also be defined as an aspect of the finance function of a company in terms of how it affects resource allocation, risk management, and value creation for the organization. The target of this paper is to explain what role technology has in encouraging safety issues in corporate finance, and whereby data analytics, AI, and Blockchain are used in the course of financial practice and making management decisions. The adoption of such digital technologies enhances the ability of companies to promote sustainability. This emphasizes the application of data in modern corporate finance, especially concerning the ESG risk factors which are ethical, social, and governance in nature. The data collection and analysis modernization allow foreign-funded staff to detect directions, evaluate the expected volumes of investments, and give directions to how sustain capacity will achieve the concerned goals. Along with the growing trend of using big data, organizations will also enhance the quality of their financial reporting which will enable improved decisions on companies' sustainability performance by investors and other stakeholders. AI systems help carry out deep analysis and hierarchically structured modelling of financial situations allowing businesses to consider numerous variants of sustainability.

Keywords: *Digital finance, Transformation, Sustainability, Artificial Intelligence, Corporate Finance.*

UNDERSTANDING THE MINDSET: EXPLORING CONSUMER BEHAVIOUR IN HEALTH INSURANCE DECISION-MAKING

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his review aims to discuss the various aspects of consumer decision-making in health insurance with a special focus on the factors and considerations that define the choices. Health insurance is a vital tool that helps to manage financial risks associated with healthcare; however, consumers encounter difficulties because of irrational behavior, lack of knowledge, and socio-economic status. The review explores the behavioral economics, cognitive bias, and socio-cultural factors that influence insurance choices. These are demographic factors including income and education levels, psychological factors including risk-taking propensity and cognitive distortions, and cultural factors influencing decision-making. The review also stresses the need to educate the consumer and build confidence in insurance service providers. It uses literature search, thematic analysis, and data synthesis to evaluate the current literature and to identify the research gaps. Research evidence indicates that socioeconomic status plays a major role in insurance decisions and that people with higher income and education make better insurance decisions. Other psychological factors include loss aversion and the influence of social networks. Moreover, culture plays a role in decision-making, especially in a collectivist culture where the decision is made based on the norms of the society and the family. In conclusion, the review recommends that there is a need to increase consumer awareness and the use of appropriate marketing techniques that respect the cultural diversity of the population to increase insurance penetration. Subsequent studies should aim at combining these determinants to design efficient interventions that would meet the needs of consumers and improve the functioning of health insurance markets.

THE EFFECT OF SEARCH ENGINE MARKETING ON BUYING CHOICES OF CONSUMER IN INDIA: A CASE STUDY OF DELHI

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This study investigates the impact of Web search tool Promoting (SEM) on the purchasing conduct of shoppers in India, with an emphasis on Delhi. Utilizing a blended technique approach, we accumulated both subjective and quantitative information from 200 respondents, addressing a different segment profile. The subjective bits of knowledge, got through interviews, uncover that SEM essentially impacts customer mindfulness and discernment, frequently filling in as a definitive consider the underlying phases of the buying system. Key subjects remember trust for list items, promotion importance, and the apparent validity of brands that show up in top pursuit positions. Quantitative examination, in view of study reactions, shows that shoppers are probably going to tap on paid search promotions assuming that they match their pursuit aim, and some concede to being impacted by these advertisements while settling on a buy choice. Besides, the respondents trust natural list items more, yet the perceivability of SEM promotions actually assumes an essential part in forming their purchasing conduct. The review presumes that SEM is a useful asset for advertisers, driving shopper dynamic through upgraded perceivability and validity. It features the significance of designated and important promoting in SEM missions to connect with shoppers in a cutthroat computerized commercial center really.

Keywords: *Search Engine Marketing (SEM), Consumer buying behavior, Paid search ads, Organic search results, Consumer decision-making*

DIGITAL GOVERNANCE FOR SUSTAINABLE OPERATIONS

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In today's landscape, sustainability has become a central focus for organizations. The intersection of digital transformation and management change is driving the push toward eco- friendly innovation. However, technological advancements alone are insufficient; they must be paired with strategic shifts in management systems to succeed. Digital transformation is fundamentally reshaping industries across the globe, offering unprecedented opportunities to address sustainability challenges. By leveraging advanced technologies such as artificial intelligence (AI), big data, the Internet of Things (IoT), and cloud computing, organizations can enhance efficiency, reduce waste, and promote environmental and social well-being. However, the journey toward sustainability is not solely technological—it requires significant organizational changes. Effective change management is critical in aligning digital strategies with sustainability goals, ensuring that technology adoption leads to long-lasting and positive impact. This paper explores the intersection of digital transformation and change management for sustainability. It investigates how organizations can navigate these twin forces to achieve both ecological and economic sustainability, addressing the critical role of leadership, employee engagement, and stakeholder collaboration.

Keywords: *Digital Governance, Artificial Intelligence, Organizational changes, Sustainability.*

THE ROLE OF SOCIAL MEDIA ADOPTION IN THE GROWTH OF THE E-COMMERCE MARKET

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This literature review paper examines the relationship between the adoption of social media and the growth of e-commerce companies. The rapid growth of social media platforms and their increasing popularity have transformed the way businesses operate and engage with customers. The objective of this review is to explore the impact of social media adoption on key indicators of e-commerce growth, including customer engagement, brand awareness, and sales. A systematic search of academic databases, online libraries, and relevant websites was conducted, resulting in a selection of 30 peer-reviewed articles published between 2005 and 2022. The findings reveal that social media adoption plays a vital role in driving the growth of e-commerce companies. Enhanced customer engagement through interactive features, real-time communication, and user-generated content fosters brand loyalty and repeat purchases. Furthermore, social media platforms provide opportunities for expanding brand awareness, reaching new audiences, and generating buzz through viral content and influencer marketing. The integration of social media into e-commerce strategies has demonstrated positive effects on sales and conversion rates, as it enables direct product promotion, targeted advertising, and social proof through user reviews and recommendations. However, challenges such as managing online reputation, addressing negative feedback, and navigating privacy concerns must be considered. Overall, this literature review provides a comprehensive overview of the literature, highlighting the benefits and challenges of social media adoption in the growth of e-commerce companies. The findings contribute to a deeper understanding of the role of social media in driving e-commerce growth and provide valuable insights for businesses seeking to optimize their social media strategies to capitalize on the potential benefits.

Keywords: *Social media, Adoption of Social Media, TAM, E-Commerce*

MIGRATION OF WORKERS IN BRICK INDUSTRY WITH SPECIAL REFERENCE TO NAMAKKAL DISTRICT

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Brick industry is especially a labour intensive industry which can give employment opportunities to a huge number of jobless people. The industry gives employment opportunities not only to the limited workers, but also to the migrant workers. Workers who come from different districts within the same state as well as from other states can also get employment opportunities in brick industry. In this paper, an attempt is made to study the factors responsible for migration of workers in brick industry of Namakkal district and also to study some other aspects relating to migration such as age, education, wage, working and living conditions of migrant workers.

Keywords: *Brick Industry, Worker, Migration, Factors, Condition*

SUSTAINABLE INDIA WHERE GREEN FINANCE MEETS DIGITAL INNOVATION

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This research focuses into how digital marketing and green finance influence the Indian banking industry's ability to grow sustainably. It focuses on 200 clients of five banks in the Nilgiris region: SBI, Canara Bank, Indian Bank, HDFC Bank, and ICICI Bank. The aims of this study are to examine consumer awareness and perception of green finance products, evaluate the success of digital marketing tactics, look at the connection between the adoption of green finance and sustainable growth, and pinpoint implementation obstacles. To produce insightful findings, the study uses a survey research methodology with structured questionnaires and stratified random sampling. Descriptive and inferential statistics are used. A greater understanding of consumer preferences, successful digital marketing tactics, evidence of the role that green finance contributes in sustainable growth, suggestions for banks for promoting adoption, and contributions to the literature on green finance, digital marketing, and sustainable growth are all anticipated outcomes. The study used a survey research design using structured questionnaires as its adopted approach. This study investigates digital marketing and the acceptance of green finance in Indian banks. Results indicate 75% awareness, which is influenced by financial advantages and environmental concerns. While there are still problems with cost and awareness, digital marketing techniques are efficient. Suggestions include educational content, customized marketing, incentives, and affordable green finance solutions, offering insights for Indian banks that promote sustainable growth. In response to the study's recommendations, banks need to use customized digital marketing, provide affordable goods, and educate their clientele in order to promote green financing. Authorities have to offer incentives and support through regulations. Additional research should evaluate SME adoption, economic impact, and technological integration. The banking industry in India can promote sustainable growth and environmental responsibility through educational programs and adoption of technology.

Keywords: *Green Finance, Digital Marketing, Sustainable Growth, Indian Banking Sector, Customer Perception*

DIGITAL TRANSFORMATION FOR SUSTAINABLE FINANCE

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The link between digitalization and sustainability can also be defined as an aspect of the finance function of a company in terms of how it affects resource allocation, risk management, and value creation for the organization. The target of this paper is to explain what role technology has in encouraging safety issues in corporate finance, and whereby data analytics, AI, and Blockchain are used in the course of financial practice and making management decisions. The adoption of such digital technologies enhances the ability of companies to promote sustainability. This emphasizes the application of data in modern corporate finance, especially concerning the ESG risk factors which are ethical, social, and governance in nature. The data collection and analysis modernization allow foreign-funded staff to detect directions, evaluate the expected volumes of investments, and give directions to how sustain capacity will achieve the concerned goals. Along with the growing trend of using big data, organizations will also enhance the quality of their financial reporting which will enable improved decisions on companies' sustainability performance by investors and other stakeholders. AI systems help carry out deep analysis and hierarchically structured modelling of financial situations allowing businesses to consider numerous variants of sustainability.

Keywords: *Digital finance, Transformation, Sustainability, Artificial Intelligence, Corporate Finance*

RETENTION OF EMPLOYEES THROUGH PERFORMANCE MANAGEMENT

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In the Globalized Society there is no problem of unemployment whereas there is only a problem of unemployee. The saddest truth is that there are multiple job openings and it is hard to find a skilled employee for all the required jobs. Privatisation is dominating in all spectres and the employees survival is based on his/her performance. Each and Every Employee of the particular organization will be having a unique talent and all their talents should be brought to limelight so that the particular organization will have the healthy practice of Employee Retention. In the contemporary times Performance Management is being predominant through Self Appraisal in the Corporate Arena and in the teaching sector it is known as API (Academic Performance Indicator) and also through CAS (Career Advancement Scheme). Each and Every Employee of every domain is expected to showcase their abilities and the reality is how their abilities are going to shape the future of their organisation/institution where they belong to. In the contemporary times it has been a recurring term by the employees of different domain that their work stress/pressure do not allow them to think beyond the horizons. In the contemporary times for every institute/organization the primary challenge for them is to retain the employees and also to bring the best out of them. Truth is that every institute/organization should channelize their policies and protocols which favours not only their competitive spirits but also their employees. When both of these things become their ultimate priority means then their institute/organization will achieve greater heights. Success of the organization/Institute primarily lies in the employee satisfaction and when this criteria is being fulfilled by default the particular organization/institute can achieve employee retention and performance management without any hindrance. On the whole this research article will showcase the rudiments of the Performance Management.

Keywords: *Unemployee, Policies, Employee Satisfaction, Limelight, Work Stress/ Pressure*

HARMONY OR HOSTILITY? DEMOGRAPHIC INFLUENCE ON CONFLICT MANAGEMENT STYLES IN ACADEMIA

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Purpose- Conflict is a natural and inescapable part of the working life of every employee. The current research aims to examine the choices of conflict management styles and examining how demographic factors influence these preferences of conflict styles among academic staff. **Design/Methodology/Approach-** With the help of convenience sampling method, data has been gathered from the professors of various level working in public and private universities of Delhi and NCR. Standardised ROCI-II (Form C) was used to collect data from the respondent. Analysis of the data was done with the help of IBM SPSS 23. Reliability of the scale and assumptions of parametric tests were tested. **Results/Findings-** Independent sample t-test and Analysis of Variances (ANOVA) along with post hoc test was conducted. The findings revealed that no significant differences exists between the groups of the academic staff based on gender whereas differences were found among the groups based on academic rank. The post hoc tests too shows significant differences between the groups. **Research implications-** The current study highlights the importance of conflict management styles in the academic institutions. Also, by adopting the right kind of conflict management styles while dealing with conflicting situations, would not only bring healthy relationship among the peers, but also promote a harmonious learning environment. **Originality/Value-** Previous studies on the topic of conflict were mainly focussed on causes and sources of conflict, role and work conflict, however the present study goes beyond to explore conflict management styles preferences and how it varies among various groups, which significantly contribute to the available body of literature especially in academic institutions.

Keywords: *Academic Staff, Conflict Management Style, Public and Private, University*

“TECHNOLOGY IMPACT ON EMPLOYEE SUSTAINABILITY IN PHARMACEUTICAL COMPANIES”-WITH SPECIAL REFERENCE TO GRAND PHRAMA

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&

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Organizations are rushing to adopt digital transformation for sake of shiniest new technologies in their business to their sustainability, the present study examine how the technology influencing on employee sustainability in organization by a adopting digital transformation in pharmaceutical companies. The main aim of this study is to comprehend how digitalization has changed work place. A quantitative approach is used to collect the data from 139 employees in Hyderabad pharmaceutical companies through a structured framework of questions by using 5 point scale method, and the questionnaire is distributed among the employees by using sampling techniques, multi regression method is used to analyse the variables, the result show that the sustainability of organization is important for stakeholders meanwhile the sustainability of employees is also plays a vital role to fulfil their goals, organizations should provide proper training needs to employees according to transformation, so that they can also sustain and work hard to their the performance of organizations.

Keywords: *Organizations Digital Transformation, Employee's Sustainability, Employee Motivation*

AN ANALYSIS ON DIGITAL MARKETING STRATEGIES FOR SUSTAINABLE BRANDS IN INDIA

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The study analyses Digital Marketing Strategies for Sustainable Brands in India, emphasising the rising significance of eco-friendly activities in a progressively competitive market. The study seeks to accomplish several primary objectives: first, to assess the efficacy of digital marketing strategies utilised by sustainable brands; second, to evaluate consumer engagement with these brands across diverse digital platforms; third, to identify the challenges and opportunities encountered by sustainable brands in executing successful digital marketing campaigns; fourth, to examine the impact of digital marketing on brand perception and consumer loyalty among environmentally conscious consumers; and fifth, to offer actionable recommendations for enhancing digital marketing strategies within this sector. The research employs secondary sources, such as academic journals, industry publications, and case studies, to facilitate a thorough examination of current digital marketing strategies and consumer behaviour patterns in order to meet these aims. This study synthesises lessons from multiple research to enhance the understanding of how sustainable firms may effectively utilise digital marketing to cultivate consumer engagement and loyalty while addressing the issues associated with promoting sustainability. The results will offer significant advice for professionals aiming to improve their digital marketing strategies in accordance with sustainability objectives, thereby fostering the development of sustainable brands in India.

Keywords: *Sustainable Branding, Digital Marketing in India, Eco-conscious Consumer Behavior, Green Marketing Strategies, Influencer Marketing for Sustainability*

INNOVATIONS IN FINTECH FOR PROMOTING SUSTAINABLE INVESTMENT PRACTICES IN INDIA

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This research study examines the pivotal function of fintech innovations in advancing sustainable investing in India, focussing specifically on Environmental, Social, and Governance (ESG) investing. Fintech technologies, such as artificial intelligence (AI), blockchain, and big data analytics, are transforming the investment environment by improving transparency, accessibility, and efficiency in sustainable finance (Gupta et al., 2020; Patel & Das, 2021). The study examines existing literature from global and Indian viewpoints, emphasising notable developments such as the emergence of robo-advisors and the growing popularity of digital investment platforms that support ESG investing (Bansal & Gupta, 2020; Kumar & Sharma, 2022). The article also analyses the obstacles encountered by the fintech sector in India, such as legislative inconsistencies, the absence of standardised ESG indicators, and concerns over data transparency (Rathi & Gupta, 2021; Mehta, 2021). This research employs a mixed-methods approach, utilising both primary and secondary data, to illustrate that fintech is pivotal in democratising access to sustainable financing in India. Nonetheless, the report highlights the enduring challenges in attaining consistent ESG standards throughout the sector (Roy & Nair, 2022; Sharma & Gupta, 2019). This report enhances the comprehension of how fintech might promote sustainable investment practices inside the intricate Indian financial environment.

Keywords: *Sustainable Finance, ESG Investing, Fintech Solutions, Digital Investment Platforms & Green Finance*

"AN EMPIRICAL STUDY ON USER PERCEPTION TOWARDS ADOPTION OF DIGITAL PAYMENT SYSTEMS IN INDIA"

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Digital payment systems have witnessed significant growth worldwide, and India, with its rapidly evolving digital landscape, stands as a key player in this transformative journey. This empirical study aims to investigate users' perceptions towards the adoption of digital payment systems in the Indian context. In India, there are several digital payment options, including e-wallets, debit/credit cards, Unified Payments Interface, mobile and online banking, etc. The objective of this paper is to explore people's perceptions of digital payment methods and the growth of the UPI (Unified Payment Interface) system. This study mainly considers various variables like Mode of Digital payment use, Satisfaction from mode of Digital payment, Secured Transaction, Time saving through Digital payment mode, Price of using digital payment mode (service charges etc.), Help in making cashless economy. The study based on both primary and secondary data. The primary data was collected through a questionnaire from consumers who use digital payment methods. This empirical study strives to deepen our understanding of users' perceptions towards digital payment adoption in India, offering practical implications for fostering a digitally inclusive and technologically advanced financial ecosystem.

Keywords: *Unified Payment Interface, Digital payment, Perception, Mode of Digital Transactions*

MAJOR ISSUES AND CHALLENGES IN HORTICULTURE DEVELOPMENT

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The UT of Jammu and Kashmir is the northern most UT of India which is divided into two divisions, Jammu Division and Kashmir Division. Kashmir division of J&K has three sub parts, the North Kashmir, South Kashmir and Central Kashmir. North Kashmir includes three districts, District Baramulla, District Bandipora and District Kupwara. Most of the people are rural. People of north Kashmir are mostly associated with agricultural activities and about 70-80% people are involved in horticultural activities in one or the other way which indicates that horticulture sector is a vital source of income for the people and is major contributor in rural economy. The major horticultural products of North Kashmir are Walnut and Apple. Horticulture sector offers ample options to horticulture producers (farmers, growers) and others for crop diversification and also offers extensive scope for sustaining number of agri-industries which generates various employment options for the people of North Kashmir. Large portion of the population specifically youth are trying to get involved in the industry and take it as an entrepreneurship but it is seen from about a decade that, due to various developmental issues and lack of facilities the spirit of the particular sector is degrading and most of the people get away from the sector which may lead to main threat in future horticultural activities. This study tries to understand major issues and challenges in horticulture development in north Kashmir and also throws light on various suggestions related to it. An extensive literature review was conducted to perform the current study The present research was conducted using both primary and secondary data sources.

