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The popularity of Equated Monthly Installments (EMIs) influences urban Millennials and Generation Z by promoting purchasing activities; however, it also elicits concerns regarding financial stability, accumulation of debt, and potentially hazardous spending behaviors. Employing a SWOT-TOWS framework, this research investigates how EMIs shape their expenditure patterns. Researchers conducted interviews with twenty-five participants, analyzed their responses, and developed matrices to extract strategic insights. The findings indicate that EMIs exert a considerable impact on consumption behaviors, underscoring the necessity for enhanced financial literacy, responsible lending practices, and the adoption of digital payment methods to mitigate associated risks.

Keywords: EMIs (Equated Monthly Installments), Millennials, Generation Z, SWOT analysis (Strengths, Weaknesses, Opportunities, Threats), Internal Factor Evaluation Matrix (IFEM), External Factor Evaluation Matrix (EFEM), TOWS matrix (Threats, Opportunities, Weaknesses, Strengths)

A Bibliometric Analysis of the Technology Acceptance Model (TAM) in Augmented Reality Adoption in the Online Fashion Sector

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Technology plays a significant role in shaping consumer preferences, particularly in the online market. Numerous emerging technologies have significantly transformed the online retail environment, particularly in the fashion sector. It helps by improving customer involvement, increasing operational efficiency, and providing more individualized experiences. Augmented reality (AR) is a technology that allows digital elements to be superimposed on the actual world. The augmented reality experience allows one to see a composite view of digital and physical, or real-world, elements. A popular methodology for determining whether users will accept or reject new technology is the technology acceptance model. AR is playing a great role in shaping the consumer behaviour and it is important to understand that how this technology is accepted among them. For the examination and evaluation of enormous amounts of scientific data, bibliometric analysis is a popular and efficient method. To enhance our conceptual understanding, this study aims to conduct

bibliometric analysis to explore the research done on AR-based styling and recommendation tools on consumer behaviour. The study also includes technology acceptance model. The study used scopus database to conduct bibliometric analysis. In this process, 110 articles and research papers were reviewed, published during the period of 2014-2025. R-software and VOSviewer were used to do the bibliometric analysis for the study.

Keywords: Augmented Reality, Online Retail, Consumer Behaviour, Technology Acceptance Model, Bibliometric Analysis,

The Role of Engagement Metrics in Consumer Buying Behavior through Micro-Influencers

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The digital marketing landscape in India has witnessed a paradigm shift, moving away from celebrity endorsements towards the more authentic and relatable appeal of micro-influencers. This research paper delves into the pivotal role played by engagement metrics—such as likes, comments, shares, and saves—in shaping consumer buying behavior, specifically within the geographical context of Pune City, Maharashtra. As social media platforms like Instagram and YouTube become integral to the daily lives of the urban youth in Pune, understanding the quantitative impact of these engagement metrics becomes crucial for marketers and brands. The study adopts a quantitative research methodology, utilizing a structured questionnaire administered to a randomized sample of 353 respondents from Pune. The primary objective is to analyze how visible engagement metrics influence the trust and purchase intentions of consumers. Through a rigorous analysis of literature ranging from 2010 to 2025, the paper establishes a theoretical framework linking high engagement rates with perceived credibility. The data analysis, performed using frequency distribution and interpretation of Likert scale statements, reveals a significant correlation between the quality of engagement (comments and shares) and the decision-making process of consumers. It is observed that consumers in Pune are more likely to purchase products recommended by micro-influencers who display consistent and organic engagement, rather than those with merely high follower counts. The findings suggest that trust acts as a mediating variable between engagement metrics and purchase intention. The paper concludes with implications for brands to focus on 'engagement-first' strategies and provides a scope for future research in the domain of nano-influencers and regional content.

Keywords: Micro-influencers, Engagement Metrics, Consumer Buying Behavior, Pune, Social Media Marketing, Purchase Intention.