Keywords: *Horticulture Development, Issues and Challenges, Economy, North Kashmir, Suggestions"*

ROLE OF ICTS IN ENHANCING CUSTOMER ENGAGEMENT IN SOCIAL MEDIA

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Purpose: This paper aims to analyse the influence of Artificial Intelligence in enhancing the strategies to increase the performance of Digital Marketing. It will further include the study of communication tools for enhancing (building, measuring, and managing) customer engagement (CE) in social media in Higher Education Sector. CE is one of the current essential non-financial indicators of company performance in Digital Marketing strategy. The article presents a review of various communication tools or platforms to enhance customer engagement. Artificial intelligence (AI) refers to any human-like intelligence exhibited by a computer, robot, or any other machine. This paper discusses the significance of AI in social media marketing. The paper outlines a framework for understanding how artificial intelligence impacts the marketing scenario on social media sites. This study investigates the implementation of AI in marketing, and the pros and cons associated with the use of AI- powered tools in marketing. Through secondary research, the paper finds out how companies reap the benefits of early adoption of AI in their businesses, and concludes that AI has become inevitable for a marketer who wants to enjoy a competitive edge over the others. It therefore advises businesses to welcome AI technology, and in particular, urges marketing managers to make AI training mandatory for their marketing teams. The paper contains the simple idea of Artificial Intelligence on social media and human behaviour. The major concern of this paper is to show the changing behaviour of human being and Artificial Intelligence usefulness in human life as well as social media. Social media popularity came into high during the last decade due to smart technologies used in mobile and internet. In last 10 years research on AI shows its impact on human life as well as in media marketing. **Methodology:** The study was based analysis of the pathway of transformation from traditional strategies to Modern/ Hybrid Methods of Digital Marketing. A methodical review of 50 Literatures have been done for this purpose. **Findings:** The conducted study is explanatory in nature. It recognises the significant role of communication tools in enhancing CE in social media. It was founded that by implementing AI in marketing, Higher Education Institutes can act more effectively and consequently enhance their non-financial performance **Research limitations:** Due to its preliminary nature, the study used secondary sources and individual in depth interviews with three managers of promotion/marketing departments, which does not give a complete picture of the situation under analysis. However, it is the first step in research on this subject that is to be continued. **The theoretical contribution.** The conducted research demonstrated the role of AI in enhancing customer engagement in social media in higher education while at the same time showing its auxiliary role in the decision- making process. **Practical implications.** Specific tools such as Sprout Social or Rival IQ were identified that, when applied in universities, can measure the engagement rate and effective CE management in social media used by the

Keywords: *Artificial Intelligence (AI), Social Media, Analytics, Major Issues and Challenges in Horticulture Development*

HYBRID GOVERNANCE AND ESG IN FARMER PRODUCER COMPANIES: INSIGHTS FOR POLICY AND PRACTICE

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The rapid formation of Farmer Producer Companies (FPCs) in India, driven by the 2014 policy and subsequent amendments in 2018, underscores the market-oriented approach adopted to empower farmers. With the proliferation of FPCs through government schemes and grants, the focus of new age cooperatives became centralized on predominantly mobilization of members and forward linkages, often neglecting downstream practices, inclusivity, and the complex social issues they encounter. This paper seeks to explore how Environmental, Social, and Governance (ESG) frameworks can be applied to FPCs as an assessment tool to capture their broader contributions beyond financial metrics. By conducting a comprehensive literature review on FPCs principled on sustainable farming practices, the social capital indicators characterizing them, and the roles of FPC directors as grassroots champions, the paper identifies a fragmented understanding of ESG attributes in FPC governance. To address this gap, a survey of attributes across 'E', 'S', and 'G' pillars was made, followed by testing the framework on selected FPCs to analyze its applicability. Additionally, the study introduces the concept of hybrid governance in FPCs, where private and public policy systems interact to bridge governance gaps, adapt to shifting sustainability concerns, and foster a dialogue that handholds profitability with sustainability. The paper concludes by offering insights into how ESG can be a guiding framework for future FPC policies and operations, aligning them more closely with sustainability goals. Policy implications are discussed in light of facilitating FPC's governance, with suggestions for integrating ESG-focused interventions in upcoming policy revisions.

Keywords: *Farmer Producer Companies, ESG Framework, Hybrid Governance, Sustainability, Policy Implications*

FROM BARBER-SHOPS TO BILLION DOLLAR INDUSTRY: AN ANALYTICAL STUDY OF RISE IN MALE GROOMING IN INDIAN BEAUTY AND PERSONAL CARE MARKET

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The study explores the transformation of India's male grooming industry, which has evolved from a niche market into a significant economic sector driven by increased awareness of grooming. A simple comparison illustrates this point: Consider the 1990s Indian Cricket World Cup team, where most players had clean-shaven faces, save for a few who sported moustaches. Fast forward to today, and one will see the 2023 World Cup Indian cricketers donning well-groomed beards, clear complexions, and meticulously styled hair. Despite the industry's rapid growth, research on its visible future trajectory remains limited. This paper maps key trends, market shifts, and start-up acquisitions that have fuelled the demand for male grooming products, providing a framework for future businesses and academic research in this dynamic field. Using a qualitative and descriptive approach, the analysis is drawn on annual reports from leading Indian FMCG companies; complemented by insights from business magazines and newspaper articles. It has become evident that E-commerce is a pivotal channel, offering accessibility and catering to the modern Indian man's fast-paced lifestyle driven by innovation and market expansion.

Keywords: *Male Grooming, Men's Beauty Industry, Start-up Acquisition, Indian Beauty And Personal Care Industry*

ROLE OF LANDLORD PORT MODEL AT JAWAHARLAL NEHRU PORT AUTHORITY IN ENHANCING OPERATIONAL PERFORMANCE AT THE SEAPORT

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The Jawaharlal Nehru Port Authority (JNPA), India's largest container port, transitioned to the landlord port model during the 2000s. Since then, its approach has been to privatize the port operations to leverage the advanced technology, promote sustainable practices and achieve the long-term vision to become one of the top smart ports in the world. This research concentrates on understanding the adoption of the landlord model at Jawaharlal Nehru Port Authority (JNPA), India's premier container port, present a conceptual framework thereby provide insights on how and why landlord model has transformed port operations and why other ports should consider it as an alternative over other port models. The primary research question is "How has the implementation of landlord model at JNPA affected the port's viability and performance in the long run?" The study adopts a qualitative research approach presenting a mix of exploratory and descriptive case study. Tools like thematic analysis, observation and SWOT analysis are used by the researchers to validate the qualitative data extracted during the course of study. Key findings indicate that the landlord model has improved operational efficiency and infrastructural investments for JNPA, even though integration of sustainable practices and implementation of digital technologies remains fairly difficult. The study recommended that although effective in improving the operations of JNPA, such a landlord model requires a balanced approach between regulatory oversight and policy incentives to achieve the strategic goals in sustainability and becoming smart. The study also suggests best practices that can be adopted by other ports in Indian economy to adopt and transition to a 100% landlord port to sustain in the long run.

Keywords: *Landlord Model, Jawaharlal Nehru Port Authority (JNPA), Qualitative Research, Operational Efficiency, Sustainability, Private Sector Participation*

THE ROLE OF SOCIAL MEDIA INFLUENCERS IN SHAPING CONSUMER PERCEPTIONS OF SUSTAINABLE FAST-FOOD

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his study explores the role of social media influencers in shaping consumer perceptions of sustainable fast-food, focusing on how influencer partnerships impact attitudes and behaviors toward sustainable practices within the industry. The research objectives include examining the effectiveness of influencers in raising awareness about sustainability, analyzing changes in consumer purchase intentions, and understanding the types of messaging that resonate with audiences. A mixed-methods approach was employed, combining quantitative surveys to assess consumer attitudes and qualitative content analysis of influencer posts related to sustainable fast-food. The findings reveal that influencers significantly enhance consumer trust and awareness regarding sustainability initiatives. Consumers exposed to influencer campaigns demonstrate increased intentions to choose sustainable options and engage in eco-friendly behaviors. The study concludes that effective collaborations between influencers and fast-food brands can meaningfully contribute to promoting sustainability, highlighting the need for authenticity and transparency in messaging. As the fast-food industry continues to evolve, leveraging influencer marketing presents a valuable opportunity to foster a more sustainable consumer culture.

Keywords: *Social Media Influencers, Sustainable Fast-Food, Consumer Perceptions, Influencer Partnerships, Eco-Friendly Behaviors*

A STUDY ON SUSTAINABLE FINANCE FRAMEWORKS IN AUTOMOBILE INDUSTRY

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Now day's Sustainable finance plays crucial role for the environment protection. Green finance is the new buzzy word in the dynamic business competition world. Especially when we talk about the automobile industry is always emphasizing the negativity towards the environment protection, even though the automobile industry contributions 9% to GDP, and it provide 19 million employments direct or indirect. The research objective is to evaluate framework of Sustainable finance or green loans in the automobile industry in India. The explorative study of green loans was top four banks were analyzed. All the four banks reports, rate of interest and initiatives for lending green loans to the automobile industry. The Indian automobile industry was accelerating towards the third largest economy. The research identifies the frameworks to the consumers for lending green loans. The study observes the green loans are essential for environmental protection and zero emissions. Companies and banking sector were working towards sustainability. The financial sector embraces massive power in fetching responsiveness to issues of sustainability and funding related green loan programs.

Keywords: *Sustainable Finance, Green Loans, Environmental Protection*

ARTIFICIAL INTELLIGENCE IN DIGITALIZATION OF HUMAN RESOURCE MANAGEMENT - ELEVATING A SUSTAINABLE WORKFORCE

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Present-day innovations in different fields have unplugged immense opportunities through the integration of Artificial Intelligence and Automation in several technological platforms. This study explores the correlation between artificial intelligence (AI) and digital human resource management (HRM). Accuracy, Efficiency, and Pliability are considered the utmost outcomes of any organization. It is evident that organisations are facing challenges by incorporating AI and digital HRM which impacts a lot on sustainable HRM. Application of AI and Digital HRM in organizations needs a radical switch and this study in particular deals with its contributions. The survey was conducted on Several HR professionals in different fields, such as HR professionals working in IT, Manufacturing, and Service industries who are exposed to AI in the Digitalisation of HRM. SPSS tool was used to extract and analyse the data. Through these data-driven insights, the article demonstrates how organizations can leverage AI and automation not just for operational excellence, but also as a strategic asset in pursuing sustainable practices. The findings also uncovered the potential of AI in the Digitalisation of HRM and its prominence in shaping sustainable development. Enhancing efficiency, promoting diversity and well-being, improving safety, economic growth, social inclusion, and environmental protection are all connected to achieving sustainable development in individuals' lives as well as in an organization.

Keywords: *Digitalisation, Artificial Intelligence (AI), Sustainability, Automation, Human Resource Management (HRM)*

PERFORMANCE MANAGEMENT IN ORGANIZATIONS

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The systematic process of making sure that workers' actions and outputs are in line with the organization's aims and objectives is known as performance management in the workplace. It includes a range of procedures and instruments used to boost worker productivity, pinpoint problem areas, and promote career advancement. Organizations understand the need of having a well-structured performance management system in the cutthroat business environment of today. It enables businesses to be more adaptable, meet consumer requests, and promote a continuous development culture. Through the optimization of employee performance and the assurance that individual contributions are in line with overarching corporate objectives, performance management is a strategic strategy intended to enhance organizational success. It is a continuous process that incorporates planning, observing, and evaluating performance rather than a one-time event. Efficient performance management fosters the professional development of staff members as well as the organization's overall progress. An essential organizational role that guarantees congruence between personal aspirations and more general business goals is performance management. It entails the methodical process of assessing, enhancing, and maintaining worker performance via ongoing goal-setting, development planning, and feedback. A high-performance culture is promoted by efficient performance management, which makes objectives clear, supports skill development, and acknowledges accomplishments. To assess and manage employee performance in this setting, firms use a variety of techniques, including Key Performance Indicators (KPIs), 360-degree feedback, and performance appraisals. This abstract addresses issues including bias, communication breakdowns, and the changing nature of work while examining the importance of performance management systems in promoting worker engagement, productivity, and organizational success. By improving performance management procedures, businesses may foster a culture that inspires workers, promotes teamwork, and propels long-term success.

Keywords: *Goal Setting, Key Performance Indicators (KPIs) Performance Appraisal, Smart Goals, Competency Framework*

A STUDY ON INNOVATIVE MARKETING AND BRANDING STRATEGIES FOR BUILDING MEANINGFUL CONNECTIONS IN A SATURATED MARKET

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In today's crowded and highly competitive marketplace, brands face increasing challenges in capturing consumer attention and fostering meaningful connections. This research explores how companies can build lasting relationships with consumers through innovative marketing and branding strategies. The study examines key elements such as emotional branding, digital marketing, and the role of social media in shaping consumer-brand connections. Drawing on both theoretical frameworks and real-world case studies, the research highlights the importance of authenticity, personalized experiences, and brand storytelling in creating emotional resonance with consumers. The findings suggest that brands that align their values with those of their target audience, leverage user-generated content, and actively engage in social and digital platforms are more likely to stand out in a saturated market. Moreover, sustainability and ethical branding emerge as critical factors in gaining consumer trust and loyalty. This paper offers valuable insights for marketers aiming to navigate the complexities of a crowded marketplace and emphasizes the need for emotional engagement, community building, and digital presence in forming sustainable brand-consumer relationships.

Keywords: *Emotional Branding, Digital Marketing, and Social Media, Authenticity, Personalization, And Sustainability*

ANALYSIS OF DEMAND FORECASTING TECHNIQUES FOR INVENTORY MANAGEMENT IN MSME TEXTILE RETAILERS IN PAYYANUR KERALA

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Final Year MBA

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This research focuses on the demand forecasting practices in MSME textile retail shops located in Payyanur, Kannur, Kerala. Payyanur's textile retail sector is integral to the local economy, which includes mix of numerous MSMEs and well-established big brands. The coexistence of small retailers and larger chains intensifies the competition, making effective demand forecasting essential to maintain a competitive edge. The primary objective is to address key forecasting challenges especially during peak demand seasons, ensuring inventory levels are neither overstocked nor understocked, which could lead to financial losses and customer dissatisfaction. The study highlights the use of demand forecasting techniques and how to improve inventory management and operational efficiency. By examining the existing forecasting methods and analysing the effects of inaccurate predictions, the study aims to offer insights for textile retailers. Through surveys, interviews, and data analysis, this study provides a comprehensive understanding of how effective demand forecasting can help reduce inventory-related issues and improve overall business performance. The study also considers the role of sustainability in supply chain management, encouraging retailers to adopt eco-friendly practices that reduce waste and promote resource efficiency, ensuring long-term business viability in an increasingly environmentally conscious market.

Keywords: *Demand Forecasting, Inventory Management, Retail, MSME*

OPTIMIZATION OF REGIONAL WAREHOUSE PLACEMENT AND CAPACITY PLANNING TO MINIMIZE DISTRIBUTION COSTS AND DELIVERY TIMES OF TITAN WATCHES

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This research paper explores the optimization of regional warehouse placement and capacity planning to minimize distribution costs and delivery times for Titan Watches. The company currently operates manufacturing plants in Hosur and Dehradun, from where products are distributed to various regions across India. To enhance operational efficiency, the study aims to identify the most strategic locations for regional warehouses by analyzing demand patterns, transportation costs, and proximity to manufacturing plants. The primary objective is to reduce overall distribution costs while ensuring timely deliveries to customers. This research employs a combination of quantitative analysis methods, including demand forecasting, transportation cost analysis, and geographic proximity modeling, to determine optimal warehouse locations. The study takes into account factors such as the distribution network, supply chain dynamics, regional demand variability, and the logistical challenges posed by long-distance transportation from the existing plants. Additionally, the research emphasizes the importance of minimizing delivery times in today's fast-paced retail environment, where customer satisfaction hinges on quick and reliable delivery services. Once strategic warehouse locations are identified, the paper delves into capacity planning to ensure that the new warehouses can efficiently handle the forecasted demand. The research presents a detailed analysis of capacity requirements, based on regional demand projections and operational capabilities. By optimizing warehouse placement and capacity, Titan Watches can reduce costs, improve delivery performance, and enhance overall supply chain efficiency, positioning the company for sustained growth in a competitive marketplace.

Keywords: *Demand Forecasting, Reduce Cost, Warehouse, Supply Chain Efficiency, Optimization*

A META-ANALYSIS OF LITERATURE RELATING TO 'FINTECH' AND 'GREEN FINANCE' AS AN UPCOMING RESEARCH AREA IN SUSTAINABILITY

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In adherence with the principles of the UN Global Compact and the UN's 17 SDGs, many nations have designed financial policies and platforms in tune with environmental sustainability, leading to an accentuated emphasis on 'Green Finance' and 'FinTech'. Although there have been noticeable improvements in the subjects, optimising several financial services and functional areas, the scholarly discussion of these subjects is still fragmented and uncoordinated. This paper employs bibliometric techniques from the Web of Science (WoS) database on around 230 technical papers from 1994-2024 to review existing literature around the keywords 'Green Finance' and 'FinTech'. The relevant themes of ESG and Sustainability are analysed in broad-spectrum to ascertain their impact on sustainable development, helping to document the evidence of how conducive these elements are to achieving the SDGs 2030. Using the Systematic Literature Review, R-Studio has resorted to identifying concurrence networks and conducting a thematic analysis approach; this research aims to discover some pertinent research in these areas. The filter of occurrence of a minimum of 5 times yields 68 frequently used words, with high occurrence in the region of China and the US. These findings help delineate several probable study avenues, such as a stouter prominence on the application side of Green Finance and FinTech.

Keywords: *Green Finance, FinTech, SDG, ESG, Co-occurrence, Thematic Analysis*

ANALYSING THE EFFECTIVENESS OF VEHICLE ACTIVITY CONTROL (VAC) SYSTEM AT MAJOR INTERSECTIONS IN BENGALURU

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In today's crowded and highly competitive marketplace, brands face increasing challenges in capturing consumer attention and fostering meaningful connections. This research explores how companies can build lasting relationships with consumers through innovative marketing and branding strategies. The study examines key elements such as emotional branding, digital marketing, and the role of social media in shaping consumer-brand connections. Drawing on both theoretical frameworks and real-world case studies, the research highlights the importance of authenticity, personalized experiences, and brand storytelling in creating emotional resonance with consumers. The findings suggest that brands that align their values with those of their target audience, leverage user-generated content, and actively engage in social and digital platforms are more likely to stand out in a saturated market. Moreover, sustainability and ethical branding emerge as critical factors in gaining consumer trust and loyalty. This paper offers valuable insights for marketers aiming to navigate the complexities of a crowded marketplace and emphasizes the need for emotional engagement, community building, and digital presence in forming sustainable brand-consumer relationships.

Keywords: *Emotional Branding, Digital Marketing, Social Media, Authenticity, Personalization, And Sustainability*

ANALYSIS OF DEMAND FORECASTING TECHNIQUES FOR INVENTORY MANAGEMENT IN MSME TEXTILE RETAILERS IN PAYYANUR KERALA

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Keywords: *Demand Forecasting, Inventory Management, Retail, MSME*

EXPLORING THE IMPACT OF DIGITAL PAYMENT TECHNOLOGIES ON CONSUMER BUYING BEHAVIOR

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Over the past few years, there has been a rise in the use of digital payment systems, particularly contactless and mobile wallets. The advent of digital payment technologies has revolutionized the way consumers conduct financial transactions. From contactless payments to mobile wallets and cryptocurrency, these technologies are reshaping consumer behavior and decision-making processes. The rapid growth of online payment options, including BHIM, UPI, PhonePe, WhatsApp App Money, and others, has led to a diverse range of purchase behaviors from consumers. The customer is the most important element in the buying process; as the king of the market, they demand that businesses make every effort to meet their requirements and desires. The buying behaviors of buyers exhibit a multi-phase decision-making process that starts with the identification of needs, is followed by the evaluation of available options, the purchase choice, and post-purchase behavior. This study aims to explore the multifaceted impact of digital payment technologies on consumer decision-making, providing insights into how these innovations influence purchasing habits, spending patterns, and overall financial management. This study contributes to the broader understanding of the intersection between technology and consumer behavior, offering insights for businesses, policymakers, and financial institutions aiming to navigate the evolving digital economy.

Keywords: *Digital Payments Technologies, Consumer, Buying Behavior, Contactless Payments, Data Analytics*

ARTIFICIAL INTELLIGENCES IN TALENT ACQUISITION (HUMAN RESOURCES COLLABORATION WITH AI)

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The trend of changing technology has affected different sectors including human resources in the process of recruitment and selection. Artificial intelligence (AI) is increasingly being used in various fields in the ever-growing digital era, including human resource management (HR). AI technology can solve problems such as long recruitment processes. The main purpose of this research is to find out how AI has been changing this process. The focus of the research is how AI can be used to identify, assess and manage talent across organizations. The goal of this research is to find out how AI is to use in recruitment process to find and assess the right candidate, evaluate how effective the use of AI in increasing the employee satisfaction and engagement. Additionally, the use of AI in employee management increases employee satisfaction and engagement as it enables career development and work experiences tailored to them. The use of AI not only speeds up and simplifies the recruitment process, but also increases employee satisfaction and their retention.

Keywords: *Artificial Intelligence, Talent Acquisition, Human Resources*

SOCIAL WORK IN THE AGE OF CLIMATE CRISIS: DEVELOPING RESILIENCE IN VULNERABLE POPULATIONS

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Climate-related disasters are becoming more frequent and severe, threatening the most vulnerable people across the planet. In particular, in Uttar Pradesh, climate change has manifested itself in low-income communities, marginalized groups, and the rural population, who are relatively more vulnerable when it comes to lack of socioeconomic power. Climate change enhances the potential to affect these communities; however, social work professionals play an essential role in supporting initiatives to increase the resilience of communities and adapt to the consequent impacts and mitigate the adverse effects of climate change on communities. Using climate impacts, including flood, drought, and extreme temperatures, this study aims to assess the strategies used by social workers of Uttar Pradesh to develop resilience amongst vulnerable populations affected by such climate impacts. This research uses a mixed-methods approach, including qualitative interviews with social workers and local community leaders and quantitative surveys of affected residents across many districts in Uttar Pradesh. The qualitative component investigates how social work practitioners view climate resilience strategies. The quantitative data focuses on understanding the extent to which vulnerable populations are aware of risk, have literate adaptive capacities, and are ready for action. A diverse sample of respondents from flood-prone and drought districts was collected over six months. Results indicate social workers in Uttar Pradesh use various types of interventions, such as education, when it comes to climate adaptation, creating local disaster response networks, and advocating for the provision of key resources, including clean water and resilient agricultural practices. The research indicates that community resilience is greatly enhanced if social workers are actively involved in capacity-building programs that heighten social and regional sensitization. Additionally, social work practitioners team up with local government and NGOs to bolster support efforts and make working towards resilience more efficient. Finally, the study concludes that social workers are proactive in climate adaptation for vulnerable communities. If social work perspectives were integrated into climate policy and governance of local governments in Uttar Pradesh, they would be more resilient, sustainable solutions focusing on marginalized communities to prepare for future climate challenges.

Keywords: *Climate Crisis, Social Work Professional, Vulnerable Populations, Uttar Pradesh*

MANIFESTING MODERN-DAY CONSUMER SPIRITUALITY IN SUSTAINABLE DEVELOPMENT: TIME TO BRING PERSONOLOGY THEORY INTO ACTION

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Human's mind is a plethora of complexly intertwined emotions, distress, memories of eventful instances and current environmental pressures. Ace psychologist Henry Murray comprehended this in the 1930s, directing his psychoanalytical methods to fathom individual personality psychology, towards idiographic approaches. Murray coined the term “personology” to study an individual's personality, which, according to him is rooted in the brain. He stated that though humans strive for reduction in both psychological and physiological tension, a tension-free state is undesirable as satisfaction occurs in the process of reducing that tension. Spirituality contributes in reducing such tension by developing the personality of an individual, which might substantially affect online consumers' buying choices. Although online consumers tend to buy material goods, spirituality redirects their purchase from conspicuous consumption (Stillman et al., 2012). Such constructive development occurring through meta-belief, (Phipps, 2012) results in utilitarian decisions based on empathetic considerations (Puttillam et al., 2023). Though very vital to identify human's mind sets, Personology Theory is considered as a dormant concept and is under researched. This study is dedicated to the role of personology in understanding modern-day Consumer Spirituality in sustainable development to greater depths. For this, it was required to identify personology factors in sustainability context. Firstly, review of extant literature aided the researchers in identifying key personology factors affecting Consumer Spirituality in sustainable development. Based on this, data was proposed to be collected from 400 respondents of Gurugram, Noida, Delhi and Ghaziabad, by self-structured questionnaires. As the significant impact of personology factors affecting Consumer Spirituality were required to be tested, regression was conducted. The researchers recommend that Consumer Spirituality is essential to understand online consumers' buying behaviour and cultural existence, requiring stakeholders' attention. It is an interesting concept for marketers, researchers, and academicians to lay their eyes on.

Keywords: *Consumer Spirituality, Personology, Sustainable Development, Online Consumers, Buying Behaviour*

CHALLENGES & OPPORTUNITIES IN IMPLEMENTING TECHNOLOGY IN INFRASTRUCTURE PROJECT FINANCE– A SYSTEMATIC REVIEW

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The integration of technology in infrastructure project finance management has brought about significant transformations, revolutionized traditional approaches and reshaped financial landscapes globally, particularly in India. This systematic literature review offers a comprehensive examination of existing research, aiming to unravel the impact, challenges, and opportunities presented by technological advancements. Focusing on the Indian context, the study explores how technological transformations align with global trends and identifies unique challenges and opportunities in infrastructure finance management. Themes such as digitalization of financial processes, the role of Financial Technologies (FinTech), impact on decision-making processes, challenges and opportunities in technological adoption, and integration of smart technologies are analysed to provide insights for stakeholders. The review's findings contribute to a nuanced understanding of technology's influence on infrastructure finance management, guiding future research and informing policymakers and practitioners in navigating the evolving landscape.

Keywords: *Technology Transformations, Financial Technologies (FinTech), Infrastructure Project Finance Management, Technology Adaptation, Project Financing*

DATA-DRIVEN DECISION MAKING IN SMES: “A HEALTHCARE INDUSTRY PERSPECTIVES”

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This Paper is an emphasis on improving healthcare quality through efficient procedures, the goal of this study is to investigate how small and medium-sized businesses (SMEs) in our case healthcare industry may incorporate data-driven decision-making (DDDM). After COVID-19 need in the healthcare industry for Data-related evidence and insights has become essential for the decision-making process and validate the plan of action before its implementation. In our study we are trying to focus on identifying present gaps, a literature analysis through already existing studies using academic search Google Scholar, Gale Academic One File, DOAG with the help of these searches, the study will investigate how employee engagement, organizational culture, and key performance indicators (KPIs) affect DDDM uptake and efficacy. The findings will give healthcare SMEs a framework for successfully incorporating DDDM into their operations, which will improve patient outcomes (patient satisfaction), decision-making procedures, and the development of a data-centric culture and operation management in the proper way. In our study some limitations could be for scope for future research It might need broader investigation, Cultural challenges, lack of new technologies adoption, Information availability, Resource limitations, analysis complexity, security, and privacy challenges.

Keywords: *Data-Driven Decision-making, Healthcare Quality, Small and Medium-sized enterprises, Organizational Culture, Key Performance Indicators, Employee Engagement*

E-COMMERCE PLATFORMS AND MARKET ACCESS FOR CARDAMOM FARMERS IN KERALA: A SUSTAINABLE APPROACH TO BOOST ECONOMIC PROSPECTS

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This paper examines the transformative role of e-commerce platforms in revolutionizing market access for cardamom farmers in Kerala. By utilizing digital platforms, farmers can bypass traditional intermediaries, which have historically taken a significant portion of their profits, and instead engage directly with consumers and larger markets. This shift not only increases farmers' profit margins but also enhances their control over pricing and broadens their market reach, both locally and globally. The study highlights the critical role that e-commerce platforms play in promoting sustainable agricultural practices, as they provide opportunities for eco-conscious trading and efficient supply chain management. Furthermore, the paper explores the challenges faced by farmers in adopting these platforms, such as limited digital literacy, poor internet connectivity, and security concerns regarding payments. To address the seobstacles, the study proposes policy recommendations aimed at improving digital in frastructure, providing training for farmers, and ensuring secure payment systems to facilitate long-term sustainable development.

Keywords: *E-commerce, Cardamom, Market Access, Sustainable Agriculture, Farmers, Digital Platforms*

THE INFLUENCE OF GEN Z ON FAMILY PURCHASE DECISIONS IN URBAN INDIA: A STUDY OF DELHI NCR

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Generation Z (Gen Z), those born between 1997 and 2012, is emerging as a powerful force in the consumer market. As digital natives, they exhibit unique buying behaviors that significantly impact family purchasing decisions, particularly in urban regions like Delhi NCR. This paper aims to explore the role of Gen Z in shaping the family purchase decision-making process in Delhi NCR, focusing on how their preferences, digital fluency, and social influences affect family consumption patterns. The study employs a mixed-methods approach, combining surveys with Gen Z individuals and in-depth interviews with their family members. It explores key product categories such as electronics, fashion, groceries, and home appliances, identifying how Gen Z's involvement in product research, brand selection, and online shopping influences family decisions. Preliminary findings suggest that although Gen Z does not always have the final say in purchasing decisions, their preferences and recommendations are increasingly shaping family choices. Their ability to gather information online, compare products, and engage with social media influencers is key to their influence in the decision-making process. The research also highlights how Gen Z's values; such as sustainability, social responsibility, and brand loyalty—further affect family purchase decisions. By examining the intersection of digital technology, social media trends, and consumer behavior, the study provides a deeper understanding of Gen Z's emerging role in the family unit. The paper concludes with practical implications for marketers and businesses seeking to engage this demographic in a fast-evolving consumer landscape.

Keywords: *Generation Z, Family Purchase Decisions, Consumer Behavior, Digital Influence, Delhi NCR*

AGRI-STARTUPS AN ANALYTICAL STUDY

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This study is to analyse the various problems faced by Agri - Startups in Tamil Nadu. Sampling Design for this research sampling techniques has been used to collect the data on 130 Agri- Startups Tamil Nadu. Tools for analysis in order to find solutions for the objectives of the study appropriate statistical tools like Mean source analysis, Chi-Square test, ANOVA, Factors Analysis Multiple correlation analysis. Thus, all the parameters discussed above support the application of factors analysis on the data. The scale has also been tested for reliability and the value of Cronbach's Alpha is .826. The researchers find out the mean score analysis ranking Agri-Startups in Tamil Nadu (F2) is the first ranked reason with a mean score of 4.32. As thep-value $P < 0.05$ two factors, the null hypothesis is rejected. An alternative hypothesis is accepted, it is concluded there is no association between personal factors and Lack of New Innovative Skills. The ANOVA result the $P < 0.05$. The result shows that there is no significant difference in age, educational qualification use of test and measure equipment. The null hypothesis is rejected. An alternative hypothesis is accepted, the remaining two personal factors (Gender, area) are more than 0.05, and it is concluded that there is an association between personal factors and a Lack of New Innovative Skills. We are analyzing the various problems faced by the Agri-startups in Tamil Nadu. Through an in-depth analysis, we identified Agri startup problems lack of new innovative skills technological problems, and a Lack of Knowledge of Government schemes and initiatives.

Keywords: *Agri-Startups, Government Schemes, Innovative Skill, Problems*

AI-ENABLED SUSTAINABLE AGRICULTURE: EMERGING TRENDS AND INNOVATIVE SOLUTIONS FOR DIGITAL TRANSFORMATION AND SUSTAINABLE CHANGE

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Agriculture is crucial for our survival because it supplies much of the food we eat. However, the menaces of global warming and environmental pressures are significant, especially in lesser privileged regions. Modern agriculture faces critical challenges, including climate change, water scarcity, environmental degradation, and dependence on conventional energy sources. Thus, there is an increasing need to change agriculture from traditional approaches to modern, automated, and sustainable agriculture focusing on long-term environmental health. However, the implementation of these is still possible if advanced technologies and improved use of Artificial Intelligence in agriculture come to place. AI is believed to help meet global sustainability goals across different sectors, particularly in the use of renewable energy. It is anticipated that AI will revitalize both existing and new agricultural fields by enhancing, installing, and linking automated tools and equipment. Thus, this paper focuses on the newest breakthroughs and developments in the application of artificial intelligence to agriculture, to show how the combination of AI, digital technology, and change management contributes to the effective framework of modern farming. In addition, this paper examines how AI can be optimally utilised through the interconnection with IoT, block chain, and renewable energy in the improvement of digital agriculture. Last but not least, it discusses social, ethical and economical aspects of these developments, which is an attempt to give the reader an encompassing view on how creativity in AI can help improve sustainable agriculture in the future.

Keywords: *Sustainable Agriculture, AI, IoT, Block Chain, Renewable Energy*

PRE-PROCESSING TECHNIQUES FOR ENHANCING THE OCR IN ROBOTIC PROCESS AUTOMATION

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These days, Robotic Process Automation (RPA) are very popular tool to automate the business processes and in RPA optical character recognition (OCR) is a very essential part and helps to automate business requirements OCR systems can identify several printed scripts; nevertheless, the quality of the text picture mostly determines how accurate the OCR system is. This study discusses a number of issues with photos taken by cameras. To improve the quality of the camera-captured input picture, a number of pre-processing steps must be taken. Additionally, this paper discusses the use of several pre-processing methods to enhance the quality of camera-captured images to enhance OCR in RPA.

INTELLIGENT TRANSPORTATION SYSTEMS FOR SUSTAINABLE URBAN MOBILITY

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Intelligent Transportation Systems are quickly developing due to an increasing need for safer, more efficient, and sustainable transportation and reception of people and goods. Such systems include traffic and transportation systems, control and automation systems, and smart cars and vehicles for purposeful movements targeting to make mobility experiences better in the mist of increasing urbanization. This paper is undertaken with the aim of analyzing Intelligent Transportation Systems, ITS; more specifically analyzing Vehicular Ad-hoc Networks, Intelligent Traffic Lights, Virtual Traffic Lights, as well as Mobility Prediction in order to underscore how they enhance transport efficiency, safety and sustainability. This paper discusses advanced communication systems for ITS real-time operations that make significant progress towards achieving sustainable smart cities. Furthermore, this paper examines the security issues with ITS implementation, in regard to public transit privacy, and provides several examples of how ITS implementation contribute to the creation of Sustainable Smart Cities in certain urban environments. Further, it looks at the efforts that automotive manufacturers are taking to follow the Intelligent Transportation Systems standards to the mutual advantage of drivers and municipal areas.

Keywords: *Intelligent Transportation System; Intelligent Traffic Lights; Mobility Prediction; Smart Cities; Sustainability*

A STUDY ON MANAGEMENT OF USED COOKING OIL: FOOD BUSINESS OPERATORS PERSPECTIVE IN DELHI NCR

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Vegetable oils are repeatedly heated during frying and leads to the formation of Total Polar Compounds (TPC) which makes the oil unfit for human consumption. Hence, handling of used cooking oil (UCO) is critical due to its health and environmental impact. Improper disposal of UCO also leads to soil and water contamination. Present study aims to investigate the awareness and disposal practices of UCO, challenges in management of UCO and compliances with regards to FSSAI regulations. A purposive sampling approach was adopted, including structured surveys and interviews with FBOs operating HoReCa and food manufacturer across Delhi NCR. A total of 100 FBOs were surveyed, covering aspects such as daily expenditure on frying oil, Frequency of changing the cooking oil used for frying, patterns of Waste Oil generation, awareness of nearby eateries/ Restaurant using "Used Cooking Oil, Disposal of Used Cooking oil, awareness about Govt mandate on UCO disposal and Availability of authorized UCO aggregator in their vicinity. Data were analysed using quantitative and qualitative techniques to assess awareness levels and to identify key trends and challenges. The study reveals moderate awareness of health risks associated with reusing UCO; however, many FBOs lack knowledge about safe handling practices and government guidelines. Around 68% of FBOs reported reusing cooking oil beyond recommended limits, primarily due to cost saving considerations. Results revealed that only 27% of FBOs complied with FSSAI standards for UCO disposal and recycling, revealing lack of resources and challenges in recycling of UCO management. Present study underscores the need to impart awareness and improve practices regarding UCO handling among FBOs in Delhi NCR. Further there is need to strengthen regulatory measures, along with training programs and incentives to facilitate better compliance to food safety standards and sustainable disposal practices. By addressing above issues can reduce health risks and environmental impact, promoting responsible UCO management within the food industry.

Keywords: *Used Cooking Oil, Food Business Operators, Frying, Disposal*

BLENDED LEARNING VS TRADITIONAL LEARNING: A REVIEW

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Blended learning is a term given to the educational practice of combining digital learning tools with more traditional classroom teaching which involves the physical presence of a teacher. Actually, a true blended learning environment requires both the student and the teacher to be located in the same space. Blended learning brings a transformation in education by combining traditional offline learning method with remote learning, targeting better teaching style and student outcome (Horn, Gu, & Evans, 2014; Moran, 2010). This method is being adopted by many educational institutions for achieving high quality learning atmosphere (Bonk & Graham, 2007; Horn et al., 2014; Watson, 2008). Blended learning can be viewed as an evolution in educational method to fulfil students' learning needs (Thorne K.,2003). The study tries to examine the existing literature on Traditional Vs Blended Learning to determine how each technique is responsible in terms of student engagement, traditional Vs non-traditional classroom face to face learning outcomes, satisfaction and attitudes, operation and accessibility as well as instructional methodologies. This paper provide insights into how blended learning is essential and complement or outperform traditional teaching techniques and approaches in higher education during recent times by contributing to modern learning outcomes.

Keywords: *Blended Learning, Online Learning, Traditional Learning, Higher Education Institutions*

OPTIMIZING NEWS SEARCH: NEWS SEO RECOMMENDATION STRATEGIES AND KEYWORD RESEARCH STRATEGIES

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Well, in the present generation, the greater part of the population has a mobile phone; thus, news is obtained instantly using a search engine. News websites try to occupy the top search positioning as much as possible, at the same time, for more website traffic or more revenue. Thus, to contribute to the understanding of the application of SEO in enhancing news websites, this research presents tools and methods for keyword research and Meta-tag optimization. As for the further development of meta tags such as titles, descriptions, and captions to the images, news sites may follow the trends in the distribution of keywords to enhance their position in the increase. Therefore, this paper assists SEO beginners and professionals in identifying proper keywords and meta tags for high visibility and traffic. Keywords form the basis for any search engine optimization campaign and the study aims to focus on how one can carry out the research to remain relevant in the market and rank high on Google. All techniques explained are general and can be applied to any website but mainly focus on news SEO, the goal of this article for the readers is to provide a clear explanation about the necessary actions that will direct the maximum user's attention and, therefore, the maximum revenues.

Keywords: *SEO, News, News SEO, SEO Recommendations, Keywords, Keyword Research, Search Engine, SERP, On-page SEO, Off-page SEO, Google, Google Chrome*

THE EVOLVING ROLE OF HUMAN RESOURCES IN THE DIGITAL ERA

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There has been lot of transformations in recent years due to upgradation in technology and changing organizational dynamics. This research paper explores the role of Human Resources in the digital era, highlighting the challenges and opportunities faced by HR professionals in managing the workforce effectively. The paper analyses the impact of technology on various facets of Human Resource. Additionally, it examines the emerging trends and best practices in HR, such as the use of data analytics, artificial intelligence, and automation. The result of this study emphasizes the need for professionals in the domain of human resource to adapt to the digital landscape and leverage technology to enhance their strategic contributions to organizational success.

Keywords: *Human Resource, Challenges, Performance Management, Artificial Intelligence, Automation, Data Analytics*

GREEN INTELLIGENCE: HARNESSING SUSTAINABLE AI FOR ACCELERATING DIGITAL TRANSFORMATION AND RESPONSIBLE BUSINESS MODELS

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As global concerns regarding environmental sustainability intensify, the intersection of artificial intelligence (AI) and business practices has emerged as a promising avenue to drive responsible and eco-conscious economic development. Integrating AI within the framework of sustainability holds the potential to empower organizations to make more informed and ecologically viable decisions. However, the complexities and intricacies in merging AI and sustainability present a multifaceted challenge. The fusion requires addressing ethical concerns, reconciling trade-offs between economic growth and environmental conservation, and designing AI models that align with sustainable principles. Addressing this challenge, following research questions are formulated:

RQ1: What are the various domains across which AI-driven innovations have demonstrated significant potential in developing sustainable business solutions?

RQ2: What are the key ethical challenges and potential risks involved in the integration of AI with sustainable business solutions?

For the same purpose, the current research presents an up-to-date Systematic Literature Review (SLR) using PRISMA methodology by meticulously surveying and synthesizing existing research and scholarly articles on Sustainable AI. For this, a literature review of electronic databases, including Google scholar, IEEEExplore, SpringerLink, ScienceDirect- Elsevier, and Scopus was done using selected keywords to identify relevant articles published from 2015 to 2023. The search resulted in 163 research articles published from 2015 to 2023. After a detailed study, 35 articles were shortlisted for in-depth review. By employing a dual-lens framework, the current research examines the profound impact of Sustainable AI on responsible business models and environmental stewardship through dual lens perspective- 'AI for Sustainability' and 'Sustainability of AI.' The study serves as a foundation for future research endeavors and policy formulation, advocating for the integration of Sustainable AI as a transformative force for realizing responsible business models and environmental wellness, thereby paving the way for a more sustainable and ethically conscious future.

Keywords: *Sustainable AI, AI for sustainability, Sustainability of AI, Sustainable business, Digital Transformation*

THE ROLE AND IMPACT OF ARTIFICIAL INTELLIGENCE IN THE INDIAN BANKING SECTOR- A COMPRESSIVE MODEL

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The Banking Sector in India has undergone significant transformation with the integration of artificial intelligence (AI) technologies. This paper explores the role and multifaceted impact of AI within the banking landscape, emphasizing a comprehensive model that addresses operational efficiency, risk management, customer engagement, decision-making and numerous applications and consequences of AI in Indian banking are investigated. Banks can better serve their customers, reduce risks, increase operational efficiency, and customized services. AI applications such as chatbots, predictive analytics, robotic process automation (RPA), and advanced fraud detection systems are reshaping traditional banking practices by enhancing service delivery and personalization. Furthermore, credit scoring, fraud detection, and AI-driven predictive analytics and machine learning algorithms enhancing the security and integrity of financial transactions have revolutionized anti-money laundering procedures. Additionally, the study highlights the challenges banks face, including data privacy concerns, technological adoption barriers, and workforce displacement. The model presented in this research synthesizes strategies for effective AI integration, suggesting a balanced approach that maximizes benefits while mitigating risks. Findings reveal that AI not only streamlines processes and reduces costs but also fosters financial inclusion and improves customer experience, contributing to overall sector growth. The paper concludes with policy recommendations and strategic insights to navigate the evolving landscape, ensuring that AI serves as a catalyst for sustainable development in Indian banking.

Keywords: *Artificial Intelligence, Indian Banking Sector, Customer Experience, Operational Efficiency, Risk Management, Personalization, Chabot's, Predictive Analytics, Machine Learning, Fraud Detection, Data Privacy, Ethical Considerations*

EXPLORING MECHANISMS AND INSTITUTIONS THAT REGULATE AND CONTROL BEHAVIOR IN SOCIETY, BOTH FORMAL AND INFORMAL, A SOCIAL INVESTIGATION

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This sociological study delves into the multifaceted mechanisms and institutions that regulate and control behavior within society, encompassing both formal and informal structures. The research seeks to unravel the intricate web of social controls that shape individual and collective conduct, ultimately contributing to the maintenance of order and the reinforcement of societal norms. The investigation commences by scrutinizing formal mechanisms of control, such as legal systems, institutions, and governmental bodies. 1. Through an examination of legal frameworks, the study aims to unravel how laws delineate acceptable behavior and prescribe consequences for deviations. Concurrently, it analyzes the role of formal institutions in enforcing these norms, shedding light on the interplay between authoritative bodies and the individuals subject to their control. Simultaneously, the study ventures into the realm of informal social controls, exploring the subtleties of societal expectations, cultural norms, and interpersonal relationships. Investigating the influence of social norms on behavior, the research endeavors to uncover how unwritten rules guide individuals in their daily lives, molding their actions in accordance with accepted standards. 2. A central focus of the study is the intersection between power dynamics and mechanisms of control. By scrutinizing the distribution of power within society, the research aims to discern how certain groups or individuals wield influence over the formulation and enforcement of rules. 3 It explores the implications of heightened scrutiny on individual freedoms and the dynamics of trust within communities.

Keywords: *Social Control, Formal Informal Control, Social Structure, Social Institutions, Social Behavior, Rule Enforcement, Contemporary Society*

WHEN ROBOTS BECOME CITIZENS: RETHINKING LEGAL FRAMEWORKS FOR AI

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A 2023 report by the International Federation of Robotics (IFR) states operation of over 3 million industrial robots worldwide, thus demonstrating an integration of robots and artificial intelligence (AI) into human society accelerating at an unprecedented pace, with robots increasingly taking on roles that were once the exclusive domain of humans. From performing complex surgeries, aiding in banking sector, providing elderly care, engaging in customer service to providing legal consultation, highlights their growing importance in various sectors. One of the most striking examples of this shift occurred in 2017, when Sophia, a humanoid robot created by Hong Kong-based Hanson Robotics, was granted citizenship by Saudi Arabia. This unprecedented move ignited global discussions about the implications of granting legal personhood to robots, especially as their roles in society continue to expand. Sophia's citizenship raised fundamental questions about the nature of personhood, rights, and accountability in a future where AI may possess advanced decision-making capabilities, self-awareness, and autonomy. This paper examines the legal, ethical, and social implications of robots potentially becoming legal citizens, with a focus on the impact of Sophia's citizenship and the broader trends in robotics. The analysis explores how current legal frameworks must evolve to address the changing relationship between humans and machines, considering questions of liability, rights, and societal impacts. It argues that granting citizenship to robots could necessitate a rethinking of legal personhood, as well as the creation of new laws that balance the rights of both humans and robots, ensuring that AI and robotics contribute positively to social and economic structures without undermining ethical standards.

Keywords: *Artificial Intelligence, Citizenship, India, Laws, Robots*

TRUTH OR FICTION: THE DILEMMA OF DEEPPFAKE INFLUENCE

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The paper discusses the history of development, impact, and challenge facing deepfakes technology, particularly into altering images and videos. Initially, this research starts by elucidating the historical progression that defines deepfakes with particular working out of the technical mechanisms whereby their makeup plays out, particularly from the advance deep learning algorithms that produce Generative Adversarial Networks or GANs. The key applications include entertainment use and malicious applications like misinformation campaigns targeting public figures such as celebrities and politicians. Ethical, legal, and sociopolitical implications are discussed to raise the issues of violation of privacy, erosion of public trust, and potential societal stability disruptions. The paper also discusses recent detection methods and large-scale benchmarks developed to put the brakes on the deep fakes proliferation cycle. It focuses heavily on the current limitations of techniques deployed in detection-often concerning their generalization and robustness-and sounds the call for further research in effectively developing applicable solutions in the real world. The study finally gives an overview of deep fake creation and detection technology and continuing challenges pertaining to potential misuse.

Keywords: *Deep Fake Technology; Misinformation, Ethical Implications; Detection Strategies ; Image Processing; Deep Learning*

REVOLUTIONIZING HR EFFICIENCY WITH ARTIFICIAL INTELLIGENCE: INSIGHTS INTO AI IMPLEMENTATION IN PRIVATE SECTOR HR PRACTICES

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In today's competitive business landscape, organizations are increasingly leveraging artificial intelligence (AI) to stay ahead of technological advancements and meet the demands of a fast-paced environment. AI can automate routine, time-consuming tasks, enabling employees to focus on more strategic activities. This shift is especially transformative for Human Resources (HR) departments, where AI has the potential to streamline critical functions like recruitment, compensation, training, and performance management. AI impact extends beyond operational efficiencies; it can also improve decision-making, resource allocation, and policy development within HR. By enhancing accuracy and reducing human error, AI helps companies optimize HR practices and improve overall organizational performance. This is particularly relevant in private-sector service companies, where HR plays a central role in maintaining employee satisfaction and driving business outcomes. The focus of this study is to explore how AI can enhance HR efficiency in private companies in Oman. The researcher aims to investigate the methods, challenges, and prerequisites for implementing AI systems in HR departments, examining how AI adoption influences HR outcomes. To gather data, a questionnaire was distributed to HR professionals in Oman's private sector, assessing the current state of AI integration and its impact on HR practices. The study primary goal is to understand the implementation process of AI in HR, the factors affecting its adoption, and its effect on HR efficiency. Using a random sampling method, the researcher will survey HR professionals from three private companies, targeting 150 respondents. The questionnaire will assess perceptions of AI role in HR and identify key factors for successful integration. The researchers hypothesize that AI's successful implementation will significantly improve HR department efficiency, ultimately contributing to enhanced organizational performance in the service sector.

Keywords: *AI-artificial intelligence, HR-Human Resources, HRM- Human Resources Management, AI Literacy, AI Acceptance, Organization Culture, AI Implementation, HR Efficiency*

ECO- FRIENDLY COMPANY EVOLUTION

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Digital transformation changes the management for sustainability. A company which supporting eco-friendly environment like by working paperless, by doing all work online such as digital records, online systems etc. Overall, it means to transform a company fully digital. The people of the company should also co-operate with this digital transformation and that's what change management do, change management basically help and understand them that how to set with these things (digital transformation), it also trains people about these, its help them to understand about the responsibility about the society and the environment. When digital transformation and change management both works perfectly then a company gets for benefits and advantages from it like the wastage of resources decreased which was very beneficial for the environment, it can make the company strong for a long period of time, to handle the future challenges could get easy for the company. By all this a company could be responsible and eco-friendly.

THE ROLE OF AMBIDEXTROUS LEADERSHIP ON FOSTERING ORGANIZATIONAL CULTURE THROUGH DE&I IN IT SECTOR

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The IT sector faces increasing pressure to foster a dynamic organizational culture that embraces diversity, equity, and inclusion (DE&I). Ambidextrous leadership, which integrates both explorative and exploitative approaches, has emerged as a key factor in balancing innovative growth with stable operations, thereby creating an adaptable culture. This research explores how ambidextrous leadership influences the organizational culture in IT by promoting DE&I, an area of growing importance for organizational success. Leaders who practice ambidexterity can strategically shift between supporting stability and encouraging change, allowing for a work environment that is both inclusive and progressive. Ambidextrous leadership in the IT sector enables organizations to address the complexities of DE&I by fostering both openness and discipline, facilitating an environment where diverse perspectives are valued and integrated into the decision-making process. This study investigates how ambidextrous leaders develop policies and practices that champion equitable opportunities for employees of different backgrounds, genders, and identities. By balancing exploration with operational rigor, these leaders contribute to an environment where innovative DE&I strategies flourish, driving cultural change and engagement among all organizational members. The findings highlight the critical role of ambidextrous leadership in shaping a DE&I-centric culture, which in turn promotes employee satisfaction, retention, and enhanced organizational performance. As companies increasingly recognize the value of diverse talent and inclusive practices, ambidextrous leadership provides a viable approach for embedding DE&I in core organizational practices. This research contributes to the literature by emphasizing the need for IT leaders to be both innovative and disciplined in their leadership styles to cultivate a sustainable and inclusive organizational culture.

Keywords: *Ambidextrous Leadership, Diversity, Equity, And Inclusion (de&i), Organizational Culture*

THE QUEST FOR SPIRITUAL ENRICHMENT THROUGH SPIRITUAL TOURISM AND THE VISION OF VIKSIT BHARAT @2047

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Tourism stands as a foundation of India's economy, playing an essential role in driving GDP growth, generating employment, and fostering cultural exchange. In 2023, the tourism sector contributed approximately 9.2% to India's GDP, while generating over 42 million jobs. The Government of India's ambitious vision of Viksit Bharat 2047 seeks to transform India into a developed nation by the centenary of its independence in 2047. The tourism sector holds immense potential in realizing this vision, not only by fuelling economic growth but also by preserving and promoting India's rich cultural and spiritual heritage. The country's diverse and vibrant cultural landscape offers a unique tapestry of experiences that allow tourists to immerse themselves in the very essence of India. In an era marked by rapid change, spiritual tourism presents an invaluable opportunity for individuals to reconnect with their inner selves, seek tranquillity, and embark on transformative spiritual journeys. This paper seeks to explore the role of spiritual tourism in both enriching the individual quest for inner peace and contributing to India's economic development in line with the Viksit Bharat vision.

Keywords: *Viksit Bharat 2047, Spiritual Tourism, Economic Growth, GDP Contribution, Sustainable Development*

DATA MINING IN EDUCATION

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Data mining in data mining education helps improve students' performance and also helps to get interact with the teachers and the experienced faculty. Data mining in education is used for extracting useful data from the dataset, which helps us make important decisions regarding the students. Educational platforms like (online, institute) are one of the most important parts of society and nations. Students are a nation's future, so the teachers must know about the interests of students and the performance of every student. EDM, or education data mining, is the best tool for the organizations as well as for the teachers in knowing about their students' interests. Improvements can be made on using the resources, such as phones, etc., towards enhancing the performance of the students, designing the courses, and enhancing the nation's education system using the data mining tool. EDM involves digital processes to analyze the large datasets formed in the educational systems. EDM can predict the performance, identify the student, and also improve the curriculum development. We have described in this paper the data mining techniques and how they can be implemented in education. We have compared various data mining techniques as well. The aim of this paper is to unveil the models and connections that will enhance teaching methods and learning experiences.

Keywords: *Educational Data Mining; Data Mining; Data Mining Techniques; Machine Learning; Artificial Intelligence*

THE DEBATE OVER THE ANTHROPOCENE

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Time is divided by scientists and geologists according to marked shifts in Earth's state. The notion of suggesting the term "Anthropocene" as a defined unit of geological time has gained a lot of interest both among scientists and in the popular literature on the subject. At the same time, a vast majority of the publications on the Anthropocene tend to misunderstand the essence of the International Chronostratigraphic Chart issued by the International Commission on Stratigraphy (ICS), which forms the framework of the geological time scale. There is little if any stratigraphic evidence of the Anthropocene, especially if one assumes its limits from 1945; it is but the span of an individual's life, and that definition places a significant amount of environmental modification within a 'pre-Anthropocene' period. The Anthropocene should have its distinct users but it is not that simple. The usage of the term is rather in a different order from the chrono stratigraphic units which the ICS creates, for it extends the poles of interest to include humanity where the focus is largely on the impact of mankind to the planetary dynamics rather than the geologic deposits. Rather, the push for the incorporation of this Anthropocene in the chronology of geological time may be dominantly political. Humans have created such a profound impact on our planet that it had created a new phase in geological time. And according to some theories of geologists, marine biologists, we are now living in what some they call the "Anthropocene". This paper not only scrutinizes the diverse perspective surrounding the debate around the Anthropocene but also underscores the urgent need for a consensus that can guide future geological and environmental policies.

ENTREPRENEURSHIP AS A CAREER CHOICE: ANALYZING MOTIVATIONAL FACTORS AMONG ENGINEERING STUDENTS IN UTTAR PRADESH (U.P.)

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Educators and policymakers have recently grown interested in making entrepreneurship education accessible to engineering students. This keen interest stems from recognizing engineers’ potential contributions to innovation and the economy. Despite this increasing enthusiasm, the factors driving engineering students towards entrepreneurial careers and the possible influence of education in this context remain relatively unexplored in existing literature.

Purpose: The primary objective of this study was to develop and validate an entrepreneurial motivation scale explicitly tailored for engineering students. These endeavors aimed to furnish initial evidence of the scale & validity, aligning with established guidelines for developing educational and psychological assessments.

Methodology: After conducting an exhaustive literature review, we opted to adapt an existing scale and administer it to engineering students. This research presents two critical strands of evidence to validate the scale, exploring the relationships between entrepreneurial motivation and parameters conventionally employed to gauge the impact of entrepreneurship education.

This validation process involves scrutinizing the factor structure and psychometric properties of the scale while also conducting mediation analyses.

Results: Data collected from 80 engineering students revealed three underlying factors within the construct of entrepreneurial motivation: Motivation for Creation and Solution (MCS), Motivation for Personal Interests (MPS), and Managerial Motivation (MM). MCS and MM were found to significantly explain students intentions to pursue entrepreneurship, with mediation effects observed through venturing and technology self-efficacy.

Conclusion: This study contributes to a more streamlined categorization of factors that underlie entrepreneurial motivation among engineering students compared to prior research. These findings provide a foundational understanding of what drives entrepreneurial motivation within this demographic. Moreover, the results have practical implications for the assessment, research, and policymaking related to the delivery of entrepreneurship education to engineering students.

Keywords: *Engineering, Entrepreneurship, Motivation, Students, Education*

ECO- FRIENDLY COMPANY EVOLUTION

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Digital transformation changes the management for sustainability. A company which supporting eco-friendly environment like by working paperless, by doing all work online such as digital records, online systems etc. Overall, it means to transform a company fully digital. The people of the company should also co-operate with this digital transformation and that's what change management do, change management basically help and understand them that how to set with these things (digital transformation), it also trains people about these, its help them to understand about the responsibility about the society and the environment. When digital transformation and change management both works perfectly then a company gets for benefits and advantages from it like the wastage of resources decreased which was very beneficial for the environment, it can make the company strong for a long period of time, to handle the future challenges could get easy for the company. By all this a company could be responsible and eco-friendly.

THE ROLE OF AI IN DRIVING SUSTAINABLE TRANSFORMATION IN DIGITAL MARKETING PRACTICES

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With growing environmental concerns, sustainable practices have become a priority in digital marketing as brands strive to balance profitability with ecological responsibility. Artificial intelligence (AI) offers transformative potential in this realm, enabling more efficient and targeted marketing strategies that reduce resource consumption and environmental impact. This research explores how AI-driven tools contribute to sustainability in digital marketing by optimizing resource use, enhancing customer engagement, and minimizing waste in advertising campaigns. Recent studies suggest that AI algorithms can significantly improve the efficiency of ad targeting, reducing unnecessary impressions and thereby decreasing the carbon footprint of digital marketing activities. For example, Coca-Cola's AI-driven ad targeting has lowered digital waste, highlighting the operational and ecological benefits of AI in marketing. Additionally, AI enables deeper personalization, allowing brands to engage consumers with highly relevant content, which fosters stronger customer relationships and reduces the need for excessive advertising. Moreover, AI's automation capabilities streamline digital marketing processes, cutting down energy usage and computational demands, as noted by McKinsey (2023). However, the literature also points to a gap in fully understanding AI's long-term potential for sustainability in digital marketing. While AI's technical advantages are documented, its role in fostering broader sustainable transformation remains underexplored. This research underscores the need for further investigation into AI's role in sustainable marketing, particularly through frameworks like the Technology Acceptance Model (TAM), to evaluate marketer adoption of AI for sustainability-focused strategies. The findings imply that AI holds promise not only for improving operational efficiency but also for advancing ecological goals within the digital marketing industry. Encouraging the adoption of AI-driven sustainable practices can help companies meet rising consumer demand for environmentally conscious brands and support the digital marketing industry's alignment with sustainable development goals.

Keywords: *Sustainable Digital Marketing, AI In Marketing, Resource Optimization in Marketing, Environmental Impact of Digital Advertising, Personalized Marketing with AI*

WHY DO EMPLOYEES FEAR AI? OR DO THEY?

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The rise of AI is affecting every field in both good and bad ways, especially employees. They fear of getting replaced and the hard competition that is starting to become reality. But is it really true? Or are we just getting overly cautious? AI is one of the things that people fear and like at the same time. They like how convenient the work becomes with the help of AI. However, they fear the fact that AI is getting more and more capable and will replace them. The purpose of the research is to compare the advantages and disadvantages of AI. Also, to find why many employees fear or resist the AI so much. The goal of the research is to explore the impact of AI on sustainability in the corporate world and what are the best practices and precautions that a company should take for change management.

CHANGE MANAGEMENT IN SUSTAINABILITY TRANSFORMATION: A MODEL FOR BUSINESS ORGANIZATIONS

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As businesses navigate the complexities of sustainability, effective change management is crucial for successful transformation. This paper presents a comprehensive model for change management in sustainability transformation, integrating strategic planning, stakeholder engagement, and continuous improvement. The model is designed to help business organizations transition towards sustainable practices, mitigate risks, and capitalize on opportunities. A literature review and case studies inform the development of this model, which comprises four phases: Preparation, Awareness and Engagement, Implementation, and Reinforcement and Evaluation. Key components, benefits, challenges, and best practices are discussed. This research contributes to the understanding of change management in sustainability transformation and provides a valuable framework for business organizations seeking to embed sustainability into their operations.

Keywords: *Sustainability, Change Management, Business Organizations, Transformation, Strategic Planning, Stakeholder Engagement*

MENTAL HEALTH CHALLENGES AMONG STUDENTS IN PRIVATE UNIVERSITIES IN DELHI NCR: A HOLISTIC PERSPECTIVE

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Objective: Among the most significant public health concerns, is mental distress, as it manifests in somatic symptoms such as anxiety and depression. Studies have demonstrated that university students are more subjected to mental distress than the rest of the population. Poor academic performance and many learning disabilities are commonly encountered by students going through mental distress. This study attempts to assess prevalence and association of mental distress with sociodemographic, personal, academic covariates among the students of a private university in Delhi, NCR given the paucity of literature on the subject in India.

Methodology: primary data was used for this study. A cross-sectional observational study was conducted on private university students in Delhi, NCR.

Findings and Results: The majority (53.8%) of the study participants were female. We observed 13% dissatisfaction with college admission, 17.3% were not happy with the academic courses, and 16.3% had problems coping up with coursework.

Mental distress was significantly associated with course level, history of parental conflict, friendships and overall life satisfaction. Furthermore, there were statistical differences for academic factors like satisfaction with college admission, happiness with academic course and ability to cope with the courses. Conclusion: Mental distress is seen as prevalent among university students, requiring attention, support, and personalized counseling for the subject. Universities can therefore increase academic performance and decrease learning disabilities by proactively practicing and addressing mental health and ensuring mental health promotes a more holistic development of students. Time and again mental health is being ignored and it is an issue that is worrying many. Institutions have to necessarily redesign and reform their educational policies to give rise to an environment that permissively avails space to enable student success academically as well as emotionally. Mental health is an alarming concern that is being overlooked time and again. It is now imperative for institutions to design and reforms their educational policies to fosters a healthier and more supportive environment helping students to thrive both academically and emotionally

Keywords: *Public health, Mental distress, University, Student*

SUSTAINABLE RECRUITMENT THROUGH AI: EVALUATING ATS FROM A RECRUITER'S LENS

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The issue of the recruitment process is a headache for several recruiters. The process of figuring out which applicant has the best qualifications tends to be a labor-consuming process. In addition, in order to prevent such issues as making wrong selections, reducing the time taken in the hiring process, the recruiters have embraced technology in the form of AI which has alleviated the issues faced in the recruitment context to some extent. In the past few decades, it can be said that the recruitment process has completely changed as compared to the previous times. The shifts are such that the process is no longer reliant on traditional techniques such as advertisements in newspapers or manual screening of applicants, and instead utilizes AI technology. Results of Deloitte study have shown that organizations which have integrated AI in recruitment, saw saving by 30 % in the members of hiring teams which ensures that the talent acquisition teams are more strategic than sifting through countless CVs. As stated by SHRM, 88% of the organizations have embraced the technology and have thought of ways in which the AI can be utilized in the recruiting process. To optimize the workflow, make tracking of candidates easier and default to organization' hiring policy most organizations now use AI. However, despite the advantages a number of AI has been surrounded by criticism, with recruiters most often reporting issues such as integration, usability and a lack of customization. Numerous organizations are now working towards accomplishing the sustainability goal which is relevant in the workplace such as the adoption of AI in the recruitment process where organizations are practicing sustainable recruitment efforts. The AI fits into the framework of change management enabling organizations make a shift towards digital HR practices. AI has the capability to revolutionize talent recruitment by making it efficient and providing more opportunities while also making it more effective.

Keywords: *AI, Recruitment, Sustainability, Digital Transformation*

BREAKING THE GLASS CEILING: ORGANIZATIONAL TACTICS FOR FEMALE LEADERSHIP

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This paper offers a thorough analysis of the numerous difficulties faced by women in leadership roles. Deeply rooted cultural conventions and organizational biases continue to impede women's progression and effectiveness as leaders, notwithstanding significant progress made toward gender equality. This report's thorough study reveals several significant obstacles, such as the influence of intersectionality, organizational discrimination, work-life balance concerns, and societal preconceptions. It also looks at the "glass cliff" phenomenon, which describes how women are frequently given leadership positions in emergencies, putting them under more scrutiny and danger. This paper investigates the range of obstacles women in leadership posts must overcome, from personal hurdles like gender biases and work-life balancing constraints to structural biases and cultural standards. By bringing these issues to light, we can find solutions that work, encourage gender diversity in the leadership ranks, and build welcoming settings where everyone has an equal chance to lead and thrive. The paper emphasizes the importance of taking proactive steps to solve these issues and creating cultures that support gender-inclusive leadership, such as supportive policies, focused training, and mentorship programs.

DIGITAL FINANCIAL INCLUSION AND SUSTAINABLE DEVELOPMENT

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Digital financial inclusion has transformed the world's development process by filling the gaps that were there before its emergence; it empowers the underserved communities. Basis the mobile banking, e-wallets and Fintech apps, digital finance has offered affordable and accessible services, especially to the unbanked. Access to these services would greatly enhance economic security, small business support, and local growth. More impacts will be particularly felt on gender equality. Mobile financial tools empower the rural women as it gives them control over their finances and amplifies their voices within the circle of the communities that they live in. World Bank studies show that mobile money increases women's incomes and improves the households' welfare levels. Secondly, it enhances good governance by making digital transparency as much as possible. It eliminates corruption practices, improves tax systems, and promotes data-driven policy-making activities that are in place. The path, however, to becoming fully digitally included in finance is still under way. The first requirement is strong digital infrastructure, followed by improved data security and more significant digital literacy. No person should be left behind-meaning that someone does not have digital access, most importantly. Relevant to the sustainable future that faces humanity, digital finance needs to be integrated with sustainability goals to solve climate change. Properly managed by digital finance, a huge share of funds for green initiatives can substantially contribute toward global environmental objectives. This paper argues for the integration of digital finance with sustainability by advocating for a holistic, strategic approach toward it. Placing digital finance as a catalytic agent toward sustainable development and environmental change can open up possibilities for a more inclusive and equitable future.

Keywords: *Digital Financial Inclusion, Gender Equality, Sustainability, Economic Security, Good Governance*

BANKING AND FINANCIAL SERVICES FOR SUSTAINABLE DEVELOPMENT

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The banking and financial sector in India plays a crucial role in advancing sustainable development by bridging economic growth with environmental and social responsibility. This research examines the integration of sustainable practices within India's financial system, focusing on the adoption of Environmental, Social, and Governance (ESG) frameworks and green financing solutions. It evaluates the effectiveness of innovative instruments such as green bonds, social impact funds, and microfinance in promoting resource-efficient and inclusive development. The study also investigates the regulatory landscape, including the Reserve Bank of India's guidelines and government policies, aimed at aligning banking practices with the Sustainable Development Goals (SDGs). By analysing case studies of Indian banks and financial institutions, the paper highlights challenges such as limited awareness, policy gaps, and implementation hurdles. The findings underscore the need for collaborative efforts among stakeholders to ensure the financial sector becomes a cornerstone of sustainable development in India, driving economic resilience and environmental stewardship.

Keywords: *Sustainable Development, Green Banking, ESG Frameworks*

ASSISTED SUICIDE: A 21ST CENTURY ETHICAL AND MEDICAL DILEMMA IN YOUNGSTERS; A PROPER ANALYSIS OF ITS IMPLICATIONS ON HEALTHCARE AND SOCIETY

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Assisted Suicide refer to the practice of offering/ making available a person with the means to end their own life . It has become a concerning issue in the society or community . This research paper talks about the ethical, legal and social dimensions of assisted suicide and also sheds light on its implications. By conducting surveys of public opinion and interviews of health care professionals and patients who are suffering from serious illness we can understand the attitudes towards assisted suicide. Our findings will indicate difference in opinions based on their culture, religion and personal beliefs. Many people would want the right to die with dignity in Spite of facing some serious illness but still concern about various abuses and moral responsibilities of the health care providers still exists. The legal provisions around assisted suicide varies in different countries or nations Some countries like Switzerland and Canada allow this practise under some strict rules and situations while others such as some of the US states, have banned it. All these different legal frameworks reflects the differences in culture, religion and attitudes of the peoples around the world. The debate on this topic evolves with time as the medical advancements have worked upon extending the life span of a person and to reduce the pain which he/she is suffering from or incurable disease or a serious illness. The growth of palliative care and hospitable service offers alternative ways inorder to make a person rethink about his decision, and to focus on comforting himself/herself rather than choosing death right away. Assisted suicide still remains being a deeply concerning issue while maintaining balance between ones individual right and the ethics of the society. The paper conclude that while the assisted suicide remains a good choice for some people but it still remains harmful for the Society.

CONSUMER BEHAVIOUR IN A DIGITAL ERA

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In current many years, the net, evolving technologies, and social networks have evolved customer behavior. virtual-driven consumer behavior modifications these trends present many possibilities and demanding situations for online corporations to cope with. The extra a business is aware of about its clients' behavior, the less difficult it's miles to interact with them the usage of strategies which includes content material advertising, person enjoy (UX), influencer advertising and marketing, consumer-generated content (UGC), or digital phrase-of-mouth (eWOM). those techniques are essential for growing income and developing on line groups due to the fact they boom person engagement and impact consumer behavior. virtual consumers at the moment are more knowledgeable, knowledgeable, related, and empowered than ever earlier than. The proliferation of online structures, social media, and e-trade has changed the manner clients discover, evaluate, and buy products or services. marketers want to understand these nuances of cutting-edge customer conduct. The abstract also highlights the function of era in the evolution of consumerism, the call for for instant gratification and personalized interactions, and the adoption of era to create customization. customers are searching out comfort, reliability, best, and value that encourage online agencies. This have a look at provides insight into the changing dynamics of consumerism in the virtual age. With the development and comfort of technology, purchasers are increasingly more preferring online buying or e-trade over offline shopping or retail advertising and marketing. The study also specializes in the increasing use of digital systems that consist of a spread of promotional or marketing alternatives that form patron possibilities and inspire impulsive buying behavior. no longer only society however also the entire community is affected by current consumerism. The examine additionally explores the possibilities and demanding situations confronted by civil society clients. They play a large role in the growth of national economies.

Keywords: *Consumer Behavior, Digital Age, Digital Strategy, Digital Business*

BNZ GREEN: AN INNOVATIVE SOLUTION FOR ENVIRONMENTAL PROBLEMS

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Purpose: BNZ Green is a leading company focused on providing credible, sustainable environmental solutions, particularly through carbon offset programs. With a strong commitment to reducing the global carbon footprint, BNZ Green offers transparent and verifiable carbon credits that help businesses and individuals achieve their sustainability goals. The company's primary purpose is to help clients minimize their carbon emissions by offering access to certified carbon offset projects, which directly contribute to reducing greenhouse gas emissions. Through its reliable carbon credit system, BNZ Green ensures that these efforts are verifiable and aligned with internationally recognized standards, providing businesses with a trustworthy platform to offset their environmental impact. This approach allows organizations to meet regulatory requirements and strengthen their corporate social responsibility efforts while also fostering a more sustainable future. In addition to its carbon credit services, BNZ Green encourages businesses to adopt broader eco-friendly practices and policies, thereby reducing their overall environmental footprint. By supporting these initiatives, BNZ Green plays a vital role in global climate change mitigation and environmental conservation. In conclusion, BNZ Green's commitment to delivering credible carbon solutions helps businesses become more sustainable and contributes to worldwide efforts in combating climate change, ultimately paving the way for a greener, more sustainable future. This case study aims to highlight the importance of environment preservation and the impact that this company is creating in its niche market.

Objectives:

1. To assess the impact of environmental offsetting administered to BNZ Green.
2. To study the financial model of BNZ Green as to ascertain how they are managing to
3. sustain their business model.
4. To shed light on the importance of environment preservation for the greater good.

Data Collection: Data was collected from secondary sources.

Findings: This is a working case study; final results can be shared only after the researchers are through with the study.

Keywords: *Sustainability, BNZ Green, Environmental Offsetting, Environment Degradation, Deforestation*

CROSS-GENERATIONAL SKILL INTEGRATION IN EDUCATIONAL INSTITUTIONS: AN HR STRATEGY

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This study examines the strategic integration of cross-generational skills in educational institutions, addressing the critical challenge of managing diverse workforce capabilities spanning from Baby Boomers to Generation Z. The research investigates effective approaches to harmonize and leverage varied skill sets across generational cohorts while developing sustainable human resource strategies for educational excellence. Employing a mixed-method approach, the study collected data from 200 educators across 15 educational institutions through surveys, in-depth interviews, and focus group discussions. The research identifies distinct patterns in technological proficiency, pedagogical approaches, and communication preferences among different generations, highlighting both challenges and opportunities in skill integration. The findings reveal that institutions implementing structured integration strategies experienced significant improvements in teaching effectiveness, staff collaboration, and reduction in generational conflicts. The study develops a comprehensive HR framework incorporating three key dimensions: skill mapping and alignment, integration mechanism design, and performance measurement systems. This framework provides practical guidelines for educational HR practitioners in developing and implementing effective cross-generational skill integration strategies. The research contributes to both theoretical understanding and practical application in educational HR management by presenting an evidence-based model for cross-generational skill integration. The findings significantly affect educational policy development, HR strategy formulation, and institutional capacity building. The study concludes by offering recommendations for fostering an inclusive and collaborative educational environment that effectively leverages the unique strengths of each generational cohort.

Keywords: *Cross-generational skills, Educational HR management, Skill integration, Generational Diversity, Knowledge transfer, Educational Effectiveness*

STATISTICAL UNDERSTANDING OF INDICATORS OF CIRCULAR ECONOMY IN INDIAN CONTEXT

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The concept of a Circular Economy (CE) in India is gaining increasing attention as the country looks for sustainable ways to address its growing environmental challenges, particularly waste management, resource depletion, and pollution. A circular economy in India aims to shift away from the traditional linear model of “take, make, dispose” to a more sustainable, regenerative approach where products, materials, and resources are kept in use for as long as possible. This paper tries to understand the contribution of India towards Circular economy in terms of the indicators influencing its functioning. The econometric analysis will highlight the specific indicators which enable the working of circular economy. In India, the role of institutions and micro level implementation of policies play significant role in allowing sustainable use of resources.

Keywords: *Circular Economy, Sustainable, Linear model, Indicators, Statistics*

DIGITAL MARKETING STRATEGIES AND SUSTAINABLE BRAND

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This studies investigates the connection among virtual advertising strategies and sustainable brand improvement. the use of a systematic literature review, we examine different factors influencing emblem improvement in a digital context. Our findings display that massive funding in digital advertising, high quality virtual content, ongoing interactions with customers through virtual channels, and consistency and relevance of virtual advertising messages have a chief impact on sustainable logo development. This emphasizes the significance of a focused and effective virtual advertising method in reaching sustainable brand improvement desires in this digital technology. It displays that full-size funding in digital advertising and marketing, high exceptional virtual content, ongoing interactions with clients via digital channels, and consistency and relevance of digital advertising messages have a prime impact on sustainable brand development. This emphasizes the significance of a centred and effective virtual advertising strategy in reaching sustainable emblem development desires in this virtual era.

Keywords: *Digital Advertising And Marketing, Brand Development, Sustainability, Investment, Content Material Satisfactory*

HOW ORGANIZATIONAL VIRTUE BOOSTS EMPLOYEE ENGAGEMENT: THE ROLE OF SUPPORT

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This study examines the impact of organizational virtuousness on employee engagement, while studying the mediating role of perceived organizational support (POS). Organizational virtuousness indicates some positive qualities in firms such as compassion, integrity, and forgiveness, which then foster a positive work environment and culture. Earlier studies have suggested that virtuous organizations lead to employees; positive emotions, well-being, and loyalty, which can further enhance engagement. However, the specific mechanisms are not fully understood. POS is defined as level to which employees feel that their organization values their contributions and cares about their well-being. POS is proposed as a key mediating factor in understanding this relationship. When employees perceive high levels of support from the organization it increases their loyalty, and motivation, which further amplifies the effects of virtuousness on engagement. The study hypothesizes that organizational virtuousness positively influences POS which in turn enhances employee engagement. Using survey data from employees in NCR region, the study employs structural equation modeling to test the hypothesized relationships.

A CASE STUDY ON ORGANIZATION CULTURE PROMOTING INNOVATION

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Coaching as a Catalyst for Organizational Culture Change and Innovation A Case Study of a Leading Canadian FinTech Company In 2022, a rapidly growing Canadian FinTech company embarked on a transformative, year-long organizational change initiative, leveraging Coaching, Facilitation, and Leadership Assessments as strategic tools to drive culture change and foster innovation. The company faced a series of significant challenges that required bold action:

1. Siloed Teams: Fragmented communication and collaboration across departments.
2. Post-Pandemic Disruption: The shift to hybrid work models created new complexities in team dynamics and productivity.
3. Employee Burnout & Turnover: Growing stress levels and disengagement among employees, leading to a higher-than-expected turnover rate.
4. Scaling Challenges: The increasing demands of rapid growth and stakeholder expectations were straining the organization's ability to adapt.

Solution and Implementation To address these challenges, the company's Learning & Development team partnered with Organizational Change specialists to design a comprehensive, year-long coaching program targeting leaders at all levels. The initiative was structured to engage and support people leaders across the company, from Managers and Senior Managers to Directors, AVPs, and Vice Presidents. The program incorporated three key elements:

1. Quarterly Learning Sessions: Focused on critical themes identified by HR, such as Innovation, Accountability, and Collaboration. These sessions equipped leaders with practical tools to drive change in their teams and foster a culture of continuous improvement.
2. Monthly Group Coaching Pods: Designed to provide ongoing support, these collaborative coaching pods allowed participants to share experiences, troubleshoot challenges, and deepen their learning as they implement new strategies in real time.
3. 360-Degree Leadership Assessments & Individual Coaching: Personalized coaching sessions, backed by comprehensive 360-degree assessments, enabled leaders to set tailored goals, identify areas for growth, and develop actionable strategies to enhance their leadership effectiveness.

Additionally, C-suite executives took part in coach-facilitated sessions that focused on transforming the organization's overall culture. Using Barrett's Values Assessment tools, these sessions provided invaluable insights into the company's core values and how they aligned with the desired cultural shift, empowering senior leaders to model and champion change from top.

LEADERSHIP CHALLENGES AND EMPLOYEE TURNOVER: A CASE STUDY OF MIDEAST PIPELINE PRODUCTS (MPP)

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Mideast Pipeline Products (MPP), a leader in the oil and gas pipeline industry, faces critical challenges stemming from a toxic organizational culture, rigid policies, and ineffective leadership. Despite its technical expertise, MPP operates within a strictly hierarchical structure that fosters employee dissatisfaction and high turnover. The company's leadership, particularly Senior Manager, demonstrates an autocratic style, leading to a climate of fear, while the Managing Director exacerbates these issues by micromanaging and neglecting employee needs. This environment results in low morale, frequent resignations, and hindered productivity. The case study, based on first-hand observations and employee feedback, identifies these leadership and policy-related issues as key contributors to MPP's internal challenges. The study proposes actionable solutions, including leadership development programs, HR empowerment, flexible work policies, and initiatives to cultivate a more collaborative and supportive work culture. Implementing these recommendations aims to improve employee satisfaction, reduce turnover, and enhance operational efficiency, positioning MPP for long-term success in a competitive industry.

Keywords: *Toxic Leadership, Employee Turnover, Organizational Behaviour, HR Practices, Cultural Shift*

FROM FARM TO TABLE: THE ROLE OF NATURAL PRESERVATIVES IN ENHANCING FOOD SHELF LIFE AND SUSTAINABILITY

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This paper explores the development and market potential of “Hold Fresh,” a natural preservative spray designed to address the widespread issue of food spoilage in fruits and vegetables. The product utilizes organic compounds to form a protective layer on produce, extending its shelf life without the use of harmful chemicals. The research investigates the critical problem of food waste caused by the perishable nature of fresh produce, which results in significant economic and environmental impacts. Through a comprehensive SWOT analysis, this study highlights the unique market position of Hold Fresh—a product with no direct competitors offering a similar natural solution. Despite the advantages, the research identifies initial challenges in gaining consumer trust and raising awareness, as it is a completely new product in the market. The potential benefits of Hold Fresh, particularly in reducing food waste and promoting sustainability, are significant, especially in light of the growing consumer demand for eco-friendly alternatives. The marketing strategy proposed in this research includes the distribution of Hold Fresh in small, affordable packs (Rs. 110 to Rs. 250) aimed at encouraging trial purchases. Promotional activities such as newspapers, pamphlets, radio campaigns, and local outreach are recommended to educate consumers across various segments, including farmers, vendors, and households. This paper also examines the long-term impact of this product on both the market and society, emphasizing its role in reducing food waste and enhancing the sustainability of the food supply chain. In conclusion, this study presents Hold Fresh as a viable, eco-conscious solution to the critical issue of food spoilage, with the potential to reduce food waste, increase consumer engagement, and establish a competitive edge in the market for sustainable food preservation. The research findings provide actionable insights for businesses seeking to integrate innovative solutions for food preservation and contribute to broader sustainability efforts.

Keywords: *Eco-Friendly, Consumer Trust, Sustainable Solution, SWOT Analysis, Marketing Strategy*

NEURO MARKETING TRENDS AND APPLICATIONS IN INDIA: AN ANALYSIS OF CONSUMER BEHAVIOURAL INSIGHTS

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In this research, the researcher set out to explore how neuromarketing is evolving in India and the ways it can redefine how we study consumer behaviour. The focus has been on understanding how this field leverages neurological and psychological responses to marketing stimuli, using techniques like emotional branding, colour psychology, personalization, storytelling, auditory branding, packaging design, social proof, FOMO (fear of missing out), and habitual buying patterns. Consumer behaviour in India is shaped by a unique mix of traditions, regional preferences, and varying socio-economic factors. It became clear to me that for neuromarketing to succeed in India, strategies like storytelling and emotional branding must resonate deeply with cultural values, while concepts like FOMO and social proof need to align with the collective mind-set of Indian consumers. One of the key insights is how neuromarketing can help brands personalize their approach, engage with audiences, and build long-term loyalty. For example, Coca-Cola's Share a Coke campaign stood out to me as a perfect illustration of this. By simply personalizing product labels with consumer names, the campaign created an emotional bond that went beyond just selling a drink. It showed how a simple, thoughtful gesture could spark connections and amplify brand recall. Neuromarketing has tremendous potential in India, but it must adapt to the country's rich diversity. Techniques like auditory branding and packaging design need to reflect regional preferences and emotional triggers. Personalization, too, has to be handled with care to strike the right chord with consumers. This study reinforced that neuromarketing isn't just a tool for selling—it's a way to build deeper relationships with consumers. By understanding their emotions and behaviours in the right context, brands can create meaningful, lasting connections that are as diverse as the country itself.

Keywords: *Neuromarketing, Consumer Behaviour, Brand Loyalty, Psychological Responses, Marketing Stimuli*

BREAST CANCER PREDICTION USING MACHINE LEARNING: INTEGRATING BRCA GENE IMPACT FOR ENHANCED UNDERSTANDING

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Breast cancer is a prevalent and life-threatening illness in women, which shows the need for credible diagnostic methods. This study highlights the implementation of machine learning algorithms to predict breast cancer diagnosis on the Breast Cancer Wisconsin dataset. This study also tells about the Breast Cancer gene (BRCA) and its role in breast cancer. The results show that the Random Forest model exceeds the Decision Tree (92.98%) and Logistic Regression (94.73%) with an overall accuracy of 97.36%. This shows that machine learning has reliable possibilities to improve early breast cancer diagnosis.

Keywords: *Breast Cancer, BRCA gene, Random Forest, Decision Tree, Logistic Regression*

THE ENTREPRENEURIAL JOURNEY IN MOBILE RETAIL BUSINESS

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This case study explores the journey of a young entrepreneur who, at the age of 19 years, ventured into the mobile retail business despite facing substantial financial and personal challenges. With limited initial capital, he opened a small mobile shop, hoping to tap into the growing market for mobile technology. However, he encountered significant financial hardships and faced a lack of support from his family, who doubted the viability of his venture. Despite these challenges, he displayed resilience, leveraging resourcefulness and self-taught business acumen to gradually grow his business. Through years of dedication, learning from failures, and adapting to market demands, he established a sustainable enterprise. Over time, his shop became a well-known establishment, trusted by customers for its quality service. Today, he not only runs a successful business but has also become a mentor for young, aspiring entrepreneurs. His journey serves as a source of inspiration, embodying how persistence and self-belief can overcome adversity. This case study highlights his evolution from a struggling young businessman to a respected figure and guide in the industry, showcasing lessons in resilience, financial management, and mentorship. The primary objective of this case study is to showcase how a young entrepreneur, despite financial hardships and lack of family support, achieved success through resilience and self-learning. It highlights his journey from a struggling mobile shop owner to a respected mentor for new entrepreneurs. The case aims to provide inspiration and practical lessons for overcoming business challenges. It emphasizes the importance of persistence, adaptability, and guidance. This story serves as a blueprint for aspiring entrepreneurs facing similar obstacles.

Keywords: *Entrepreneur, Business, Mobile Retail, Challenges, Entrepreneurial Characteristics*

USING INNOVATIVE MARKETING STRATEGIES FOR BRANDING: THE CASE OF NISH HAIR

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Hair loss, baldness and other hair problems are common issues besieging people across all age groups and genders. Several organizations and individuals in India and abroad are trying to address these extant issues. New developments in medical and cosmetic therapies are being made to address hair loss. Several healthcare providers are making available through individualised care. One popular brand is Nish Hair, an online store that offers human hair extensions, toppers, wigs, strand-outs, and hair products. With a mission to empower individuals and enhance self-confidence, the diverse range of high-quality solutions caters to every style, texture, and budget. Started in 2017, Nish Hair was born out of one woman's dream, passion and love for hair. It was a belief that everyone, especially women, deserve to feel beautiful, confident and look incredible. The organization noticed the need for good quality human hair extensions beyond the fashion and beauty industry. With countless women suffering from hair loss, hair thinning, alopecia, restricted growth, damaged hair or simply looking for a change in style, Nish hair extensions were to cater to them all. They were the very first to offer DIY hair extensions in India, especially the clip in hair toppers. And what began as a team of two and a handful of clients has now grown into a global community, shipping worldwide to women of all walks of life. The story of Nish Hair is unique and captivating. It began as a small, home-based business where the founder created awareness through innovative social media campaigns instead of traditional advertising. She personally made videos, interacted directly with customers, and developed solutions like clip-on extensions for women facing hair loss challenges. This grassroots approach not only helped raise awareness but also contributed to the brand's eventual success. Today, Nish Hair stands as a well-known name in the hair extension industry, proving the power of creativity and resilience in entrepreneurship.

Keywords: *Entrepreneurship, Innovative Marketing, Social Media Marketing, Creativity, Hair Care*

A STUDY ON INDIAN GOVERNMENT POLICIES CONTRIBUTING TOWARDS STARTUPS

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This study covers the objectives of Indian government initiatives and policies that encourage and reinforce the country's startup scenario. The Indian government has launched a number of schemes designed to help new businesses get over these obstacles. In addition to this, by examining the number of new enterprises launched, the number of jobs created, and the amount of finance raised, the study also looks at how these actions have impacted the start-up environment. Moreover, The research also examines the challenges faced by startups in seeking government support and provides recommendations for improving the successful implementation of these initiatives. Therefore, it's crucial to look at these programs to see if they go beyond the subsidy/tax holiday approach and address the core issues required for a strong startup ecosystem. In broad terms, the paper highlights the vital purpose that government programs play in promoting innovation and entrepreneurship in India and offers suggestions for expanding their impact on the startup sector in the country.

DIGITAL TRANSFORMATION AND ORGANISATION AGILITY: CHANGING DYNAMICS

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Digital transformation is not just about technology but largely about the changing dynamics related to technology, business and people working in the organisation. A company's use of digital technologies, including the Internet of Things (IOT), augmented reality, machine learning and in-memory computing, is referred to as "digital transformation". Industry 4.0 has paved the way for Digital Transformation. Once these technologies are adopted, organizations go through a lot of changes in their activities, organization, infrastructure and people that improve the organizational performance. However, there is a need to evaluate the nature of responses of organisational members towards digital transformation. This paper aims to analyse the existing literature on digital transformation and organisational agility using bibliometric analysis. The bibliometric data is collected from Scopus database for the period from 2019 to 2024. The PRISMA framework was applied for the selection of papers. The papers were filtered on the basis of language, subject area, title and abstract need and the final data came out to be 55 papers. The study provides information on the highly cited papers, popular authors, keywords, research destinations etc. Further, it provides information on various themes being explored in the past and recommendations for future research. Employees' attitudes and behaviour towards change in the organisation due to digital transformation plays a crucial role.

Keywords: *Digital Transformation, Organisation Agility, Employee Attitude, Change, Bibliometric Analysis*

NAVIGATING CHANGE: THE IMPACT OF PARTNERSHIP DISSOLUTION ON CUSTOMER LOYALTY AND BUSINESS IDENTITY

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This is a case that examines the dynamics and challenges faced by Mr. Pawan Sharma following the dissolution of his partnership with Mr. Bhavtosh at “JaiMaaDurga Traders,” a building materials business that had thrived for five years. The abrupt separation in April 2024 led to significant complications for Mr. Pawan, particularly concerning customer retention and market positioning. Despite his pivotal role in establishing customer loyalty, the lack of awareness among clients regarding the partnership end resulted in a substantial decline in foot traffic to Mr. Pawan’s new location. This phenomenon underscores the importance of personal branding and goodwill in business operations, especially in a competitive landscape. Furthermore, the case study highlights the increased competition in the local market, as both former partners continued to operate separately in close proximity. Mr. Pawan encountered initial management challenges during this transition, complicating his efforts to re-establish his business identity. The case aims to analyze the strategies employed by Mr. Pawan to navigate these obstacles, including customer communication, rebranding efforts, and enhanced marketing initiatives. It also investigates the implications of personal relationships and reputation in business continuity and success. This case seeks to contribute to the understanding of partnership dynamics and the critical role of effective communication and branding during business transitions. The findings provide insights for entrepreneurs and business owners facing similar situations, emphasizing the need for proactive strategies to mitigate customer confusion and sustain business growth in a competitive environment. The case aims to shed light on the complexities of business separations and the essential components of maintaining customer loyalty amidst change.

Keywords: *Change Management, Partnership, Customer Loyalty, Business Identity*

ARTIFICIAL INTELLIGENCE IN EDUCATION

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The study aimed to evaluate the various uses of artificial intelligence (AI) in education, the level to which it has been applied today, and the possible future research directions and issues and it is reported in this paper. AI has been adopted in many fields, and this has included the education sector as well. The Adoption of Artificial Intelligence in Learning and teaching improves the processes considerably. The article describes the technological advancement in education and the use of this technology in implementing things such as intelligent tutoring systems and automating the everyday activities of educational institutions. Issues of the deployment of AI in educational settings are also discussed, along with ethical questions and how they affect students, teachers and educational establishments for that matter.

Keywords: *Education, Artificial Intelligence, Learner, Teacher Roles and AI, Automated Grading.*

A STUDY ON CONSUMER INTENTION WITH REGARD TO PRICE, QUALITY AND TIMELY DELIVERING OF PRODUCTS IN INDIAN MARKET

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The Indian market is characterized by distinct consumer behaviour patterns shaped by factors such as price sensitivity, quality perception, and delivery expectations. Understanding these dynamics is crucial for businesses aiming to thrive in this competitive landscape. This research delves into the interplay between these elements to gain insights into consumer intentions. To achieve this, a structured questionnaire was employed to explore three critical aspects:

1. Price as a Quality Indicator: The study investigates the extent to which Indian consumers associate price with quality. In a market where affordability often dictates choices, it is vital to understand whether consumers equate higher prices with better quality or seek value-for-money options regardless of cost.

2. Willingness to Pay Premium: The research examines whether Indian consumers are inclined to pay premium prices for enhanced product quality or faster delivery. With rising disposable incomes and exposure to global standards, this aspect sheds light on the evolving priorities of the Indian buyer.

3. Importance of Timely Delivery: Timely delivery has become a critical determinant in purchase decisions, especially with the growing popularity of e-commerce. The study explores how delays impact consumer satisfaction and whether swift delivery influences brand loyalty.

The findings aim to unravel the preferences of Indian consumers in a dynamic market landscape. By analysing the balance between price, quality, and delivery time, this research seeks to provide actionable insights for businesses to tailor their strategies. Whether consumers prioritize affordability, superior quality, or prompt delivery, understanding these preferences is key to aligning offerings with market expectations and fostering stronger customer relationships.

Keywords: *Indian Consumers, Price Sensitivity, Quality Perception, Delivery Preferences, Buying Behaviour*

LITERATURE REVIEW OF BLOCKCHAIN IN DATA PROTECTION, TRANSACTION EFFICIENCY, AND FINANCIAL INCLUSION

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This literature review examines the application of blockchain technology in addressing critical challenges within India financial sector, specifically focusing on data protection, transaction efficiency, and financial inclusion. Given the increasing incidents of data breaches and cyber threats undermining trust in digital financial services, this study aims to explore how blockchain decentralized and secure nature can enhance data security and facilitate greater access to financial services.

BLOCK CHAIN IN MARKETING: ENHANCING TRANSPARENCY AND TRUST FOR SUSTAINABLE BRAND BUILDING

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The growing demand for sustainability marketing has prompted brands to explore innovative technologies that ensure transparency and build trust with their consumers. This study delves into the role of blockchain technology in marketing, with a particular focus on how it can enhance transparency and foster trust in the context of sustainable brand building. Blockchain's decentralized, immutable, and transparent features present a unique opportunity to tackle key challenges in sustainability marketing, such as greenwashing, ethical supply chain management, and consumer skepticism. The research begins with a comprehensive literature review, aimed at identifying existing frameworks and applications of block chain in marketing. This review highlighted a notable gap in understanding how block chain can directly influence consumer trust and substantiate sustainability claims. To bridge this gap, the study utilizes secondary data sources, including case studies of companies implementing blockchain for sustainability initiatives, market reports, and consumer behavior studies. The findings reveal that block chain technology enables brands to provide verifiable, tamper-proof records of their sustainability efforts, such as ethical sourcing, carbon footprint reductions, and waste management. The study indicates that consumers are more inclined to trust brands that offer blockchain-verified data, which significantly enhances brand loyalty and engagement. Moreover, block chain's application in marketing supply chains ensures accountability, compliance with sustainability standards, and strengthens the credibility of brand messaging. The research also identifies challenges, such as the high implementation costs and technical complexities associated with blockchain adoption. However, these obstacles are outweighed by the long-term benefits of fostering consumer trust and positioning brands as leaders in sustainability. In conclusion, the study suggests that blockchain is a transformative tool for marketing, enabling brands to align their practices with consumer expectations for transparency and ethical responsibility. By addressing critical gaps in sustainability communication, block chain not only boosts trust but also offers a competitive edge for brands in an increasingly sustainability-conscious market. The insights from this research provide actionable strategies for businesses looking to integrate block chain into their marketing efforts and contribute to sustainable transformation.

Keywords: *Block Chain Technology, Sustainability Marketing, Transparency, Consumer Trust, Ethical Supply Chain Management, Greenwashing, Marketing Innovation*

USING INNOVATIVE MARKETING STRATEGIES FOR BRANDING: THE CASE OF NISH HAIR

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Hair loss, baldness and other hair problems are common issues besieging people across all age groups and genders. Several organizations and individuals in India and abroad are trying to address these extant issues. New developments in medical and cosmetic therapies are being made to address hair loss. Several healthcare providers are making available through individualised care. One popular brand is Nish Hair, an online store that offers human hair extensions, toppers, wigs, strand-outs, and hair products. With a mission to empower individuals and enhance self-confidence, the diverse range of high-quality solutions caters to every style, texture, and budget. Started in 2017, Nish Hair was born out of one woman's dream, passion and love for hair. It was a belief that everyone, especially women, deserve to feel beautiful, confident and look incredible. The organization noticed the need for good quality human hair extensions beyond the fashion and beauty industry. With countless women suffering from hair loss, hair thinning, alopecia, restricted growth, damaged hair or simply looking for a change in style, Nish hair extensions were to cater to them all. They were the very first to offer DIY hair extensions in India, especially the clip in hair toppers. And what began as a team of two and a handful of clients has now grown into a global community, shipping worldwide to women of all walks of life. The story of Nish Hair is unique and captivating. It began as a small, home-based business where the founder created awareness through innovative social media campaigns instead of traditional advertising. She personally made videos, interacted directly with customers, and developed solutions like clip-on extensions for women facing hair loss challenges. This grassroots approach not only helped raise awareness but also contributed to the brand's eventual success. Today, Nish Hair stands as a well-known name in the hair extension industry, proving the power of creativity and resilience in entrepreneurship.

Keywords: *Entrepreneurship, Innovative Marketing, Social Media Marketing, Creativity, Hair Care*

THE PSYCHOLOGICAL IMPACT OF NATURE ON MENTAL WELL-BEING

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This study explores the psychological impact of nature on human well-being, aims to understand how being present in natural settings affects the emotional regulation, cognitive health and stress levels of an individual. In an era marked by rapid urbanization, people are usually prone to have emotional instability, stress & anxiety, sleep disorders and negative thought patterns. The research seeks to uncover how brief interactions with nature can help restoring the mental well-being of an individual. A survey was conducted with 50 college students for understanding the mental health outcomes as per their no. of interactions with the nature. Participants were drawn randomly from different courses and colleges of India and were asked to report and mark their stress & anxiety levels, emotional state, happiness level, sleep quality and concentration level before and after engaging in natural setting. The survey was completed over a one-week period, allowing for an analysis of short-term effects of nature exposure on mental well-being. The findings reveal that all the students who exposed themselves in natural settings experienced a dip in their stress & anxiety level with a better emotional state, saw an increase in happiness and concentration level with improved sleep quality in comparison to those students ,who continued with their old lifestyle. The study concludes that the regular interaction with nature is a valuable tool for improving concentration level and to keep an individual in good mood and also helps in reducing stress & anxiety level. This research underscores the importance of promoting access to natural setting as a cornerstone for better mental well-being in modern life.

Keywords: *Nature Exposure, Mental Well-being, Stress Reduction, Emotional Regulation, Cognitive Health, Sleep Quality*

IMPACT OF TOURISM ON LOCAL ECONOMIES IN INDIA

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We have undertaken this research to study the important role tourism plays in the Indian economy, especially concerning regional growth, employment, infrastructural development, and cultural heritage. The objective is to demonstrate how tourism promotes both urban and rural growth while contributing to sustainable and equitable growth and development. To prepare this paper, We read 50 research papers, government reports, and industry publications, synthesize the findings, and culminated in a comprehensive analysis of tourism's local economic impact in India. By investigating recent trends and data, I examined such issues as employment generation, infrastructure investment, and cultural as well as eco-tourism. I also pursued subsequent studies about tourism's recovery path after the COVID-19 era, focusing on the country inputs to national GDP, foreign exchange earnings, and local livelihoods. Tourism is one of the biggest sectors driving India forward. As stated by the WTTC, it contributed INR 16.91 lakh crore in 2022, which constitutes about 5.3% of India GDP. Foreign exchange earnings from the sector are likely to be above INR 1.66 lakh crore by the end of 2023-a good recovery from the pandemic. Tourism supports more than 70 million jobs in sectors like hospitality and retail, transport, and local crafts, and projections show it will add about 45 million jobs by 2024. Government expenditure, as evidenced by the INR 2,479 crore allocated in 2024, is building up the sector with better infrastructure and digital connectivity. Domestic tourism has also become one of the major sources since a record 1.6 billion domestic visits in 2023 spread economic benefits to both urban and rural communities. This research highlights the transformative role that tourism can take regarding driving economic growth and regional equity through India. I underline the adoption of sustainable practices by achieving a balance between deriving economic benefits while ensuring protection of the environment and culture assets. The paper will provide useful points on how tourism really benefits long-term impulses for diverse local communities and contributes to the inclusive development of India.

Keywords: *Local Development, Employment Generation, Tourism, Infrastructure Foreign Exchange Earnings, COVID-19 Recovery*

AN EMPIRICAL STUDY ON IMPACT OF SHRM PRACTICES ON ORGANIZATIONAL PERFORMANCE IN THE BANKING AND IT INDUSTRY IN INDIA

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This empirical study explores the impact of Strategic Human Resource Management (SHRM) practices on organizational performance by examining the effects of four core SHRM practices—training and development, performance appraisal systems, employee engagement initiatives, and leadership and talent management. Conducted within the private banking and IT sectors, the study employs a quantitative research design, collecting data from 150 employees to evaluate the relationship between SHRM practices and performance metrics, including productivity, employee satisfaction, and retention. Results indicate that SHRM practices, particularly training and employee engagement, are positively associated with enhanced performance outcomes, supporting the Resource-Based View and High- Performance Work Systems frameworks. However, performance appraisal systems showed a comparatively weaker impact, suggesting room for improvement in alignment with career development goals. These findings underscore the importance of implementing SHRM as a cohesive system rather than isolated practices to achieve competitive advantage. Practical implications highlight the need for HR practitioners and policymakers to prioritize engagement and leadership development to foster a high-performance culture. The study contributes to the literature by providing empirical evidence of SHRM's role in organizational effectiveness and offers directions for future research on SHRM in diverse organizational contexts.

Keywords: *Strategic Human Resource Management, Organizational Performance, Employee Engagement, Training and Development, Leadership*

AI FOR PUBLIC TRANSPORT

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The objective of this study is to provide a better understanding of the potential of using Artificial Intelligence (AI) to improve Public Transport (PT), by reviewing research literature. The selection process resulted in 87 scientific publications constituting a sample of how AI has been applied to improve PT. The review shows that the primary aims of using AI are to improve the service quality or to better understand traveller behaviour. Train and bus are the dominant modes of transport investigated. Furthermore, AI is mainly used for three tasks; the most frequent one is prediction, followed by an estimation of the current state, and resource allocation, including planning and scheduling. Only two studies concern automation; all the others provide different kinds of decision support for travellers, PT operators, PT planners, or municipalities. Most of the reviewed AI solutions require significant amounts of data related to the travellers and the PT system. Machine learning is the most frequently used AI technology, with some studies applying reasoning or heuristic search techniques. We conclude that there still remains a great potential of using AI to improve PT waiting to be explored, but that there are also some challenges that need to be considered. They are often related to data, e.g., that large datasets of high quality are needed, that substantial resources and time are needed to pre-process the data, or that the data compromise personal privacy. Further research is needed about how to handle these issues efficiently.

DIGITAL GOVERNANCE IN HR TO PROMOTE ENVIRONMENTALLY SUSTAINABLE WORKFORCE PRACTICES

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As organizations face increasing pressure to adopt sustainable practices, the role of human resources (HR) has expanded beyond traditional personnel management to include promoting and embedding environmental sustainability within the workforce. Digital governance—the system of policies, procedures, and structures that govern the use of technology and digital resources—is emerging as a crucial tool for HR departments to drive eco-friendly practices in the workplace. Digital governance in HR involves leveraging technology not only to improve operational efficiency but also to align organizational behaviors with environmental goals, such as reducing carbon footprints, minimizing waste, and encouraging sustainable work habits. Environmental sustainability in the workplace goes beyond simply “green” initiatives; it requires a fundamental shift in how organizations operate, supported by data-driven insights and well-defined governance frameworks. With digital tools and platforms at the heart of many HR functions, from recruitment and employee engagement to remote work management, there are significant opportunities for HR to lead in promoting environmentally conscious behaviors across all levels of the organization. Through responsible digital governance, HR can implement policies that encourage energy-efficient workspaces, reduce travel and commuting emissions, promote digital and paperless workflows, and support the adoption of remote and hybrid work models. One of the most impactful areas for HR digital governance in environmental sustainability is the shift toward remote work, which reduces the need for physical office spaces and significantly cuts down on employees' commute-related carbon emissions. However, remote work also introduces new challenges, such as the need for sustainable energy consumption in home offices and the environmental impact of increased digital resource usage. This brings digital governance to the forefront, as HR departments must implement policies that support sustainable remote work practices, such as setting guidelines for energy-efficient home office equipment, promoting digital carbon footprint awareness, and encouraging employees to make sustainable choices in their day-to-day work activities. This research will explore the frameworks and strategies within digital governance that HR departments can adopt to promote environmentally sustainable workforce practices. By examining current trends, best practices, and challenges, this study aims to develop a governance model that allows HR to foster an eco-friendly culture, leveraging digital tools and platforms to reduce environmental impact across the organization.

Keywords: - *Digital Governance, Human Resources, Workforce, Sustainable*

FACTORS AFFECTING DEMAND FOR GREEN INVESTMENT OPTIONS AMONG THE INDIAN RETAIL INVESTORS

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In the contemporary era, sustainability continues to gain paramount importance as the society transitions to more greener products and investments. This focus on sustainability is catalyzing transformative changes across industries, as businesses and governments alike recognize the imperative to balance economic growth with ecological preservation. However, despite these emerging trends and growing focus on a sustainable environment by the international organizations, there has been a significant deficit in the demand of the green investment options in the Indian financial landscape. Through an analysis of literatures available, it has been noted that there is a substantial scope for research studying the factors that might affect the demand of green investment options by retail investors. Thus, this study has encompassed an in-depth examination of the critical factors and their interplay in determining the demand of these green investments. Green investment options have covered four important components i.e. Green Bonds, Green ETF's and Mutual Funds, Green Buildings and Renewable energy projects and Green Real-Estate Investment Trusts (REITs). The research has employed the Theory of Planned Behavior (TPB) for building the conceptual model, which suggests that an individual's intention to perform a behavior is influenced by attitudes, subjective norms and perceived behavioral control. The chapter proposes to identify the psycho-socio- economic factors along with certain behavioral biases that impact the demand for green investments opted by retail investors. A mediating effect of awareness is also studied for better interpretation of these factors. The data is collected using validated questionnaire, which is administered on a sample of 300 retail investors actively investing in the stock market. The analysis is executed using factor analysis, and structural equation modelling, SPSS and Smart PLS is also used for the purpose. The findings of the study are expected to provide an in-depth understanding of the functioning of these factors that can drive the green investment behavior. These insights will help the policymakers, financial institutions and agencies and academicians who are committed to advancing sustainable investment practices in India. A comprehensive analysis of these factors will enable adoption of more environment friendly financial choices which in turn will support the global agendas and initiatives in mitigating climate change and contributing to a sustainable future.

Keywords: *Green Investment, Behavioral and Psychological Factors, Retail Investors, Factor Analysis, SEM and SMART PLS*

GLOBAL TRENDS IN DIGITAL SUPPLY CHAIN: A BIBLIOMETRIC REVIEW OF LAST TWO DECADES

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A digital supply chain (DSC) is an advanced approach that utilizes digital technologies to enhance visibility, efficiency, and agility across supplier networks. Unlike traditional SCs, which often rely on manual processes and fragmented data systems, DSC networks integrate advanced technologies to optimize operations and improve decision-making. Most review papers have focused on specific publications or areas, with previous reviews employing systematic and comprehensive literature methods. However, there is potential for a broader bibliometric analysis covering a decade of research. This study conducted a bibliometric analysis of 444 papers from Scopus and 125 papers from Web of Science (WoS) databases, spanning 2000 to 2024. After merging the databases and eliminating duplicates, 469 articles were analyzed. R-Studio and R software were used to identify research hotspots, thematic areas, trending topics, and knowledge bases. The analysis shows that Germany is the leading contributor, with USA at the forefront of global collaboration. The most influential publication is “Review of quantitative methods for supply chain resilience analysis” by Hosseini et al. (2019), with 679 citations. The “Berlin School of Economics and Law” stands out as a prominent institution, and “Ivanov D.” is the most frequently cited author. The terms “digital supply chain,” “supply chains,” and “supply chain management” are identified as key when discussing the DSC. The top three journals with the most references are Procedia Computer Science, The Digital Supply Chain, and Uncertain Supply Chain Management. This study offers valuable insights into the importance of SC technology, particularly for those interested in the applications and future developments of DSC.

Keywords: - *Digital Supply Chain, Bibliometric Analysis, Research Trends, R-Studio*

THE DIGITAL TRANSFORMATION IN CORPORATE FINANCE FOR SUSTAINABILITY

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In today's world, sustainability is becoming an essential part of corporate finance, driven by the increasing pressures from governments, investors, and consumers. Digital transformation—the integration of advanced technologies into all areas of business—is a key tool that companies can use to navigate this shift. Technologies like artificial intelligence (AI), blockchain, big data analytics, and cloud computing are now being used to not only improve financial processes but also support sustainability efforts. This paper explores how these digital innovations are reshaping corporate finance with a focus on sustainability. Through case studies and an analysis of current literature, we examine how digital tools are helping businesses allocate resources to sustainable projects, improve transparency in ESG (environmental, social, and governance) reporting, and comply with new sustainability regulations. The paper also discusses the challenges companies face in adopting these technologies, including the cost of implementation, data security issues, and the need for cultural change within organizations. Ultimately, the research offers practical guidance for corporate leaders and policymakers looking to leverage digital tools for sustainable impact, with a focus on strategic planning, change management, and innovation.

Keywords: *Digital Transformation, Corporate Finance, Sustainability, Artificial Intelligence, Blockchain, ESG*

DIGITAL TRANSFORMATION: THE CASE OF SB PHARMACEUTICAL

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The Pharmacy Council of India has certified SB Pharmaceutical (SBP), a well-run and profitable company, comprises all legalities. The company was founded in 2009 as a retail establishment in Delhi and offers top-notch goods and services all over the world. With more than 800 generic medications, the largest market in Asia exchanges pharmaceuticals worth over INR 10–12 crores per day, with non-narcotic pharmacy stores earning at least INR 4 crores a year. SBP came into this area as a monster, excelling in exports and sales. By contacting different NGOs in an effort to lessen carbon footprints, they are promoting corporate social responsibility. In 2023–2024, the pharmaceutical sector in India generated INR 4,17,345 crores, a 10% increase over 2022–2023. Strong cash was needed for sustainability, the area was unbreathable, and competition was fierce. The initial rent for setting up the smallest shop area was INR 65,000. Soon the firm's graphs lowered. Only 12 people worked for the company throughout its brief three-year existence, during which time it burned through almost 60 lakhs. In 2013, Umesh Kumar assumed the role of SB Pharmaceutical next supply chain manager. In the next year, Kumar transformed the zero cash flow into sales of INR 2.5 crores because to his vast experience and excise understanding. Kumar tried to move the retail to a partial e-commerce model. However, something was lacking in this instance. What change were required, even though a pharmaceutical firm that does well and has a steady stream of revenue throughout the year, how did it get into so much debt? What creative approaches did Kumar employ to enhance the financial circumstances? In fact, the expansion turned the tables for both the company and the workers. This case illustrates the journey of SBP and is a typical illustration of how small businesses must step up their game to turn around their fortunes.

Keywords: - *Turnaround Strategy, Pharmaceutical Industry, Quality Assurance, Innovation, Digital Transformation*

GROWTH OF DIGITAL MARKETING

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This Article Talks about the Rise of Digital Marketing which is directly proportional to the Rise of Internet Because Internet Works as a Fuel for Digital Marketing. In this Article there is Also an Explanation How it differs From the Traditional Ways of Marketing. We Have also talked about Key components of digital marketing include search engine optimization (SEO), social media marketing, email marketing, content marketing, and pay-per-click advertising (PPC). And also Pros and Cons of the Digital Marketing. Pros- it is used widely by businesses in today's world because it can be accessible for all range of audience. Cons- it can be used for Mal Practices of Data Mining etc. In Articles we have numbers and Figures about these incidents. There are also Figures and data in article about the demand of the Jobs Related to Digital Marketing what is the average pay of Person who is designated For Digital Marketing. Recent Data indicates that Digital Marketing Jobs is one of the most high paying Jobs this because they are the main reason for generation for the revenue for business organization. And Social Media Influencers are also being Paid a Good Amount Because they are key elements of Digital Marketing. In Conclusion we have talked about how it revolutionized whole Business System and what will be its future will it be replaced by another Marketing Technique.

Keywords: *Social Media, Internet, Business, Jobs, Influencers, Digital Marketing.*

FROM BARBER-SHOPS TO BILLION DOLLAR INDUSTRY: AN ANALYTICAL STUDY OF RISE IN MALE GROOMING IN INDIAN BEAUTY AND PERSONAL CARE MARKET

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The study explores the transformation of India's male grooming industry, which has evolved from a niche market into a significant economic sector driven by increased awareness of grooming. A simple comparison illustrates this point: Consider the 1990s Indian Cricket World Cup team, where most players had clean-shaven faces, save for a few who sported moustaches. Fast forward to today, and one will see the 2023 World Cup Indian cricketers donning well-groomed beards, clear complexions, and meticulously styled hair. Despite the industry's rapid growth, research on its visible future trajectory remains limited. This paper maps key trends, market shifts, and start-up acquisitions that have fuelled the demand for male grooming products, providing a framework for future businesses and academic research in this dynamic field. Using a qualitative and descriptive approach, the analysis is drawn on annual reports from leading Indian FMCG companies; complemented by insights from business magazines and newspaper articles. It has become evident that E-commerce is a pivotal channel, offering accessibility and catering to the modern Indian man's fast-paced lifestyle driven by innovation and market expansion.

Keywords: *Male Grooming, Men's beauty industry, Start-up Acquisition, Indian Beauty and Personal Care industry*

URBAN SUSTAINABILITY: CONCEPTUALIZING INTELLIGENT GREEN INFRASTRUCTURE BY INTEGRATING ADVANCED TECHNOLOGIES

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By incorporating cutting-edge technology like artificial intelligence (AI) and the Internet of Things (IoT), intelligent green infrastructure (GI) plays a critical role in advancing urban sustainability. This study focuses on the idea and its importance in combining the green technologies with intelligent systems. The chapter examines the ways in which intelligent IT applications—such as artificial intelligence, machine learning, and the internet of things—can address concerns related to environmental sustainability. The study uses a mixed-methods approach to identify best practices and obstacles in GI implementation by combining a thorough literature review with case study analysis across several metropolitan contexts. The main conclusions emphasize on how they are establishing the groundwork for boosting urban biodiversity, promoting air and water quality, and reducing the effects of urban heat islands, a future by developing inclusive, sustainable, and resilient metropolitan areas.

Keywords: *Green Infrastructure (GI), Artificial Intelligence (AI), Internet of Things (IoT)*

CULTURAL NARRATIVES IN THE DIGITAL AGE: SOCIAL MEDIA & INFLUENCE ON SUSTAINING AND SHAPING CULTURAL IDENTITY

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In a world that is becoming increasingly interconnected, the self-formation of cultural identities and their sustenance across generations has emerged as an important issue, especially for societies seeking to stay true to their roots while being part of the digital modern civilization. This paper aims to qualitatively investigate the impact of social media on culture by examining the intricate relationship between cultural production, which in this case is mediated by social technologies that are central to the twenty-first century and social media's role as an instrument of modern culture communication and production. Cultural exchange has been altered by social media through the creation and implementation of methods that allow for the sharing, reinvention, and continuity of unique communities' cultural narratives in the presence of the entire world. Storytelling through visuals, collaborative content-building, and participation allow individuals and societies to assert their cultural identity, respond to stereotypes, and build unity among differing communities. This research focuses on the ways social networking sites enhances preservation and transmission of traditions and how contemporaneity has affected them. It also explores social media as a contradictory phenomenon, the two-sidedness of which is expressed in the fact that this source both preserves and transforms cultural identity.

Keywords: *Cultural Identity, Social Media, Cultural Narratives, Digital Age, Cultural Sustainability*

SUSTAINABLE BUSINESS PRACTICES THROUGH AI: ACHIEVING ENVIRONMENTAL AND ECONOMIC GOALS

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The integration of Artificial Intelligence (AI) into business practices offers a powerful means to achieve both environmental sustainability and economic growth. This research paper explores how AI can be leveraged to drive sustainable business practices, focusing on its potential to optimize resource use, reduce waste, and enhance operational efficiency. Through an extensive literature review of the paper examines the dual role of AI in promoting environmental stewardship while simultaneously delivering economic benefits. Key opportunities include AI-driven predictive analytics for resource management, automation of environmentally friendly processes, and AI's role in enabling circular economy models. However, the paper also addresses the challenges, such as the high initial costs of AI implementation and the need for a skilled workforce to manage AI systems. The findings suggest that when strategically implemented, AI can serve as a catalyst for sustainable development, enabling businesses to align their economic objectives with environmental goals. This research contributes to the growing body of knowledge on AI's role in sustainability and provides actionable insights for businesses seeking to integrate AI into their sustainability strategies.

Keywords: *Sustainability, Economic goals, Strategies, Environmental impact*

EXPLORING THE RELATIONSHIP BETWEEN ESG REPORTING AND FIRM PERFORMANCE: A BIBLIOMETRIC PERSPECTIVE

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Environmental, Social, and Governance (ESG) reporting has evolved as a significant focus in corporate strategy, gaining traction among investors, regulators, and stakeholders who are increasingly attentive to sustainability and ethical performance. This paper aims to analyse the existing research on the linkage between ESG disclosures and firm performance through a bibliometric approach. The data was collected from the Scopus database between 2016 and 2024. We have combined descriptive and performance analysis to showcase the findings. This paper explores the evolving relationship between ESG reporting and firm performance. It overviews the influential journals, authors, and organizations contributing to this research field. The study concentrates on citation, co-citation, bibliographic coupling, and co-authorship analysis within the collected corpus. Finally, the article addresses future research problems, possibilities, and directions.

Keywords: *ESG Reporting, Sustainability Reporting, Firm Performance, Bibliometric analysis, Environmental, Social, and Governance reporting*

TITLE: GIG ECONOMY OF HARYANA BEFORE AND AFTER COVID-19

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The gig economy refers to a labour market characterized by the prevalence of short- term contracts or freelance work, as opposed to permanent jobs. With the advent of digital platforms such as Uber, Zomato, and Swiggy, gig work has gained significant traction globally, including in India. In Haryana, an economically vibrant state in northern India, the gig economy plays an important role in shaping the employment landscape. Sectors such as transportation, delivery services, and freelance IT jobs have employed a significant portion of the workforce on a temporary or contractual basis. Before the COVID-19 pandemic, Haryana's gig economy was growing steadily, driven by increasing digital penetration and the availability of affordable labour. However, the sudden onset of COVID-19 in early 2020 created unprecedented disruptions across industries, including the gig economy. Nationwide lockdowns, restrictions on movement, and the need for social distancing profoundly impacted the way gig platforms operated and how workers participated in this economy. The COVID-19 pandemic, while initially stifling gig work, also led to a surge in demand for gig workers, particularly in delivery and logistics. This period marked a critical shift in the gig economy as more traditional employment sectors contracted, forcing both employers and workers to adapt. This paper examines the transformation of the gig economy in Haryana before and after COVID-19, highlighting key challenges, opportunities, and the evolving landscape of gig work post-pandemic. I will now write the Literature Review section, followed by gathering references to support this section and the rest of the paper.

Keywords: *Sustainability, Economic goals, Strategies, Environmental impact*

DO RETURNS ON SUSTAINABILITY INDEX COINTEGRATE WITH BENCHMARK INDEX IN INDIA? EMPIRICAL EVIDENCE FROM THE BOMBAY STOCK EXCHANGE

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This paper attempted to investigate the cointegrating behaviour of the sustainability index with the benchmark index in the Indian stock market. To analyze the long-term relationship between the two indices, we utilized the BSE 100 ESG index and the BSE 100 index, representing the sustainability index and broader market index, respectively, in the Bombay Stock Exchange of India. To model the intertwined dynamics of the ESG and BSE indices, we followed a time domain approach using their daily closing price data over a period from January 1, 2018, to September 30, 2024, covering 1672 observations (the launch date of the BSE 100 ESG index: October 26, 2017). The two most popular cointegration techniques viz., The Engle-Granger and Johansen & Johansen Cointegration tests are applied to examine the long-term equilibrium behaviour between the indices. We also investigated the cause-effect relationship in the short term by using the Granger causality approach. Log returns time series of both the indices satisfied the Augmented Dickey-Fuller (unit root) test for stationarity. The results identified that the ESG index is cointegrated with the BSE 100 index in the long run. However, the two have no granger causality in the short run. Model diagnostics of no serial correlation and stability were also checked. The study has theoretical implications as it enrich the extant literature by providing empirical evidence into the dynamic correlation between sustainability and stock market indices focusing on the Indian stock market. Further, it also has practical implications for the benefit of the lawmakers who can design or reframe the policies in the stock market, encouraging ESG- oriented investment by businesses and investors. Moreover, the fund managers and investors can make educated decisions as the cointegrating knowledge between the two indices serves as a fit case for pair trading, as revealed by our study results.

Keywords: *BSE 100 index, ESG 100 index, Cointegration, Causality, Sustainability*

THE ROLE OF SOCIAL MEDIA ADOPTION IN THE GROWTH OF THE E-COMMERCE MARKET

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The gig economy refers to a labour market characterized by the prevalence of short-term contracts or freelance work, as opposed to permanent jobs. With the advent of digital platforms such as Uber, Zomato, and Swiggy, gig work has gained significant traction globally, including in India. In Haryana, an economically vibrant state in northern India, the gig economy plays an important role in shaping the employment landscape. Sectors such as transportation, delivery services, and freelance IT jobs have employed a significant portion of the workforce on a temporary or contractual basis. Before the COVID-19 pandemic, Haryana's gig economy was growing steadily, driven by increasing digital penetration and the availability of affordable labour. However, the sudden onset of COVID-19 in early 2020 created unprecedented disruptions across industries, including the gig economy. Nationwide lockdowns, restrictions on movement, and the need for social distancing profoundly impacted the way gig platforms operated and how workers participated in this economy. The COVID-19 pandemic, while initially stifling gig work, also led to a surge in demand for gig workers, particularly in delivery and logistics. This period marked a critical shift in the gig economy as more traditional employment sectors contracted, forcing both employers and workers to adapt. This paper examines the transformation of the gig economy in Haryana before and after COVID-19, highlighting key challenges, opportunities, and the evolving landscape of gig work post-pandemic. I will now write the Literature Review section, followed by gathering references to support this section and the rest of the paper.

Keywords: *Sustainability, Economic goals, Strategies, Environmental impact*

IMPACT OF SOCIAL MEDIA ON YOUTH: A CONCEPTUAL PAPER

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The study aims to find the impact of social media on interactions through different social media applications such as Instagram, Facebook etc. Social media allows humans to shape their thoughts, perspective and ideals. It helps them in shaping their knowledge and social participation. It also helps them in expressing their views openly and interacting with the rest of the world. Social media helps youth to allow them to adapt to the dynamic environment. This study aims to provide the merits and demerits of social media and the implementations. The benefits of social media is evident to showcase the enhanced connectivity, communication and networking. Also, it helps in enabling wealth of education and educational resources, enabling youth to shape their ideals according to their preferences. Also, it has negative impacts on human health such as dizziness, depression, anxiety etc. Furthermore issues such as cyberbullying, privacy concerns affecting emotional and mental health drastically.

THE ROLE OF SOCIAL MEDIA ADOPTION IN THE GROWTH OF THE E-COMMERCE MARKET

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This literature review paper examines the relationship between the adoption of social media and the growth of e-commerce companies. The rapid growth of social media platforms and their increasing popularity have transformed the way businesses operate and engage with customers. The objective of this review is to explore the impact of social media adoption on key indicators of e-commerce growth, including customer engagement, brand awareness, and sales. A systematic search of academic databases, online libraries, and relevant websites was conducted, resulting in a selection of 30 peer-reviewed articles published between 2005 and 2022. The findings reveal that social media adoption plays a vital role in driving the growth of e-commerce companies. Enhanced customer engagement through interactive features, real-time communication, and user-generated content fosters brand loyalty and repeat purchases. Furthermore, social media platforms provide opportunities for expanding brand awareness, reaching new audiences, and generating buzz through viral content and influencer marketing. The integration of social media into e-commerce strategies has demonstrated positive effects on sales and conversion rates, as it enables direct product promotion, targeted advertising, and social proof through user reviews and recommendations. However, challenges such as managing online reputation, addressing negative feedback, and navigating privacy concerns must be considered. Overall, this literature review provides a comprehensive overview of the literature, highlighting the benefits and challenges of social media adoption in the growth of e-commerce companies. The findings contribute to a deeper understanding of the role of social media in driving e-commerce growth and provide valuable insights for businesses seeking to optimize their social media strategies to capitalize on the potential benefits.

Keywords: *Social media, Adoption of social media, TAM, e-commerce, TOE*

ROLE OF ICTS IN ENHANCING CUSTOMER ENGAGEMENT IN SOCIAL MEDIA

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Purpose: This paper aims to analyse the influence of Artificial Intelligence in enhancing the strategies to increase the performance of Digital Marketing. It will further include the study of communication tools for enhancing (building, measuring, and managing) customer engagement (CE) in social media in Higher Education Sector. CE is one of the current essential non-financial indicators of company performance in Digital Marketing strategy. The article presents a review of various communication tools or platforms to enhance customer engagement. Artificial intelligence (AI) refers to any human-like intelligence exhibited by a computer, robot, or any other machine. This paper discusses the significance of AI in social media marketing. The paper outlines a framework for understanding how artificial intelligence impacts the marketing scenario on social media sites. This study investigates the implementation of AI in marketing, and the pros and cons associated with the use of AI-powered tools in marketing. Through secondary research, the paper finds out how companies reap the benefits of early adoption of AI in their businesses, and concludes that AI has become inevitable for a marketer who wants to enjoy a competitive edge over the others. It therefore advises businesses to welcome AI technology, and in particular, urges marketing managers to make AI training mandatory for their marketing teams. The paper contains the simple idea of Artificial Intelligence on social media and human behaviour. The major concern of this paper is to show the changing behaviour of human being and Artificial Intelligence usefulness in human life as well as social media. Social media popularity came into high during the last decade due to smart technologies used in mobile and internet. In last 10 years research on AI shows its impact on human life as well as in media marketing.

Methodology: The study was based analysis of the pathway of transformation from traditional strategies to Modern/ Hybrid Methods of Digital Marketing. A methodical review of 502 Literatures have been done for this purpose using R Studio.

Findings: The conducted study is explanatory in nature. It recognises the significant role of communication tools in enhancing CE in social media. It was founded that by implementing AI in marketing, Higher Education Institutes can act more effectively and consequently enhance their non-financial performance

Research Limitations: Due to its preliminary nature, the study used secondary sources and individual in depth interviews with three managers of promotion/marketing departments, which does not give a complete picture of the situation under analysis. However, it is the first step in research on this subject that is to be continued. The theoretical contribution. The conducted research demonstrated the role of AI in enhancing customer engagement in social media in higher education while at the same time showing its auxiliary role in the decision-making process.

Practical implications. Specific tools such as Sprout Social or Rival IQ were identified that, when applied in universities, can measure the engagement rate and effective CE management in social media used by the university.

Keywords: *Artificial Intelligence (AI), Social Media, Analytic.*

INTELLIGENT TRANSPORTATION SYSTEMS FOR SUSTAINABLE URBAN MOBILITY

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Intelligent Transportation Systems are quickly developing due to an increasing need for safer, more efficient, and sustainable transportation and reception of people and goods. Such systems include traffic and transportation systems, control and automation systems, and smart cars and vehicles for purposeful movements targeting to make mobility experiences better in the mist of increasing urbanization. This paper is undertaken with the aim of analyzing Intelligent Transportation Systems, ITS; more specifically analyzing Vehicular Ad-hoc Networks, Intelligent Traffic Lights, Virtual Traffic Lights, as well as Mobility Prediction in order to underscore how they enhance transport efficiency, safety and sustainability. This paper discusses advanced communication systems for ITS real-time operations that make significant progress towards achieving sustainable smart cities. Furthermore, this paper examines the security issues with ITS implementation, in regard to public transit privacy, and provides several examples of how ITS implementation contribute to the creation of Sustainable Smart Cities in certain urban environments. Further, it looks at the efforts that automotive manufacturers are taking to follow the Intelligent Transportation Systems standards to the mutual advantage of drivers and municipal areas.

Keywords: *Intelligent transportation system; intelligent traffic lights; Mobility prediction; Smart Cities; Sustainability*

TITLE: INTEGRATING DIGITAL TRANSFORMATION AND CHANGE MANAGEMENT FOR SUSTAINABLE ORGANIZATIONAL PROGRESS

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Abstract: In a digital and environmentalist era, it has become crucial that operational efficiency and sustainability coexist. This paper investigates ways by which digital transformation can be used as a catalyst for sustainable growth and change management in organisations. We examine emerging technologies, including artificial intelligence, machine learning, and blockchain, and determine their ability to improve process optimization, resource management, and green initiatives. Finally, the discussion is applied to analyzing appropriate frameworks for change management, one which attends to such goals of sustainability, and also asks how leaders can navigate the challenges of integration in a VUCA (Volatile, Uncertain, Complex, Ambiguous) environment, while also maintaining resilience. Best practices and real world applications of the digital innovations that drive sustainable outcomes, and case studies from industries. The findings here show that organizations with adaptive change management practices that emphasize inclusivity, stakeholders, and espouse sustainability metrics outperform in this area. These insights are important, both for industry practitioners and academic researchers interested in how to integrate the concepts of digital transformation, management change and sustainability.

Keywords: *Digital transformation, change management, sustainability, VUCA, artificial intelligence, green practices.*

FROM CASH TO CLICKS: HOW MOBILE WALLETS ARE REVOLUTIONIZING STREET VENDOR OPERATIONS

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This paper explores the continuance intention of street vendors towards the adoption of digital payment systems, highlighting their significant role within the unorganized sector. The study emphasizes the need for the upliftment of street entrepreneurs to facilitate their financial inclusion into the formal credit ecosystem and promote digital empowerment. Data were collected from 175 street vendors across Uttarakhand, representing various sectors such as vegetable selling, fruit and juice sales, fast food, and beverages. Hypotheses were developed based on key constructs of the UTAUT2 model, including Performance Expectancy, Social Influence, and Price Value. Structural Equation Modeling (SEM) was employed for data analysis. The findings indicate that, despite initial scepticism towards digital payments due to a preference for cash transactions, many street vendors gradually embraced the concept of digital transitions. This suggests that fintech companies should focus on tailoring their applications to meet the specific needs of street vendors, as this demographic plays a vital role in India's economy and can significantly benefit from increased financial inclusion.

Keywords: *Street Vendors, UTAUT2, Digital Transactions, Financial Inclusion*

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